

General Insurance & Takaful Campaign.

Terms & Conditions

A. General

1. This General Insurance & Takaful Customer Rewards Programme Campaign (“Campaign”) shall be governed by the Terms & Conditions stated herein.
2. This Campaign is managed by Etiqa General Takaful Berhad and Etiqa General Insurance Berhad (“Etiqa”) and is open to Maybank Group existing Customers only. Employees of Maybank Group or anyone directly connected with the lucky draw are not eligible to participate in the Campaign.
3. This Campaign is valid from 1st July 2021 to 31st December 2021 (“Campaign Period”).
4. Etiqa and Maybank reserve the right to amend the Campaign Period or Terms & Conditions for any reason whatsoever.
5. The lucky draw to determine the winners will be conducted by February 2022.
6. Etiqa and Maybank 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.
7. Etiqa and Maybank reserve 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 & Conditions contained herein, from time to time by giving at least minimum of twenty one (21) days prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com or through any other channel or channels determined by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
8. By participating in this Campaign, Eligible Customers agree to access to Maybank website at www.maybank2u.com.my on a regular basis to view the Terms & Conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood, Eligible Customers may contact Maybank for clarification.
9. By participating in this Campaign, the Eligible Customers agree to be bound by the Terms & Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank2u.com.my (“Maybank’s Privacy Notice”).
10. In addition and without prejudice to the terms in the Maybank’s Privacy Notice, Eligible Customers agree and consent to his/ her personal data or information being collected, processed and used by Maybank for:
 - a) the purposes of the Campaign; and
 - b) marketing and promotional activities conducted Maybank, 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 responses and related photographs. In this regard, each Eligible Customers agrees to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
11. Etiqa and Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for 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 the any gross negligence or omission by Maybank.

12. Etiqa and Maybank shall not be responsible and / or liable for any losses suffered by Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in this Campaign or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
13. Etiqa and Maybank may disqualify/reject any Eligible Customer who does not comply with the Terms & Conditions stated herein and/or are found or suspected to be tampering with the 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 the Campaign.
14. These Terms & Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
15. For information, enquiries, feedback and/or complaints related to the Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, the Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website (www.maybank2u.com.my).

B. Participation / Entry Method & Prizes

1. Participants are eligible for the lucky draw via sign up / participate any products (as per listing) with minimum requirement as explained below:

A. Personal Accident Product Name	Minimum Requirement
Insurance Plan: <ul style="list-style-type: none"> • <i>Income Protect</i> • <i>Hero 15</i> • <i>PesonaLady</i> • <i>Premier PA Plus</i> • <i>Privilege PA</i> • <i>Prestige PA</i> • <i>Senior PA</i> • <i>Smart Travel365</i> • <i>Infinite PA</i> 	i. <i>Minimum Annual premium / contribution RM260 and</i> ii. <i>Annual payment mode, and</i> iii. <i>Payment via any bank credit card or Maybank Current Account or Maybank Saving Account</i> iv. <i>Valid for purchase through any Maybank branch and Maybank Auto Finance Centre, Maybank One Solution (MOS), Etiqa Online System Solution (EOS) or Banca iOS STP (Etiqa L.I.F.E apps)</i>
Takaful Plan: <ul style="list-style-type: none"> • <i>Takaful Income Protect</i> • <i>Takaful Hero 15</i> • <i>Takaful PesonaLady</i> • <i>Takaful Privilege</i> • <i>Takaful PA Plus</i> • <i>Takaful Smart Travel365</i> • <i>Takaful Infinite PA</i> 	

B. Motor Insurance & Takaful Product Name	Minimum Requirement
Insurance Plan: <ul style="list-style-type: none"> • <i>Motor Insurance</i> 	<ul style="list-style-type: none"> i. <i>Minimum Annual premium / contribution RM300 and</i> ii. <i>Annual payment mode, excluding EZ payment and</i> iii. <i>Payment via any bank credit card or Maybank Current Account or Maybank Saving Account</i> iv. <i>Valid for purchase through any Maybank branch and Maybank Auto Finance Centre, Maybank One Solution (MOS), Etiqa Online System Solution (EOS) and Maybank Cyberlink.</i>
Takaful Plan: <ul style="list-style-type: none"> • <i>Motor Takaful</i> 	

