

1) INTRODUCTION

- i. The terms & conditions stated herein ("**T&C**") shall govern the *Mini Worries, Big Rewards* ("**Campaign**") which is organised by **Syarikat Takaful Malaysia Keluarga Berhad** [Company No. 198401019089 (131646-K)] and **Syarikat Takaful Malaysia Am Berhad** [Company No. 201701032316 (1246486-D)] (hereinafter collectively referred to as "**we**", "**our**", and "**Takaful Malaysia**").

2) CAMPAIGN PERIOD

- i. This Campaign commences on 1 June 2025 at 11:00 AM Malaysia Time ("**MYT**") and ends on 19 September 2025 at 11:59 PM MYT ("**Campaign Period**").
- ii. Participation received outside the Campaign Period will be disqualified and deemed ineligible for consideration for the Prizes (as defined below).

3) ELIGIBILITY

- i. This Campaign is open to all Malaysian citizens who participate in the following Kaotim products during the Campaign Period ("**Participants**"):
 - Kaotim MediKad with MediBooster rider; or
 - Kaotim Legasi with Critical Illness rider; or
 - Kaotim Car with a minimum total contribution of RM700.00; or
 - Kaotim Motor with a minimum total contribution of RM300.00.
- ii. Members of this Campaign organising team and the jury panels are not eligible to participate in this Campaign.

4) CAMPAIGN MECHANICS

- i. The Participants must participate in the Kaotim products listed under Clause 3(i) above via these channels:
 - a. Any Takaful Malaysia branches only for Kaotim MediKad and Kaotim Legasi; or
 - b. Online sales portals:
 - <https://medikad.kaotim.my>
 - <https://legasi.kaotim.my>
 - <https://car.kaotim.my>
 - <https://motor.kaotim.my>
- ii. The Takaful certificates for the Kaotim product(s) participated by the Participants ("**Certificate**") must be issued and remain valid throughout the Campaign Period, and must continue to be in force for a minimum period of thirty (30) days following the end of the Campaign Period.

5) WINNERS & PRIZES

- i. We will select six (6) winners of this Campaign from the eligible Participants list using a randomiser tool ("**Winners**"), whereby one (1) Winner for the Grand Prize, one (1) Winner for First (1st) Runner Up Prize, one (1) Winner for the Second (2nd) Runner Up Prize and three (3) Winners for the Monthly Prizes.
- ii. We will then announce the Winners' names on the official Kaotim Facebook, Instagram accounts and Takaful Malaysia's corporate website ("**Winners Announcement**") before sending an official Electronic Direct Mail (EDM) for notification to the Winners.
- iii. The Winner of the Monthly Prizes for a particular month will be announced in the following month (e.g. the Winner for June 2025 will be announced in July 2025). The Winners for the Grand Prize, 1st Runner Up Prize and 2nd Runner Up Prize will be announced in November 2025.
- iv. The Winners must contact our Customer Service Unit at 1-300-80-2525 or hello@kaotim.my for the Prize redemption within the stipulated time as indicated in the EDM.

- v. The Winners of this Campaign will be offered prizes ("**Prizes**") as shown in the table below:

Prizes
Grand Prize: One (1) x RM100,000.00 Cash 1st Runner Up Prize: One (1) x RM30,000.00 Cash 2nd Runner Up Prize: One (1) x RM10,000.00 Cash Monthly Prizes: Three (3) x RM10,000.00 Cash

- vi. The Prizes are not transferable, redeemable, or exchangeable for credit of any kind.
- vii. The Winners are only allowed to win one (1) Prize during the Campaign Period.
- viii. The Prizes will be credited to the bank accounts of the Winners as informed by the Winners to Takaful Malaysia.
- ix. Takaful Malaysia shall not be bound to deal with any enquiries and complaints regarding the Prizes after acceptance and Takaful Malaysia shall bear no responsibility for resolving such disputes or for the dispute itself.
- x. Each Winner shall be solely responsible for the redemption of the Prize. Takaful Malaysia shall not be held liable or be required to offer replacement and/or compensation of the Prizes for any inability to redeem the Prizes due to unforeseen circumstances.
- xi. Takaful Malaysia reserves the right to select a different Winner in Takaful Malaysia's sole and absolute discretion if:
- the Winner fails to contact Takaful Malaysia within twenty (20) working days from the date of the Winners' Announcement;
 - the Winner fails to provide the information required by Takaful Malaysia to credit the Prizes to the Winner within twenty (20) working days from the date of the Winner's Announcement; or
 - The Winner's Certificate is no longer in force within thirty (30) days after the Campaign Period ends.
- xii. The Winners are responsible for any and all taxes payable as a result of receiving the Prizes.

