

## 1) INTRODUCTION

- i. The terms and conditions stated herein ("T&C") shall govern the Mini Worries Great Prizes Campaign ("Campaign") 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 "Takaful Malaysia" and "Our").

## 2) CAMPAIGN PERIOD

- i. This Campaign commences on 15 October 2025 at 12:00 AM Malaysia Time ("MYT") and ends on 15 January 2026 at 11:59 PM MYT ("Campaign Period").
- ii. Participation received outside the Campaign Period shall 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 during the Campaign Period ("Participants").
  - 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.

## 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 Participant's certificates must be issued and in force during the Campaign Period and the certificates must remain in force for at least thirty (30) days after the Campaign Period has ended.

## 5) WINNERS & PRIZES

- i. Eight (8) Winners of this Campaign will be selected from the eligible Participants list using a randomiser tool ("**Winners**"), comprising two (2) Winners for the Grand Prize and six (6) Winners for the Monthly Prizes.
- ii. The Winners' names will be announced on the official Kaotim Facebook and Instagram accounts, as well as on the Kaotim website ("**Winners Announcement**"), prior to sending an official Electronic Direct Mail (EDM) notification to the Winners.
- iii. The Winners of the Monthly Prizes for a particular month will be announced in the following month (e.g. the Winners for October 2025 will be announced in November 2025). The Grand Prize winners will be announced in February 2026.
- iv. The Winners must contact our Customer Service Unit at 1-300-80-2525 or [hello@kaotim.my](mailto:hello@kaotim.my) for the Prize redemption within the stipulated time as indicated in the EDM.

| Prizes                                                                                                                                                     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Grand Prize:</b><br>2x BYD Atto 3 Ultra                                                                                                                 |
| <b>Monthly Prizes:</b><br>October: 2025 2x 10 grams gold bar<br>November: 2025 2x iPhone 17 Pro (256GB)<br>December: 2025 2x RM5,000 Touch 'n Go e-Voucher |

- v. The prize is non-transferable and may not be redeemed or exchanged for credit or for any other form of consideration.
- vi. The Winners are only allowed to win one (1) Prize during the Campaign Period.
- vii. Takaful Malaysia reserves the right to replace any Prize with another prize of equivalent value without prior notice.
- viii. The Touch 'n Go e-Voucher Prize will be given to the Winners in the form of a Reload PIN, which the Winners must redeem through the Touch 'n Go eWallet mobile application.
- ix. Takaful Malaysia shall not be bound to deal with any enquiries and complaints regarding the Prizes after acceptance of the Prize by the winners, and Takaful Malaysia shall bear no responsibility for resolving such disputes or for the disputes themselves. Any inquiries or complaints regarding the Prize must be directed to the Prize distributor or manufacturer in accordance with the terms and conditions related to the Prize.
- x. Each Winner shall be solely responsible for the redemption of the Prize. Takaful Malaysia shall not be held or be required to offer replacement and/or compensation for the Prizes due to unforeseen circumstances as listed below:
  - a. loss or damage suffered by the Winners as a result of any breach of the terms and conditions related to their respective Prizes;
  - b. any changes made to the Prizes; and
  - c. inability to redeem/use the Prizes due to unforeseen circumstances.
- xi. Takaful Malaysia reserves the right to select a different Winner in Takaful Malaysia's sole and absolute discretion if:
  - a. the Winner fails to contact Takaful Malaysia within twenty (20) working days from the date of the Winners' Announcement; or
  - b. the Winner fails to provide the information required by Takaful Malaysia for the issuance of the Touch 'n Go e-Voucher Prize within twenty (20) working days from the date of the Winner's Announcement; or
  - c. the Winner's Certificate is no longer in force within thirty (30) days after the Campaign Period ends.
- xii. The Winners are responsible for any and all taxes payable, if applicable, as a result of receiving the Touch 'n Go e-Voucher Prize.

## 6) GENERAL TERMS & CONDITIONS

- i. By participating in this Campaign, the Participants:
  - a. agree to be bound by these T&C;

- b. agree that all records of transactions captured by Takaful Malaysia's system within the Campaign Period, based on the Malaysia date and time, 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 suppliers, advertising and promotion agencies engaged by Takaful Malaysia, for purposes related to this Campaign, including the issuance of the Touch 'n Go e-Voucher 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.
- ii. Committee members of this Campaign's organizing team and the jury panels are not eligible to participate in 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](http://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](mailto: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 at its 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](http://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.

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