

**1) INTRODUCTION**

- i. The terms and conditions stated herein (“T&C”) shall govern the Syawal Tenang, Hati Senang campaign (“Campaign”) organised by Syarikat Takaful Malaysia Am Berhad [Company No. 201701032316 (1246486-D)] (hereinafter referred to as “Takaful Malaysia,”our” or “we”).

**2) CAMPAIGN PERIOD**

- i. This Campaign will commence on 1 March 2026 at 12:00 a.m. Malaysian Time (“MYT”) and will end on 31 March 2026 at 11:59 p.m. MYT (“Campaign Period”).
- ii. Any participation received outside the Campaign Period will be disqualified and deemed ineligible for consideration for the Prize (as defined below).

**3) ELIGIBILITY**

- i. This Campaign is open to all Takaful Malaysia customers who participate in the Takaful myMotor – Private Car for comprehensive coverage product (“Participants”) during the Campaign Period, subject to the following qualifications:
  1. Only subscriptions for Takaful myMotor – Private Car for comprehensive coverage product with a minimum contribution of RM1500 and above, together with the additional Motor PA coverage (Plan 4), are eligible to participate in this Campaign.
  2. The Participants’ certificate must be issued and remain effective for 30 days from the Winner Announcement (as defined below).

**4) CAMPAIGN MECHANISM**

- i. Participants must participate in the Takaful myMotor – Private Car for comprehensive coverage product through the following channels:
  - a. Any Takaful Malaysia [branch](#); or
  - b. Any authorized corporate agent of Takaful Malaysia.
- ii. The Winners (as defined below) will be announced at the end of the following month, and the prizes will be awarded after the Campaign Period has ended.

**5) WINNERS & PRIZES**

- i. We will select one hundred (100) winners of this Campaign from the list of eligible Participants using a random selection tool (“Winner(s)”). We will announce the Winners’ names on Takaful Malaysia’s official Facebook and Instagram accounts and on Takaful Malaysia’s official corporate website (“Winner Announcement”).
- ii. Our Customer Service Unit will contact the Winners directly via telephone call, and confirmation will be sent via email or Short Message Service (SMS).
- iii. Each Winner of this Campaign will receive the following prize (“Prize”):

PRIZES
1. RM200 Touch ‘n Go e-Voucher

- iv. Prizes are non-transferable, non-redeemable, and cannot be exchanged for cash (for non-cash prizes) or any form of credit.
- v. Each Winner is only allowed to win **one (1) Prize** throughout the Campaign Period.
- vi. Takaful Malaysia reserves the right to substitute any Prize with another of equivalent value without prior notice.
- vii. The method of Prize delivery will be communicated to the Winners when we contact them as per Clause 5(ii).
- viii. Images of the Prizes shown in any promotional, advertising, or publicity materials related to this Campaign are for illustration purposes only and may not represent the actual Prizes
- ix. In cases where a Winner is unable to collect the Prize and requires Takaful Malaysia to deliver it at an agreed time and place, the delivery will be at the Winner’s own risk.

- x. Any inquiries or complaints regarding the Prize after it has been received by the Winner must be directed to the Prize supplier. Takaful Malaysia will not be responsible for handling such inquiries or complaints and will not be liable to resolve or be part of any disputes related to the Prize.
- xi. Takaful Malaysia reserves the right to select another Winner at its sole discretion if:
  - a. The Winner cannot be contacted within seven (7) working days from the date of the Winner Announcement; or
  - b. The Winner fails to provide the information required by Takaful Malaysia for the purpose of Prize delivery.

