

## Life Insurance & Family Takaful Campaign.

### **Terms & Conditions**

#### **A. General**

1. This Life Insurance & Family Takaful Customer Rewards Programme Campaign (“Campaign”) shall be governed by the Terms & Conditions stated herein.
2. This Campaign is managed by Etiqa Family Takaful Berhad and Etiqa Life Insurance Berhad (“Etiqa”) and is open to Maybank Group existing Customers only. Employees of Maybank Group or anyone directly connected with the campaign are not eligible to participate in the Campaign.
3. This Campaign is valid from 1<sup>st</sup> July 2021 to 31<sup>st</sup> December 2021 (“Campaign Period”).
4. The winners will announce after cooling off period, within a month after the policy commencement date.
5. Etiqa and Maybank reserve the right to amend the Campaign Period or Terms & Conditions for any reason whatsoever.
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](http://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](http://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](http://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](http://www.maybank2u.com.my)).

#### **B. Participation / Entry Method & Prizes**

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

Product Name	Minimum Requirement
a) Regular Premium (RP) Plan (Insurance): <ul style="list-style-type: none"> <li>• Premier Education Savers</li> <li>• Smart Secure</li> <li>• Smart Flexi Plus</li> <li>• Smart Life Vantage</li> <li>• Smart Wealth</li> <li>• Premier Cash Refund</li> <li>• Smart Cash Xtra</li> </ul>	i. <i>Minimum Annual premium / contribution RM3,000, and</i> ii. <i>Premium / Contribution NOT Inclusive of single or regular top up, and</i> iii. <i>Annual or half yearly payment mode, and</i> iv. <i>Payment via any bank credit card or Maybank Current Account or Maybank Saving Account</i>
b) Regular Contribution (RC) Plan (Takaful): <ul style="list-style-type: none"> <li>• Takaful Smart Plus</li> <li>• Smart Hijrah</li> <li>• Smart Waris</li> </ul>	
c) Single Premium Plan: <ul style="list-style-type: none"> <li>• Dynamic Invest</li> </ul>	i. <i>Minimum Single premium RM50,000</i> ii. <i>Premium NOT Inclusive of any top up</i> iii. <i>Payment via any bank credit card or Maybank Current Account or Maybank Saving Account</i>

2. Each entry may eligible for Prizes as below:

Regular Premium / Contribution (RM)	Prize(s)	Limited No. of Units per month
RM15,000 and above	Barry Smith Foldable Backpack with Care Kit	40
RM10,000 to RM14,999	Barry Smith Foldable Backpack	40
RM5,000 to RM9,999	Barry Smith Foldable Backpack	30
RM3,000 to RM4,999	Barry Smith Foldable Backpack	30

Single Premium (RM)	Prize(s)	Limited No. of Units per month
RM500,000 and above	Barry Smith Foldable Backpack with Care Kit	5
RM50,000 to RM499,000	Barry Smith Foldable Backpack	40

3. Each policy or certificate must still be in force at the point of winners been announce.
4. Each certificate or policy can only win one prize.
5. The Etiqa reserves the right to change or replace prizes with other items of equivalent or approximate value without prior notice.
6. 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 and the unclaimed prize within three (3) months after notification and announcement of winner via e-mail or telephone will be forfeited.
7. 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.
8. The Etiqa or Maybank Berhad makes no warranties or representations whatsoever with respect to the prizes and shall not be responsible nor liable for any issues and/or damage thereto or arising therefrom.
9. Prizes presented on all materials (if any) are for display purpose only and do not depict the actual prizes.