

Etiqa Protect, Share & Win Campaign

Campaign Terms & Conditions (T&C) and Frequently Asked Questions (FAQ)

Version 1.0



Campaign Information

Campaign Name	Etiqa Protect, Share and Win Campaign												
Campaign Description	Recommend your friends & family to sign up for Etiqa plans with your unique campaign code. The more sign-ups, the greater the chance to win the weekly & grand prize rewards.												
Campaign Duration	05/04/2024 – 30/06/2024												
Campaign Eligibility	<ul style="list-style-type: none">Register to participate in the campaign via https://etiqamy.typeform.com/GoShareSign Up for any Etiqa Insurance/Takaful Plan via the Etiqa website at www.etiqa.com.my during the campaign period												
Participation Method	<p><u>I want to refer my friend & family</u></p> <table border="1"><tr><td>Step 1:</td><td>Register to get your unique referral code via https://etiqamy.typeform.com/GoShare</td></tr><tr><td>Step 2:</td><td>Sign up for any Etiqa plans at www.etiqa.com.my</td></tr><tr><td>Step 3:</td><td>Start sharing the code with your friends and family</td></tr><tr><td>Step 4:</td><td>Once they sign up for any Etiqa plan online, you will stand to be rewarded!</td></tr></table> <p><u>My friend referred me</u></p> <table border="1"><tr><td>Step 1:</td><td>Submit the campaign code from your friend/family at https://etiqamy.typeform.com/GoSubmit</td></tr><tr><td>Step 2:</td><td>Sign up for any Etiqa plan via www.etiqa.com.my</td></tr></table>	Step 1:	Register to get your unique referral code via https://etiqamy.typeform.com/GoShare	Step 2:	Sign up for any Etiqa plans at www.etiqa.com.my	Step 3:	Start sharing the code with your friends and family	Step 4:	Once they sign up for any Etiqa plan online, you will stand to be rewarded!	Step 1:	Submit the campaign code from your friend/family at https://etiqamy.typeform.com/GoSubmit	Step 2:	Sign up for any Etiqa plan via www.etiqa.com.my
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Channel of Sign-Up/Renew	This campaign is only applicable for Etiqa plan sign ups via the Etiqa Webpage												
Contact Point	<ul style="list-style-type: none">For any inquiries related to this Campaign, please contact: Etiqa Customer Service at 1300-13-8888 or email us at info@etiqa.com.my												

Campaign Terms & Conditions

Referral Campaign Terms & Conditions	<ol style="list-style-type: none"><u>The Etiqa Protect, Share and Win Campaign Terms & Conditions</u><ul style="list-style-type: none">Description of the Etiqa Protect, Share and Win Campaign (“Referral Campaign”).This Referral Campaign allows you to benefit, for a specified period of time (“Campaign Duration”) based on our discretion, of the rewards specified herein, if you meet the requirements of any Referral Campaign as stipulated therein.This Referral Campaign is valid from 05/04/2024 at 12: 00 AM until 30/06/2024 at 11: 59 PM (“Campaign Duration”).You may receive the campaign rewards (“Campaign Rewards”) stipulated herein each time you meet, at our discretion, the requirements of the Referral Campaign applicable to you in force at the time during the Campaign Duration.<u>Campaign Eligibility</u><ul style="list-style-type: none">You must be a registered Etiqa’s customer to benefit from the Referral Campaign.You must register for this Referral Campaign via https://etiqamy.typeform.com/GoShare. Thereafter, sign up for any Etiqa Insurance/Takaful Plan during the Campaign Duration via Etiqa’s website and register your Campaign Code to be shared with another person (“Invitees”) to sign up for any Etiqa Insurance/Takaful Plan via Etiqa’s website using the Campaign Code.
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3. Campaign Rewards and the Eligibility

o Campaign Rewards

Rewards	Frequency	Prize
Weekly Reward	3 Winners per week	RM 50 TnG eWallet Credits
Grand Prize	1 Winner	Apple Watch Series 9 worth RM 2,278

o For **Weekly Reward:**

- i. There will be three (3) winners every week for this Referral Campaign. The winners will be selected based on the highest number of successful referral cases. In the event of having equal numbers of highest referral cases, we will be using a randomizer tool to select the top three (3) winners of the week.
- ii. For the weekly prizes, it will be subjected to the terms and conditions of Touch N Go.

o For **Grand Prize Reward:**

- i. There will be one (1) grand prize winner for Referral Campaign. The winner will be selected based on the highest number of successful referral cases. In the event of having equal numbers of highest referral cases, we will be using a randomizer tool to select the winner for the Grand Prize.

