

1) INTRODUCTION

- i. The terms and conditions stated herein (“T&C”) shall govern the KAOTIM, Sip & ZUS 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 20 February 2026 at 12:00 AM Malaysia Time (“MYT”) and ends on 15 May 2026 at 11:59 PM MYT (“Campaign Period”).

3) ELIGIBILITY

- i. This Campaign is open to all Malaysian citizens aged 18 years old and above during the Campaign Period, subject to the following eligibility criteria:
 - a. Existing Kaotim MediKad and Kaotim Legasi customers (“Kaotim Customers”); or
 - b. Non-Kaotim customers who complete and submit the survey form during the Campaign Period (“Non-Kaotim Customers”)

(all eligible participants shall hereinafter be referred to as “Participants”).

4) CAMPAIGN MECHANICS

Kaotim Customers:

- i. One (1) unique RM5 ZUS Coffee e-Voucher will be distributed via email (EDM) every week throughout the Campaign Period.
- ii. The e-Vouchers are valid throughout the week (subject to specific ZUS Coffee outlet opening hours) and are limited to only first 1,000 customers each week, on a first-come, first-served basis.

Non-Kaotim Customers:

- iii. A survey will be distributed through designated digital channels for the purpose of this Campaign and will be made available exclusively to Non-Kaotim Customers. Kaotim Customers are excluded from the survey distribution.
- iv. Non-Kaotim Customers must complete and submit the survey to be eligible for participation.
- v. Only complete and valid survey submissions shall be accepted and considered.
- vi. Eligible Non-Kaotim Customers will receive 1 (one) RM5 ZUS Coffee e-Voucher via email within seven (7) working days from the date of successful survey submission. This offer is subject to verification and is limited to the first 5,000 valid submissions per month.

- vii. Kaotim Customers are not eligible to receive the e-Voucher under this survey-based mechanism, as they will receive the e-Voucher through a separate email communication as stated above.

5) REWARDS & ENTITLEMENT

- i. A total of 1,000 Kaotim customers per week shall be entitled to redeem one (1) RM5 ZUS Coffee e-Voucher, on a first come first served basis subject to availability.
- ii. The ZUS Coffee e-Voucher is non-transferable and shall not be redeemable or exchangeable for cash, credit, or any other form of consideration.
- iii. The ZUS Coffee e-Voucher may be subject to terms and conditions imposed by the issuer, ZUS COFFEE.
- iv. Participants will receive a maximum of one (1) ZUS Coffee e-Voucher during the Campaign Period, subject to verification.
- v. The ZUS Coffee e-Voucher shall be issued to Participants via Electronic Direct Mail (EDM) in the form of a unique promo code and must be redeemed through the ZUS Coffee mobile application.
- vi. Takaful Malaysia shall not be bound to deal with any enquiries and complaints regarding the ZUS Coffee e-Voucher after acceptance by the Participants, and Takaful Malaysia shall bear no responsibility for resolving such disputes or for the disputes themselves. Any inquiries or complaints regarding the ZUS Coffee e-Voucher must be directed to the ZUS Coffee e-Voucher issuer in accordance with the applicable terms and conditions related.
- vii. Each Participant shall be solely responsible for the redemption of the ZUS Coffee e-Voucher. Takaful Malaysia shall not be held or be required to offer replacement and/or compensation for the ZUS Coffee e-Voucher due to unforeseen circumstances as listed below:
 - a. loss or damage suffered by the Participants as a result of any breach of the terms and conditions related to their respective ZUS Coffee e-Voucher;
 - b. any changes made to the ZUS Coffee e-Voucher; and
 - c. inability to redeem/use the ZUS Coffee e-Voucher due to unforeseen circumstances.
- viii. Participants shall be responsible for any and all taxes payable, if applicable, as a result of receiving the ZUS Coffee e-Voucher code.

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 ZUS Coffee e-Voucher;
 - 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 ("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 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, 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.