## **6) GENERAL TERM AND CONDITIONS**

- i. By participating in this Campaign, Participants:
  - a. agree to be bound by these T&Cs;
  - b. agree that all transaction records in Takaful Malaysia's system during the Campaign Period, based on local date and time, are accurate and final;
  - c. agree that all decisions made by Takaful Malaysia in relation to the Campaign are final. No protest, inquiry, appeal, or correspondence will be entertained;
  - d. consent to the disclosure of their personal data, including but not limited to authorized third-party service providers/suppliers such as vendors, suppliers, and advertising or promotional agencies appointed by Takaful Malaysia for communication purposes during and after the Campaign, and for purposes related to the Campaign, including the delivery of Prizes;
  - e. agree to allow Takaful Malaysia to publish their names, photographs, or provided information for advertising and publicity purposes during and after the Campaign in any advertising or publicity material related to this Campaign without any compensation;
  - f. shall not claim or demand any form of compensation from Takaful Malaysia, including its officers, staff, representatives, and/or agents (including but not limited to third-party service providers appointed by Takaful Malaysia for this Campaign), for any loss or damage arising from or related to participation in the Campaign, whether directly or indirectly caused by alteration, cancellation, or postponement of the Campaign.
- ii. The organizers and judging panel members of this Campaign are not eligible to participate.

## **7) TAKAFUL MALAYSIA PRIVACY NOTICE**

- i. By participating in this Campaign, Participants consent to their personal data being collected, processed, and used by Takaful Malaysia in accordance with Takaful Malaysia Privacy Notice available at [www.takaful-malaysia.com.my](http://www.takaful-malaysia.com.my) ("[Privacy Notice](#)").
- ii. Furthermore, without prejudice to the terms in Takaful Malaysia's Privacy Notice and subject to written instructions from the Participant/Winner via email to [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my) requesting confidentiality (if applicable), the Participant/Winner agrees that their personal data or information may be collected, processed, and used by Takaful Malaysia for:
  - a. the purpose of this Campaign; and
  - b. marketing and promotional activities conducted by Takaful Malaysia in any manner deemed appropriate, including but not limited to advertising or publicity materials and recordings (audio and/or visual) broadcast via newspapers, television networks, radio stations, online and digital media, and the Internet, without further consent from the Participant. Such marketing and promotional activities include but are not limited to the use and/or publication of any details provided in and/or related to the participation, interviews, responses, and related photographs. Accordingly, each Participant/Winner agrees to cooperate and participate, without express consent and/or further payment or consideration, in all reasonable advertising and publicity activities conducted by Takaful Malaysia in connection with this Campaign.
- iii. Takaful Malaysia reserves the right to:
  - a. disqualify any Participant deemed ineligible at its sole discretion from participating in the Campaign; and
  - b. withdraw/cancel, suspend, extend, or terminate the Campaign (in whole or in part) and/or amend, add, delete, modify, or change these T&Cs (in whole or in part) at its sole discretion by posting at [www.takaful-malaysia.com.my](http://www.takaful-malaysia.com.my) or by any other practical means, giving reasonable prior notice to Participants regarding such addition, deletion, amendment, or termination.
- iv. Takaful Malaysia and its officers, employees, representatives, and/or agents (including, without limitation, any third-party service providers appointed by Takaful Malaysia for the Campaign) shall not be liable for any direct or indirect, special, or consequential losses, damages, or injuries suffered or caused to any Participant/Winner (including but not limited to loss of income, profit, or goodwill) arising from or in connection with the Campaign

and/or use of the Prize; nor for any failure in performing its obligations under this Campaign due to any force majeure event, including but not limited to acts of God, war, riots, lockdowns, industrial action, fire, flood, drought, storm, infectious disease outbreak (pandemic or epidemic), or any events beyond the reasonable control of Takaful Malaysia.

- v. These T&Cs shall be governed by and construed in accordance with the Laws of Malaysia, and Participants/Winners agree to submit to the exclusive jurisdiction of the Malaysian courts.
- vi. The invalidity, illegality, or unenforceability of any term herein shall not affect or impair the continuity of the remaining T&Cs of this Campaign.

*Note: Before registering/joining any product, please refer to our product brochures, product disclosure sheets, and certificates for further details.*