

1) INTRODUCTION

- i. The terms and conditions stated herein ("T&C") shall govern the U Kaotim U Win 3.0 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").

2) CAMPAIGN PERIOD

- i. This Campaign commences on 1st August 2026 at 12:00 AM Malaysia Time ("MYT") and ends on 31st December 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 RM1,000, inclusive of add-on coverage for Special Perils; 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. Two (2) entries will be awarded to Participants for each successful subscription to one (1) Kaotim Legasi product with the Critical Illness Rider.
- iii. Two (2) draws will be conducted for the winner selection of this Campaign. Submissions received after the Submission Period will not be considered. The Submission Period for each draw is as below:

Winner Selection	Submission Period	
	Date Start	Date End
First Draw	1 st August 2026 at 12:00 AM MYT	30 th September 2026 at 11:59 PM MYT
Second Draw	1 st October 2026 at 12:00 AM MYT	31 st December 2026 at 11:59 PM MYT

- iv. 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. Winners of this Campaign will be selected from the list of eligible Participants using an Excel randomiser ("Winners").
- ii. The Winners' names will be announced on the official Kaotim Facebook and Instagram accounts, as well as on Takaful Malaysia corporate website ("Winners Announcement") prior to sending an official Short Message Service (SMS) and Electronic Direct Mail (EDM) notification to the Winners.
- iii. Takaful Malaysia's Customer Service Unit will also contact the Winners directly via phone call.

- iv. The Winners of this Campaign shall each win one (1) prize from the prizes set out in the table below ("Prizes"):

Prizes	
First Draw Prizes (1st August – 30th September 2026)	Second Draw Prizes (1st October – 31st December 2026)
1x Honda City 1.5L V	1x Proton e.MAS 7 PHEV
3x iPhone 17 512GB	3x iPhone 17 512GB
3x 7g Gold Bar	3x 7g Gold Bar
3x RM5,000 Touch 'n Go Reload PIN	3x RM5,000 Touch 'n Go Reload PIN

- v. The Prizes are not transferable, redeemable, or exchangeable for cash, credit, or any other form of value.
- vi. Each Winner is only entitled to win one (1) Prize during the Campaign Period.
- vii. Takaful Malaysia reserves the right to substitute the Prizes with other prizes of equivalent value without prior notice.
- viii. Takaful Malaysia shall not be obliged 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 disputes themselves.
- ix. Takaful Malaysia reserves the right, in its sole and absolute discretion, to select a different Winner if:
- the Winner is not contactable or does not respond within one (1) month from the date of the Winner's Announcement;
 - the Winner's Certificate is no longer valid 30 days after the Campaign Period ends; or
 - the Winner refuses or fails to provide their consent for the disclosure or sharing of their personal details with third parties, where such disclosure is required for the fulfilment and/or redemption of the prize

6) GENERAL TERMS & CONDITIONS

- i. By participating in this Campaign, the Participants:
- agree to be bound by these T&C;
 - 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;
 - 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;
 - 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;
 - 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
 - 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. Members of this Campaign organising 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, at its sole discretion, any non-eligible Participants 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.