- o Eligibility for the Campaign Rewards will be determined based on the submission of the Campaign Code for any sign-ups for Etiqa Insurance/Takaful Plan made within the Campaign Duration. The Campaign Code will act as the customer's entry point to the Referral Campaign. The higher the number of successful sign ups made using your Campaign Code, the higher the chances of you winning the Grand Prize.

- o Eligible winners for the Weekly and Grand Prize reward will be notified via email and Etiqa's social media account within 14 days from the winner's announcement date, and prizes will be awarded within 30 days after the Campaign Duration has ended.

- o Etiqa reserves the right to alter, cancel, limit, terminate, or suspend the Referral Campaign, prizes, winner selection, or any part of the applicable terms and conditions from time to time, with or without any prior notice, including the right to amend or replace prizes with different products or those of equal value.

4. Prohibited Uses

You may only participate in the Referral Campaign and use the Campaign Code in good faith for lawful purposes. You may not:

- i. create more than one account in order to invite yourself;
- ii. invite others that have created duplicate accounts;
- iii. use alternate contact information to refer yourself or other that have created duplicate accounts;
- iv. invite fictitious persons;
- v. do anything that damages Etiqa's brand, goodwill and reputation;
- vi. use our services in a deceiving or deceptive manner to benefit from this Referral Campaign;
- vii. use this Referral Campaign in: (i) any way that breaches any applicable local law; or (ii) any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;

	<ul style="list-style-type: none"> viii. to transmit any unsolicited or unauthorized advertising or promotional material or any other form of similar solicitation (spam); ix. to transmit any unsolicited or unauthorized advertising either via paid search or any other similar activity, including channels that can damage the Etiqa brand, goodwill or reputation; and x. Any obligation on you not to do something includes an obligation not to allow that thing to be done. <p>5. Additional Documents/Information</p> <ul style="list-style-type: none"> o Etiqa may require additional information and/or, including a copy of identification card, from you prior to giving any Campaign Code. o Etiqa shall not be in breach of this Referral Campaign (nor have any obligation to give you the Referral Rewards) if you do not provide the additional documents requested by Etiqa.
<p>Etiqa General Terms and Conditions</p>	<ol style="list-style-type: none"> 1. Etiqa shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed at the TnG eWallet Credits the same is not caused by Etiqa nor the determination of the Customers' eligibility for the Referral Campaign. 2. Etiqa reserves the right to amend, shorten, cancel, suspend or terminate this Referral Campaign or any part thereof with prior notice. Such notice may be published by Etiqa via social media and website and/or through any other mode of communication as by Etiqa. It shall be the responsibility of the Customer to be informed of or otherwise seek out any such notice validly posted. 3. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Referral Campaign by Etiqa shall not entitle the Customer or any other persons whatsoever to any claim or compensation against Etiqa for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension or termination. 4. Etiqa shall not be liable for any losses, damages or costs incurred or suffered by any Customer as a result of participating in this Referral Campaign. Furthermore, Etiqa shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Etiqa. 5. The Terms and Conditions stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia. 6. Etiqa is entitled to, at its discretion, disqualify/reject any 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 Referral Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Referral Campaign. 7. Any variation (of any of the Terms and Conditions stated herein) shall be binding on the Customer (through any notice displayed at the social media & website). 8. By participating in this Referral Campaign, Customers agree and consent to allow his/her personal data being collected, processed and used by Etiqa in accordance with Etiqa Privacy Notice, which may be viewed on www.etiqa.com.my ("Etiqa's Privacy Notice"). The Customer also agree to warrant and represent Etiqa in obtaining the express consent

	<p>from the invitees whose data the Customer provide to Etiqa. Customers are welcome to seek clarification from Etiqa should any of the Terms and Conditions be not fully understood.</p> <p>9. In addition, and without prejudice to the terms in the Etiqa’s Privacy Notice, Customers agree and consent to his/ her personal data or information being collected, processed and used by Etiqa for the purposes of the Referral Campaign.</p>
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Frequently Asked Questions:**1. What is the campaign about?**

Etiqa's Protect, Share, and Win campaign allows customers to earn exciting rewards by recommending Etiqa plans to friends and family. The more your referred friends and family sign up for Etiqa plans online, the higher your chance of winning the weekly and grand prize. The campaign will run from 05/04/2024 to 30/06/2024.

