

1) INTRODUCTION

- i. The Terms & Conditions stated herein (“T&C”) shall govern the Kaotim App-clusive Rewards 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 11 May 2026 at 12:00 AM Malaysia Time (“MYT”) and ends on 10 July 2026 at 11:59 PM MYT (“Campaign Period”).
- ii. Any participation received outside the Campaign Period shall be disqualified and deemed ineligible for consideration for the Rewards (as defined below).

3) ELIGIBILITY

- i. This Campaign is open to all Malaysian citizens who are Kaotim customers and who have downloaded and logged in to the customer portal via the Kaotim app for the first time.

4) CAMPAIGN MECHANICS

- i. Customers are required to download the Kaotim app via the following platforms:
 - a. iOS – App Store
 - b. Android – Google Play
- ii. Customers who log in to the Kaotim app for the first time will be eligible to receive TNG eWallet Reload PIN worth RM10, limited to one hundred (100) recipients per week, while stocks last.
- iii. Rewards will be distributed on a weekly basis every Wednesday, subject to successful verification of eligibility and compliance with these T&C, at Takaful Malaysia’s sole discretion.

5) ELIGIBLE CUSTOMERS & REWARDS

- i. Each Customer selected pursuant to Clause 4(ii) shall be entitled to receive one (1) Reward.
- ii. Eligible Customers of this Campaign shall be entitled to receive the Reward as set out in the table below:

Rewards
Weekly Rewards: <ul style="list-style-type: none">• The first one hundred (100) Customers will receive a TNG eWallet Reload PIN worth RM10, while stocks last.

The allocation of the Rewards shall be determined in chronological order based on successful subscription timestamp within each Weekly Selection Period.

Weekly Rewards Distribution Date
20 May 2026
27 May 2026
3 June 2026
10 June 2026
17 June 2026
24 June 2026
1 July 2026
8 July 2026
15 July 2026

- iii. Eligible Customers will be notified via Electronic Direct Mail (“EDM”) sent to the email address registered with Kaotim. The EDM will include the TNG eWallet Reload PIN with the corresponding amount as specified in Clause 5(ii).
- iv. The Reward is non-transferable and may not be redeemed or exchanged for credit or for any other form of consideration.
- v. The Eligible Customers are entitled to receive only one (1) Reward during the Campaign Period.
- vi. Takaful Malaysia reserves the right to replace any Reward with another Reward of equivalent value without prior notice.
- vii. The Reward must be redeemed by the Eligible Customer via the TNG eWallet mobile application.
- viii. Takaful Malaysia shall not be bound to deal with any enquiries and complaints regarding the Rewards after acceptance of the Reward 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 Reward must be directed to the Reward distributor or manufacturer in accordance with the T&C related to the Reward.
- ix. Each Eligible Customer shall be solely responsible for the redemption of the Reward. Takaful Malaysia shall not be held or be required to offer replacement and/or compensation for the Rewards due to unforeseen circumstances as listed below:
 - a. loss or damage suffered by the Customers as a result of any breach of the T&C related to their respective Rewards;
 - b. any changes made to the Rewards; and
 - c. inability to redeem/use the Reward due to unforeseen circumstances.
- x. The Eligible Customers are responsible for any and all taxes payable, if applicable, as a result of receiving the TNG eWallet Reload PIN.

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 TNG eWallet Reload PIN Reward;
 - 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 T&C 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 Rewards; 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. In the event of any inconsistency or discrepancy between the English version and the Bahasa Malaysia version of these T&C, the English version shall prevail.