C. Car Value Protection & Takaful Car Value Protection	Minimum Requirement
Insurance Plan: <ul style="list-style-type: none"> • <i>Car Value Protection</i> 	<ul style="list-style-type: none"> i. <i>Minimum premium/contribution RM300</i> ii. <i>Annual/Lump sum payment mode, excluding EZ payment and</i> iii. <i>Payment via any bank credit card or Maybank Current Account or Maybank Saving Account</i> iv. <i>Valid for purchase through any Maybank Auto Finance Centre</i>
Takaful Plan: <ul style="list-style-type: none"> • <i>Takaful Car Value Protection</i> 	

D. Home Insurance & Takaful Product Name	Minimum Requirement
Insurance Plan: <ul style="list-style-type: none"> • <i>Maxihome Content</i> • <i>Householder</i> • <i>Houseowner</i> • <i>Fire Insurance</i> 	<ul style="list-style-type: none"> i. <i>Minimum premium/contribution RM250</i> ii. <i>Payment via any bank credit card or Maybank Current Account or Maybank Saving Account</i> iii. <i>Valid for purchase through any Maybank branch and Etiqa Online System Solution (EOS)</i>
Takaful Plan: <ul style="list-style-type: none"> • <i>HouseholderTakaful</i> • <i>Home Building Takaful</i> • <i>Fire Takaful</i> 	

2. Entry Multiplier / Combination Policies or Certificates:

Type	Sign up / Participation	Total Eligible Entry
Personal Accident Insurance or Takaful plan <i>Minimum requirements as per Part A</i>	Any 1 policy / certificate	3
Motor Insurance or Motor Takaful plan <i>Minimum requirements as per Part B</i>	Any 1 policy / certificate	1
Car Value Protection or Takaful Car Value Protection plan <i>Minimum requirements as per Part C</i>	Any 1 policy / certificate	2
Home Insurance or Home Takaful <i>Minimum requirements as per Part D</i>	Any 1 policy / certificate	1
Personal Accident Insurance/Takaful plan + Motor Insurance/Takaful plan <i>Minimum requirements as per Part A + Part B</i>	Any 2 policies / certificates	5

Personal Accident Insurance/Takaful plan + Car Value Protection & Takaful Car Value Protection plan <i>Minimum requirement as per Part A + Part C</i>	Any 2 policies / certificates	5
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3. Each entry may eligible for lucky draw for Prizes as below:

	Prize(s)
Grand Prize	1 x Proton Iriz 1.3L Standard MT (exclude insurance, registration fees and road tax)
2nd Prize	1 x 24" iMac 7-core GPU 256GB
3rd Prize	1 x iPad Pro 11" 128GB
Consolation Prizes	20 x Grab Gift Card worth RM150
	20 x Shopee Gift Card worth RM100

4. Each policy or certificate must be signed up or participated within one (1) month to entitle for multiple entry lucky draw (for combination policy/ certificate).
5. Each policy or certificate must still be in force at the point of lucky draw being held.
6. Each winner can only win one prize.
7. For the winner of the car the cost of the vehicle does not include registration fees, insurance and any related taxes, which shall be borne by the winner.
8. Winner will be officially notified by the Etiqa. Winners must redeem their prizes by the date stipulated in the official letter, failing which, their prizes will be forfeited. No replacement or appeal will be entertained.
9. The Etiqa reserves the right to change or replace prizes with other items of equivalent or approximate value without prior notice.
10. The prizes given is on an "As Is" basis and 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.
11. Winner(s) may be required to appear in person at the Etiqa or Maybank Berhad, Headquarters or Maybank branches, or personally redeem the prize from supplier. If such occasions arise, winner(s) will have to make their own arrangement and all expenses incurred will be borne by the winners themselves.
12. To the fullest extent permitted by law, the 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.
13. Prizes presented on all materials (if any) are for display purpose only and do not depict the actual prizes.