

## **Smart Golden Life insurance plan GIO RM 2Million Tactical Campaign FY 2025**

### **Terms & Conditions**

1. This Smart Golden Life insurance plan GIO increased to RM 2Million Tactical Campaign FY 2025 ("Campaign") shall be governed by the Terms & Conditions stated herein.
2. This Campaign is organized by Etiqa Life Insurance Berhad (Company Registration NO:1239279-P ("Etiqa") in partnership with Malayan Banking Berhad (Company Registration No: 196001000142 ) ("Maybank").
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 25 July 2025 – 30 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 the Smart Golden Life insurance plan by fulfilling the minimum requirement as explained below:

<b>Twenty-five (25) winners</b> <b>Campaign period: 25 July 2025 – 30 September 2025</b>		
<b>Product Name</b>	<b>Minimum Requirements</b>	<b>Reward(s)</b>
Smart Golden Life insurance plan	<b>GRAND PRIZE</b> i. All Maybank customers <b>EXCEPT employees of Maybank Group and anyone directly connected to the Campaign.</b> ii. All Eligible Participants who sign up for the Smart Golden Life insurance plan by Etiqa Life Insurance Berhad iii. Has a minimum Annualised First Year Premium ("AFYP") of <b>RM200,000</b> and above iv. Top 5 customers with the top/highest Annualised First Year Premium ("AFYP") within the 2-month.	<b>5X Grand Prize</b> 5 units of Gold Bar worth RM1,500 each*

	<p>v. Payment mode – <b>Half yearly or annual/yearly</b></p> <p>vi. Entitled for the <b>top five (5)</b> Eligible Participants only; and</p> <p>vii. Whom sign up during the Campaign Period.</p>	
Smart Golden Life insurance plan	<p><b>MONTHLY PRIZES</b></p> <p>i. All Maybank customers <b>EXCEPT employees of Maybank Group and anyone directly connected to the Campaign.</b></p> <p>ii. All <b>Eligible Participants</b> who sign up for the Smart Golden Life insurance plan by Etiqa Life Insurance Berhad</p> <p>iii. Has a minimum Annualised First Year Premium (“AFYP”) of <b>RM50,000 and above.</b></p> <p>iv. Payment mode – <b>Half yearly or annual/yearly</b></p> <p>v. Entitled for ten (10) Eligible Participants each month and will be selected via randomiser system, and</p> <p>vi. Whom sign up during the Campaign Period.</p>	<p><b>(10X Monthly Prizes each month) x 2 months</b></p> <p>20 units of Gold Wafer Coin worth RM148 each</p>

- Etiqa and Maybank are members of Perbadanan Insurans Deposit Malaysia (“PIDM”).
- The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. Please refer to PIDM’s TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

2. The winners of the Campaign will be announced by:

<p><b>GRAND PRIZE: 5 units Gold Bar worth RM1,500.00 each*</b></p> <p>Top 5 Eligible Participants with the highest Annualised First Year Premium (“AFYP”) of minimum RM200,000 and above.</p>	
Campaign Period	Announcement date
25 July 2025 – 30 September 2025	End of October 2025

<b>MONTHLY PRIZES: 20 units of Gold Wafer (0.1G) Coin worth RM140.00 each (10X Monthly Prizes each month x 2 months)</b>		
<ul style="list-style-type: none"> <li>Ten (10) Eligible Participant that signs up with a minimum Annualised First Year Premium ("AFYP") of RM50,000 and above each month throughout the Campaign Period.</li> <li>Winner will be selected via randomiser program</li> </ul>		
Winner	Campaign Period	Announcement date
Winner number 1-10 (10 winners)	25 July 2025 – 31 August 2025	End of September 2025
Winner number 11-20 (10 winners)	1 September 2025 – 30 September 2025	End of October 2025

*\*The market gold rate quoted is as of 1 August 2025 for 999.9 purity gold at RM560 per gram. The prices quoted are effective as of the date published and are subject to change and/or fluctuation due to market price volatility. Terms and conditions apply.*

- The Monthly Prizes 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.
- The Prize provided is not intended as a variation to the terms and conditions of the policy issued, which are subject to the Company's standard processing or underwriting rules. All Policies must be in Force at the point where the winners of the Prize are announced and Eligible Customers who proceed to cancel or surrender their policy prior to the announcement will no longer be eligible for the Prize. The Prizes will be fulfilled to the Winners three (3) months after the Campaign Period.
- Each Eligible Participant is entitled to win only one (1) reward throughout the entire Campaign Period. Participants who have won a Monthly Prize will not be eligible for the Grand Prize, and vice versa.
- Winners will be officially notified by Etiqa through winner's dedicated Maybank Premier or Maybank Privilege advisors.
- 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.
- Etiqa reserves the right to change or replace the prizes with other items of equivalent or approximate value without prior notice.
- 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.
- 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.

11. 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](http://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](http://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](http://www.maybank2u.com.my) ("Maybank's Privacy Statement") and [www.etiqa.com.my/privacy-notice](http://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](http://www.maybank2u.com.my).