Car Insurance/Takaful M.Nasir CIPTA 3 Concert Campaign FY2025

Terms & Conditions

1. This Car Insurance/Takaful M.Nasir CIPTA 3 Concert Campaign FY2025 ("Campaign") shall be governed by the Terms & Conditions stated herein.
2. This Campaign is organized by Etiqa General Insurance Berhad (Company Registration No: 197001000276) and Etiqa General Takaful Berhad (Company Registration No : 201701025031)(collectively referred to as "Etiqa").
3. This Campaign is open to new and existing customers of Maybank Group only ("Eligible Participants"). The term "Maybank Group" refers to Maybank and its subsidiaries, either individually and/or collectively as the context requires.
4. Employees of Maybank Group or anyone directly connected with the Campaign are not eligible to participate in the Campaign.
5. This Campaign will commence from 18 July 2025 to 17 September 2025 ("Campaign Period").
6. By participating in this Campaign, the Eligible Participants hereby expressly agree to be bound by these Terms & Conditions and any decisions made by Etiqa and Maybank in respect of the Campaign shall be final, conclusive and binding.

A. Participation / Entry Method & Prizes

1. Eligible Participants are eligible to participate in the Campaign via signing up for Car Insurance/Car Takaful Plan by fulfilling the minimum requirement as explained below:

Fourty (40) Lucky Winners Campaign period: 18 July 2025 – 17 September 2025		
Product Name	**Minimum Requirements**	**Reward(s)**
Car Insurance/ Takaful Plan	i. All Maybank customers **EXCEPT employees of Maybank Group and anyone directly connected to the Campaign;** i. **All Eligible participants** who sign up/renew for Car Insurance/Takaful Plan; i. Has a minimum premium/contribution of **RM600;** v. Has selected – **two (2) add-on (Ie: Windscreen & Extreme Weather Coverage);**and v. Whom sign up/renew during the Campaign Period.	40X **M Nasir Cipta 3 Concert Tickets** worth RM258 each

- 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)

2. There will be forty (40) lucky winners ("Winners") at the end of the Campaign.

3. The Winners of the Campaign will be announced as follows:

40X M Nasir Cipta 3 Concert Tickets worth RM258 each. Eligible Participants can participate through Maybank2u website/MAE App/Maybank branches/Maybank Auto Finance Centres.		
Winner	**Campaign period**	**Announcement date**
40x Winners	18 July 2025 – 17 September 2025	By 20 September 2025

4. 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.
5. All Policy/Certificates are subjected to a Free Look Period. Cancelled or surrendered Policy/Certificates during the Free Look Period will be not considered as Eligible Participants.
6. The Policy/Certificates must still be in force at the point where the winners of the Campaign are announced.
7. Each Eligible Participant can only win one (1) reward under this Campaign.
8. Winners will be officially notified by Etiqa.
9. 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 thereafter.
10. Etiqa reserves the right to change or replace the prizes with other items of equivalent or approximate value without prior notice.
11. The prizes given is on an "As Is" basis and subject to the terms and conditions of the event organiser and venue. Etiqa and Maybank is not responsible for any cancellations, postponements, delays, or changes to the concert, including but not limited to changes in date, time, venue, or performing artists. In the event of any such occurrence, no alternative prize or compensation will be provided to the winner. Winners acknowledge and agree that they bear all risks associated with attending the concert. Etiqa and Maybank shall not be liable for any loss, damage, or expense arising from or in connection with the concert or the inability to attend.
12. 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.
13. Winners may be required to appear in person at Etiqa or Maybank Headquarters or Maybank branches, or personally redeem the prize from the supplier. If such occasions arise, winners will have to make their own arrangement and all expenses incurred will be borne by the winners themselves.
14. 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.

B. General Terms and Conditions

1. 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 Etiqa and Maybank.
2. Etiqa and Maybank 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 twenty-one (21) days ("day" shall have the same meaning as calendar day), prior notice thereof, the notice of which shall be posted through the Maybank2u website at www.maybank2u.com.my or through any other channel determined by Etiqa and Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
3. By participating in this Campaign, Eligible Participants agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the Terms and Conditions herein and seek clarification from Etiqa or Maybank should any of the Terms & Conditions be not fully understood.
4. By participating in this Campaign, the Eligible Participants 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 and Etiqa in accordance with the Maybank Privacy Statement and Etiqa Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and www.etiqa.com.my/privacy-notice ("Etiqa's Privacy Notice) respectively, and the PDPA Form for Individual Customers.
5. In addition, and without prejudice to the terms in the Maybank's Privacy Statement, Etiqa's Privacy Statement and the PDPA Form for Individual Customers, Eligible Participants agree and consent to his/her personal data or information being collected, processed and used by Maybank and Etiqa for:
    a) the purposes of the Campaign; and
    b) 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 responses and related photographs. In this regard, each Eligible Participants agrees to co-operate and participate in all advertising and publicity activities of Maybank and Etiqa in relation to the Campaign.
6. Etiqa and Maybank 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 Participants 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 Etiqa and Maybank.
7. Etiqa and Maybank 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 act of God, war, riot, lockout, industrial action, fire,

flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of Etiqa or Maybank.

8. Etiqa and Maybank 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 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.
9. These Terms & Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
10. 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, the Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.