

## Trip Paling Win Campaign FY2025

### Terms & Conditions

1. The **Trip Paling Win Campaign 2025** ("Campaign") is organised by Etiqa General Insurance Berhad (Company Registration No: 197001000276) and Etiqa General Takaful Berhad (Company Registration No: 201701025031) (collectively referred to as "**Company**") and shall be subject to the terms and conditions set out herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 3E below) hereby expressly agree to be bound by these terms and conditions set out herein and any decisions made by Maybank and Etiqa in respect of this Campaign shall be final and binding.

2. By participating in this Campaign, the Participants:

- agree to be bound by the Terms and Conditions;
- agree that all submissions captured by Etiqa's system within the Campaign Period based on the local date and time shall be accurate and conclusive;
- agree that Etiqa's decision on all matters relating to the Campaign shall be final and binding on all Participants. No further appeal or further correspondence will be entertained;
- consent for Etiqa to disclose their particulars to the third-party service provider(s)/ authorised supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Etiqa for the purpose of contacting them during and after the Campaign;
- authorise Etiqa 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 the Campaign without any compensation;
- shall not be entitled to claim for and waive any rights to any compensation against Etiqa nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by Etiqa for the purposes of the Campaign) for any and all loss and damage suffered or incurred by his/her participation in the Campaign whether as a direct or indirect result of the act of amendments, termination or suspension of the Campaign.
- shall not dispute nor make any oral or written complaints, public announcements or statements on the same whether during or after the Campaign Period.

### 3. Eligibility

A. This Campaign is open to individuals who fulfilled these criteria:

- Sign up for TripCare 360 Insurance or TripCare 360 Takaful ("Eligible Transactions") at the time of the campaign.

B. This Campaign is open to individuals who are eighteen (18) years of age and above with valid identification documents, a Malaysian citizen, residing in Malaysia.

C. Not be a member of the organising community, jury panel, or their immediate family members.

D. Provide valid contact details including address, email address, and contact number (incomplete contact details will result in exclusion from prize entitlement).

E. All individual customers who have fulfilled the above criteria stated in Clauses 3A, 3B, 3C and 3D, and have carried out successful Eligible Transaction(s) will hereinafter be referred to as "**Eligible Customers**". Eligible Customers would be automatically eligible to participate in this Campaign.

#### **4. Campaign Mechanics**

A. This Campaign will commence on 1 November 2025 at 00:00 AM MYT and end on 31 December 2025 at 11:59 PM MYT ("**Campaign Period**"). Entries received outside the Campaign Period will be cancelled and deemed ineligible for consideration.

- Eligible Customers/Participants who sign up any of the Eligible Products during the Campaign Period will be automatically qualified for the lucky draw and the entries entitlement are stipulated in the table below.

- The number of lucky draw entries awarded corresponds to the campaign tier ("Tier(s)") as follows and at the end of the Campaign Period, there will be a total of forty-seven (47) winners ("Winners"):

<b>Effort</b>	<b>No. of Entries</b>	<b>Prizes</b>
<b>Tier 1:</b> Sign up TripCare 360 Insurance or Takaful with the Silver Plan	1 entry	•DJI Osmo Pocket 3 (worth RM2,999 each) x 11 pcs  •Apple AirPods 4 (worth RM599 each) x 36 pcs
<b>Tier 2:</b> Sign up TripCare 360 Insurance or Takaful with the Gold Plan	2 entries	
<b>Tier 3:</b> Sign up TripCare 360 Insurance or Takaful with the Platinum Plan	5 entries	

- Etiqa and Maybank are members of Perbadanan Insurans Deposit Malaysia ("PIDM").

- The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad/Etiqa General Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

## **5. Prizes**

- A. The Winners shall be selected through a randomiser system format, with witnesses present to observe and attest to the fairness and transparency of the draw. The witnesses shall certify that the selection process was conducted in accordance with the rules and regulations of the Campaign.
- B. Where applicable, all Policies/Certificates must be In Force at the point where the winners of the Prize are announced and Eligible Customer/Participant who proceed to cancel or surrender their policy/certificate prior to the announcement will no longer be eligible for the Prize.
- C. Each Eligible Customer/Participant can win one (1) reward ONLY under this Campaign.
- D. The Winners will be officially notified by Etiqa via phone or email using the contact details provided at the time of participation.
- E. The notification email received will contain an official winner's letter ("Winner's Letter").
- F. Etiqa reserves the right to change or replace the Prizes with other items of equivalent or approximate value without prior notice.
- G. The Prize provided is not intended as a variation to the terms and conditions of the policy/certificate issued, which remain subject to the Company's standard processing and underwriting rules. Etiqa shall not be liable for any loss, damage, or expense arising from or in connection with this campaign.
- H. The Prize are non-transferable, non-exchangeable, non-redeemable for cash, in part or in full and are subject to the Terms & Conditions stated herein. No request for change of Prizes, or any parts, or appearances or accessories will be entertained.
- I. To the fullest extent permitted by law, Etiqa expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the Prizes.

## **6. Prizes Information**

- A. Winners are responsible for any and all taxes payable as a result of a Prize being awarded (if applicable).
- B. The Prize will only be delivered to each Winner once. Any failure to accept or receive the delivery will not be reimbursed and requests to collect the prize will not be entertained.
- C. The Organiser reserves the right to replace the Prizes with any item of equivalent value without prior notice. All prizes are not transferable, refundable, and/or exchangeable for cash, credit, or any other items and will be given on an "as is" basis.
- D. To the fullest extent permitted by law, Etiqa expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of

quality, merchantability or fitness for a particular purpose in respect of the prizes.

E. Announcement of the Winners (e.g. name and partially masked NRIC) will also be made on Etiqa's social media.

## **7. General Terms & Conditions**

A. Maybank and Etiqa shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.

B. Maybank and Etiqa reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least minimum of thirty (30) days ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

C. By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) on a regular basis to view these terms and conditions and seek clarification from Maybank should any of the terms & conditions be not fully understood.

D. By participating in this Campaign, Eligible Customers agree to be bound by the terms and conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with the Maybank and Etiqa Privacy Statement, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Maybank's Privacy Statement") and [www.etiqa.com.my](http://www.etiqa.com.my) ("Etiqa's Privacy Notice") and the PDPA Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank's and Etiqa's Privacy Statement and the PDPA Form for Individual Customers, Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank and Etiqa for:

i. the purposes of the Campaign; and

ii. marketing and promotional activities conducted by Maybank and Etiqa, 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. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in

connection to the entries, interviews material as well as responses and related photographs. In this regard, Eligible Customers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

\*Note: "PDPA" refers to Personal Data Protection Act (2010).

E. Maybank, Etiqa and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to Eligible Customers in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by any gross negligence or omission by Maybank and Etiqa.

F. Maybank and Etiqa shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank and Etiqa.

G. Maybank and Etiqa may disqualify/reject any Eligible Customer who does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with this Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to this Campaign.

H. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my). or; contact Etiqa's Customer Service at 1300 13 8888 Alternatively for feedback and/or complaints, the Eligible Customers may choose to e-mail Etiqa at [info@etiqa.com.my](mailto:info@etiqa.com.my).