

1) INTRODUCTION

- i. The terms & conditions stated herein (“T&C”) shall govern the U Kaotim U Win Campaign (“Campaign”) which is organised by Syarikat Takaful Malaysia Keluarga Berhad [Company No. 198401019089 (131646-K)] and Syarikat Takaful Malaysia Am Berhad [Company No. 201701032316 (1246486-D)] (hereinafter collectively referred to as “We”, “Our”, and “Takaful Malaysia”).

2) CAMPAIGN PERIOD

- i. This Campaign commences on 29 November 2024 at 12:00 AM Malaysia Time (“MYT”) and ends on 28 February 2025 at 11:59 PM MYT (“Campaign Period”)
- ii. Participation received outside the Campaign Period will be disqualified and deemed ineligible for consideration for the Prizes (as defined below).

3) ELIGIBILITY

- i. This Campaign is open to all Malaysian citizens who participate in the following Kaotim products (“Participants”) during the Campaign Period.
 - Kaotim MediKad with MediBooster rider;
 - Kaotim Legasi with Critical Illness rider;
 - Kaotim Car with a minimum total contribution of RM700; or
 - Kaotim Motor with a minimum total contribution of RM300.
- ii. Members of this Campaign organising team and the jury panels are not eligible to participate in this Campaign.

4) CAMPAIGN MECHANICS

- i. The Participants must participate in the Kaotim products via these channels:
 - a. Any Takaful Malaysia [branches](#); or
 - b. Online websites:
 - <https://medikad.kaotim.my>
 - <https://legasi.kaotim.my>
 - <https://car.kaotim.my>
 - <https://motor.kaotim.my>
- ii. The certificates of the Participants are issued and in force during the Campaign Period. The certificates must remain in force 30 days after the Campaign Period has ended.
- iii. The Winner will be announced at the end of the following month and the prizes will be given after the campaign period ended.

5) WINNERS & PRIZES

- i. We will select all Winners of this Campaign from the eligible Participants list using a randomiser tool (“Winners”).
- ii. We will then announce the Winners’ names on the official Kaotim Facebook, Instagram accounts and Takaful Malaysia corporate website (“Winners Announcement”) before sending an official Short Message Service (SMS) & Electronic Direct Mail (EDM) for notification to the Winners. Our Customer Service Unit will also contact the Winners directly via phone call.
- iii. The Winners of this Campaign will be offered prizes (“Prizes”) as shown in the table below:

Prizes
<p>Grand Prizes: 1x Toyota Vios 1x Yamaha XMAX 250</p> <p>Monthly Prizes - 3x RM5,000 Cash 3x Apple iPhone 16 Pro 128GB 3X Sony Bravia 3 55" 4K TV</p>

3x Dyson Purifier Cool TP07 Air Purifier Fan (Black/Nickel) 3x JBL Flip 6 Portable Waterproof Bluetooth Speaker 3x Apple Watch 10 (GPS) 46mm Aluminium Case with Sport Band 30x RMI00 Touch 'n Go e-Vouchers

- iv. The Prizes are not transferable, redeemable, or exchangeable for credit of any kind.
- v. The Winners are only allowed to win one (1) Prize during the Campaign Period.
- vi. Takaful Malaysia reserves the right to substitute the Prizes with other prizes of equivalent value without prior notice.
- vii. The Cash Prize will be credited to the Winner's bank account.
- viii. Takaful Malaysia shall not be bound to deal with any enquiries and complaints regarding the Prizes after acceptance and Takaful Malaysia shall bear no responsibility for resolving such disputes or for the dispute itself.
- ix. Each Winner shall be solely responsible for the redemption and usage of the Prize. Takaful Malaysia shall not be held liable or be required to offer replacement and/or compensation of the Prize for any:
 - a. unused or expired Touch 'n Go e-Voucher;
 - b. losses or damages suffered by the Winners resulting from their breach of the terms and conditions of the respective Prizes;
 - c. alteration made to the Prizes; and
 - d. inability to redeem/use the Prizes due to unforeseen circumstances.
- x. Takaful Malaysia reserves the right to select a different Winner in Takaful Malaysia's sole and absolute discretion if:
 - a. the Winner is not contactable within 7 working days from the date of the Winners' Announcement;
 - b. the Winner fails to provide the information required by Takaful Malaysia to credit the cash Prize to the Winner; or
 - c. the Winner's certificate is no longer in-force 30 days after the Campaign Period ends.
- xi. The Winners are responsible for any and all taxes payable as a result of receiving the cash Prize.