6) GENERAL TERMS & CONDITIONS

- i. By participating in this Campaign, the Participants:
- agree to be bound by the T&C;
 - agree that all records of transactions captured by Takaful Malaysia's system within the Campaign Period are based on the Malaysia date and time and shall be deemed as accurate and conclusive;
 - agree that Takaful Malaysia's decision on all matters relating to this Campaign shall be final and binding on all the Participants. Any subsequent protests, enquiries, appeals or correspondence will not be entertained;
 - consent for Takaful Malaysia to disclose their particulars to the third-party service provider(s), including but not limited to its banks, suppliers, advertising and promotion agencies engaged by Takaful Malaysia to contact them during and after this Campaign and for the purposes related to this Campaign, including the delivery or crediting, as the case may be, of the Prizes;
 - authorise Takaful Malaysia to publish their names, photos taken or other information provided by him/her for current and future advertising and publicity purposes in any advertising or publicity material relating to this Campaign without any compensation; and
 - shall not be entitled to claim and waive any rights to any compensation against Takaful Malaysia nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by Takaful Malaysia for this Campaign) for

any loss and damage suffered or incurred by his/her participation in this Campaign whether as a direct or indirect result of the act of amendments, termination or suspension of this Campaign.

7) TAKAFUL MALAYSIA'S PRIVACY NOTICE

- i. By participating in this Campaign, the Participants agree and consent to allow their personal data to be collected, processed and used by Takaful Malaysia under the Takaful Malaysia's Privacy Notice, which can be viewed at www.takaful-malaysia.com.my ("[Takaful Malaysia's Privacy Notice](#)").
- ii. In addition, and without prejudice to the terms in the Takaful Malaysia's Privacy Notice, subject to the Participants'/Winners' instruction in writing to Takaful Malaysia by emailing to csu@takaful-malaysia.com.my restricting disclosure (if any) for marketing activities, the Participants/Winners agree and consent to their personal data or information being collected, processed and used by Takaful Malaysia for:
 - a. the purposes of this Campaign; and
 - b. marketing and promotional activities conducted in such a manner deemed appropriate by Takaful Malaysia in any media, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet, without further express consent from the Participants/Winners. Marketing and promotion activities include but are not limited to the use and/or publication of any details provided in and/or in connection to the entries, interview material, as well as responses and related photographs. In this regard, each Participant/Winner agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Takaful Malaysia about this Campaign.

8) OTHERS

- i. Takaful Malaysia reserves the right to:
 - a. disqualify any non-eligible Participants sole discretion from participating in this Campaign; and
 - b. withdraw/cancel, suspend, extend or terminate this Campaign earlier in whole or in part, and/or to vary, supplement, add, delete, modify or amend the terms and conditions herein, wholly or in part, at its sole discretion, by way of posting on www.takaful-malaysia.com.my, or in other methods which Takaful Malaysia deems practical, by giving reasonable prior notice to the Participants on such addition, deletion or amendment of the T&C or termination of this Campaign.
- ii. Takaful Malaysia and any of its officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by Takaful Malaysia for this Campaign) shall not be liable and responsible for any direct, indirect, special or consequential loss, damage or injury in any manner whatsoever suffered or caused by the Participants (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign and/or use of the Prizes; and any default of its obligation under this Campaign due to any force majeure event which include but not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, infectious disease outbreak (pandemic or epidemic) or any event beyond the reasonable control of Takaful Malaysia.
- iii. The T&C shall be governed by and construed under the Laws of Malaysia, and the Participants and the Winners agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- iv. The invalidity, illegality or unenforceability of any terms hereunder shall not affect or impair the continuation in force of the remainder of the T&C of this Campaign.

Notes: Before signing up/participating in the Kaotim products, please refer to our product brochure, product disclosure sheet and certificate wording for more details.