

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 10 October 2026 at 12:00 AM Malaysia Time ("MYT") and ends on 20 November 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. Individuals who subscribe any of the following products: Kaotim MediKad, Kaotim Legasi, Kaotim Car or Kaotim Motor, from the 15th to the 20th day of any month during the Campaign Period ("Kaotim Customer(s)"); or
 - b. Individuals who are not Kaotim Customers and who complete and submit the survey form during the Campaign Period ("Non-Kaotim Customer(s)")

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

4) CAMPAIGN MECHANICS

Kaotim Customers:

- i. To qualify for the Campaign, a Kaotim Customer must successfully subscribe any of the following Kaotim products from the 15th until 20th day of any month during the Campaign Period:
 - a. Kaotim MediKad;
 - b. Kaotim Legasi;
 - c. Kaotim Car; or
 - d. Kaotim Motor.
- ii. Each eligible Kaotim Customer shall be entitled to receive ten (10) unique RM5 ZUS Coffee e-Vouchers, with a total value of RM50, subject to successful verification by Takaful Malaysia.
- iii. The reward is limited to the first two hundred (200) eligible Kaotim Customers throughout the Campaign Period, on a first-come, first-served basis and subject to availability.

- iv. The rewards shall be allocated among eligible Kaotim products as follows:

Kaotim MediKad	Fifty (50) customers
Kaotim Legasi	Ten (10) customers
Kaotim Car	One hundred and twenty-five (125) customers
Kaotim Motor	Fifteen (15) customers

- v. The ZUS Coffee e-Vouchers will be distributed to eligible Kaotim Customers via Electronic Direct Mail (EDM) to the email address registered with Takaful Malaysia. The e-Vouchers will be distributed by the end of the each month or within such other period as determined by Takaful Malaysia.
- vi. The e-Vouchers must be redeemed by 31 December 2026.

Non-Kaotim Customers:

- vii. 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.
- viii. Non-Kaotim Customers must complete and submit the survey during the Campaign Period to be eligible for the Campaign.
- ix. Only complete and valid survey submissions shall be accepted and considered.
- x. Each eligible Non-Kaotim Customer shall be entitled to receive one (1) RM5 ZUS Coffee e-Voucher, subject to successful verification by Takaful Malaysia.
- xi. The reward is limited to the first four thousand (4,000) eligible Non-Kaotim Customers throughout the Campaign Period, on a first-come, first-served basis and subject to availability.
- xii. Kaotim Customers are not eligible to receive the e-Voucher under this survey-based mechanism.

5) REWARDS & ENTITLEMENT

- i. The rewards under this Campaign are limited to:
- the first two hundred (200) eligible Kaotim Customers, who will each receive ten (10) RM5 ZUS Coffee e-Vouchers with a total value of RM50; and
 - the first four thousand (4,000) eligible Non-Kaotim Customers, who will each receive one (1) RM5 ZUS Coffee e-Voucher.
- ii. All rewards are offered on a first-come, first-served basis, subject to availability and verification by Takaful Malaysia.
- iii. Eligible Kaotim Customers shall only be entitled to receive the reward under the Kaotim Customer mechanism.

- iv. Eligible Non-Kaotim Customers shall only be entitled to receive one (1) RM5 ZUS Coffee e-Voucher under the survey-based mechanism during the Campaign Period.
- v. For the avoidance of doubt, Kaotim Customers are not eligible to receive an additional e-Voucher under the survey-based mechanism.
- vi. The e-Vouchers will be sent via Electronic Direct Mail (EDM) to the Participant's registered or submitted email address and must be redeemed through the ZUS Coffee mobile application.
- vii. All e-Vouchers must be redeemed by 31 December 2026 and are subject to the terms and conditions imposed by ZUS Coffee.
- viii. The e-Vouchers are non-transferable and cannot be exchanged for cash, credit or any other reward.
- ix. Takaful Malaysia shall not be responsible for any lost, expired, incorrectly used or unsuccessful redemption of an e-Voucher, or for any issue concerning the ZUS Coffee mobile application. Any enquiry or complaint concerning the use of an e-Voucher must be directed to ZUS Coffee.
- x. Participants shall be responsible for any applicable taxes or charges arising from receiving or using the e-Vouchers.

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 the Participant 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.kaotim.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.