6) GENERAL TERMS & CONDITIONS

- i. By participating in this Campaign, the Participants:
 - a. agree to be bound by the T&C;
 - b. agree that all records of transactions captured by Takaful Malaysia's system within the Campaign Period are based on the Malaysia date and time and shall be deemed as accurate and conclusive;
 - c. agree that Takaful Malaysia's decision on all matters relating to this Campaign shall be final and binding on all the Participants. Any subsequent protests, enquiries, appeals or correspondence will not be entertained;
 - d. consent for Takaful Malaysia to disclose their particulars to the third-party service provider(s), including but not limited to its banks, suppliers, advertising and promotion agencies engaged by Takaful Malaysia to contact them during and after this Campaign and for the purposes related to this Campaign including the crediting of Cash Prize;
 - e. authorise Takaful Malaysia to publish their names, photos taken or other information provided by him/her for current and future advertising and publicity purposes in any advertising or publicity material relating to this Campaign without any compensation; and
 - f. shall not be entitled to claim and waive any rights to any compensation against Takaful Malaysia nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by Takaful Malaysia for this Campaign) for any loss and damage suffered or incurred by his/her participation in this Campaign whether as a direct or indirect result of the act of amendments, termination or suspension of this Campaign.

7) TAKAFUL MALAYSIA'S PRIVACY NOTICE

- i. By participating in this Campaign, the Participants agree and consent to allow their personal data to be collected, processed and used by Takaful Malaysia under the Takaful Malaysia's Privacy Notice, which can be viewed at www.takaful-malaysia.com.my ("[Takaful Malaysia's Privacy Notice](#)").
- ii. In addition, and without prejudice to the terms in the Takaful Malaysia's Privacy Notice, subject to the Participants'/Winners' instruction in writing to Takaful Malaysia by emailing to csu@takaful-malaysia.com.my restricting disclosure (if any) for marketing activities, the Participants/Winners agree and consent to their personal data or information being collected, processed and used by Takaful Malaysia for:
 - a. the purposes of this Campaign; and
 - b. marketing and promotional activities conducted in such a manner deemed appropriate by Takaful Malaysia in any media, 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, without further express consent from the Participants/Winners. Marketing and promotion activities include but are not limited to the use and/or publication of any details provided in and/or in connection to the entries, interview material, as well as responses and related photographs. In this regard, each Participant agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Takaful Malaysia about this Campaign.

8) OTHERS

- i. Takaful Malaysia reserves the right to:
 - a. disqualify any non-eligible Participants sole discretion from participating in this Campaign; and
 - b. withdraw/cancel, suspend, extend or terminate this Campaign earlier in whole or in part, and/or to vary, supplement, add, delete, modify or amend the terms and conditions herein, wholly or in part, at its sole discretion, by way of posting on www.takaful-malaysia.com.my, or in other methods which Takaful Malaysia deems practical, by giving reasonable prior notice to the Participants on such addition, deletion or amendment of the T&C or termination of this Campaign.
- ii. Takaful Malaysia and any of its officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by Takaful Malaysia for this Campaign) shall not be liable and responsible for any direct, indirect, special or consequential loss, damage or injury in any manner whatsoever suffered or caused by the Participants (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign and/or use of the Prizes; and any default of its obligation under this Campaign due to any force majeure event which include but not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, infectious disease outbreak (pandemic or epidemic) or any event beyond the reasonable control of Takaful Malaysia.
- iii. The T&C shall be governed by and construed under the Laws of Malaysia, and the Participants/Winners agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- iv. The invalidity, illegality or unenforceability of any terms hereunder shall not affect or impair the continuation in force of the remainder of the T&C of this Campaign.

Notes: Before signing up/participating in the Kaotim products, please refer to our product brochure, product disclosure sheet and certificate wording for more details.