2. What is the definition of Referrer and Referee?

Referrer	You, the person who is referring or recommending friends and family to the campaign
Referee	A friend or family member who is recommended by the Referrer and sign up for an Etiqa plan using the Referrer’s campaign code
Campaign Code	Copy your unique code registered at https://etiqamy.typeform.com/GoShare and share this code to your friends and family.

3. How can I participate in this Campaign?

It's easy to join! Here's what you need to do:

Step 1:	Register to get your unique referral code via https://etiqamy.typeform.com/GoShare
Step 2:	Sign Up for any Etiqa plans at www.etiqa.com.my
Step 3:	Start sharing the code with your friends and family
Step 4:	Once they sign up for any Etiqa plans online, you will stand to be rewarded!

4. How do I register my own unique code?

Share us your phone number and register your campaign code as follows:

Key in the FIRST 3 alphabets of your referrer first name and the LAST 4 digits of your referrer phone number.

Example

Referrer Name: Ali Bin B****

Referrer Phone Number: 603-012*** 8888

Unique Campaign Code = **Ali8888**

5. What kind of rewards can I earn through this campaign?

The more friends and family you refer to sign-up for an Etiqa plan using your (Referrer) unique campaign code, the higher your chance of winning fantastic rewards!

Weekly Reward	Grand Prize
RM 50 x 3 Winner TNG eWallet Credit	Apple Watch 9 Series worth RM2,278

6. How are the winners chosen?

Weekly Reward

Winners for our weekly reward will be determined by identifying the individual with the highest number of referrals for each week. We will employ a randomizer tool to ensure impartial selection in the event of tied referrals.

Grand Prize Reward

The Grand Prize reward will be determined by identifying the individual with the highest number of referrals for the campaign. We will employ a randomizer tool to ensure impartial selection in the event of tied referrals.

7. Who is eligible to participate in this campaign?

Anyone can participate as long as you:

▪ Register to get your unique referral code via https://etiqamy.typeform.com/GoShare
▪ Sign Up for any Etiqa plans at www.etiqa.com.my
▪ Start sharing the code with your friends and family
▪ Once they sign up for any Etiqa plans online, you will stand to be rewarded!

8. Is there any restriction on who I can refer, and is there a limit to the number of referrals I can make?

No, you can refer anyone who might be interested in Etiqa plans! The number of referrals/recommendation you can make is unlimited as long as it is within the campaign period.

9. How do I share my campaign code?

After registering via the <https://etiqamy.typeform.com/GoShare>, you can copy your unique campaign code and share it with your friends and family via email, social media, or your preferred digital platforms.

10. When will I receive my rewards for successful referrals?

Customers who qualify for the weekly or Grand Prize rewards will be notified by email and Etiqa social media within 14 days of the announcement date. Rewards will be awarded within 30 days after the campaign concludes.

11. What happens if my referral cancels the Policy/Certificate they sign up?

Cancelled policies/certificate will not affect your referrals. For weekly winners, the initial sign-up of a policy/certificate will be counted as an entry to the campaign. However, for the grand prize reward, if your friends or family cancel their Etiqa policy/certificate, it will not be counted as an entry.

12. What Insurance/Takaful plans are eligible under this campaign? Is there any restriction on the type of Etiqa plan that my referrals can sign up?

All Etiqa plans that are available for sign-up directly at www.etiqa.com.my are eligible as an entry for this campaign.

13. Will my referral need to mention my name when signing up for an Etiqa plan?

No, you won't be required to mention anything when you sign up for an Etiqa plan via www.etiqa.com.my. However, you would have to register your details and your phone number via the Type form provided before making any payments.

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14. Can I participate in the campaign if I have multiple Policies/Certificates with Etiqa?

Yes, anyone with existing Etiqa policies/certificates can participate in the campaign as long as they register their phone number to create a unique campaign code, sign-up for any new Etiqa plan, and share their campaign code with their networks of friends and family. Do note that only new Etiqa plans signed-up during the campaign period are eligible as an entry for a chance to win the prizes.

15. Will my referral receive benefits or incentives for submitting my campaign code to <https://etiqa.my.typeform.com/GoSubmit?>

No, they will not receive any rewards, benefits or incentives of any kind. However, they can participate in the campaign if they choose to register as referrer.

16. How long will the registration link be valid for?

The registration link will be valid only during the campaign period, which runs from 05/04/2024 to 30/06/2024.

17. Who can I contact if I have more questions about the campaigns?

For any inquiries related to this Campaign, please contact:

Etiqa Customer Service at 1300-13-8888 or email us at info@etiqa.com.my

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