Terms and Conditions
MediAsas Campaign

KAOTIM

1) INTRODUCTION

The terms and conditions stated herein ("**T&C**") shall govern the MediAsas Campaign ("**Campaign**") organised by Syarikat Takaful Malaysia Keluarga Berhad [Company No. 198401019089 (131646-K)] (hereinafter collectively referred to as "**Takaful Malaysia**" or "**Our**").

2) CAMPAIGN PERIOD

i. This Campaign will commence on 20 November 2026 at 12:00 AM Malaysia Time ("**MYT**") and will end on 30 November 2026 at 11:59 PM MYT ("**Campaign Period**").

ii. Participations received outside the Campaign Period shall be disqualified and deemed ineligible for consideration for the Reward (as defined below).

3) ELIGIBILITY

This Campaign is open to individuals who receive a WhatsApp communication from Kaotim's official number (+60 3-2267 0363) during the Campaign Period and participate in MediAsas in accordance with this T&C.

4) CAMPAIGN MECHANICS

i. The eligible participants will receive a WhatsApp communication from Kaotim's official number (+60 3-2267 0363) regarding MediAsas during the Campaign Period.

ii. The eligible participants must participate in MediAsas through the unique link provided in the WhatsApp communication during the Campaign Period and their certificate must remain in force for at least fifteen (15) days from the certificate's effective date to qualify for the Reward ("**Participants**").

iii. The Reward will be sent to the Participant within two (2) weeks after the end of the Campaign Period stated under Clause 4 (ii) above.

5) REWARDS

i. The Participants will receive a Touch 'n Go eWallet Reload PIN worth Ringgit Malaysia Forty (RM40.00) ("**Reward**"), upon fulfilling the conditions stated in Clause 4 above.

ii. The Reward must be redeemed via the Touch 'n Go eWallet mobile application.

iii. The Reward is non-transferable and may not be redeemed or exchanged for credit or any other form of consideration.

iv. Takaful Malaysia reserves the right to replace any Reward with another reward of equivalent value without prior notice.

v. The participants shall be solely responsible for redeeming the Reward. Takaful Malaysia shall not be held liable or required to offer replacement and/or compensation for the Reward in the event of:
   a. unused or expired Reward;
   b. losses or damages suffered by the Participants resulting from their breach of the terms and conditions of the Reward;
   c. any changes made to the Reward; and
   d. inability to redeem/use the Reward.

vi. Takaful Malaysia reserves the right to disqualify any Participants, at its sole and absolute discretion, if:
   a. the Participants fail to meet the eligibility requirements of this Campaign; or
   b. the Participants fail to provide accurate or complete information required by Takaful Malaysia for the issuance of the Reward.

vii. The Participants are responsible for any and all taxes payable, if applicable, as a result of receiving the Reward.

viii. The Reward will only be issued to the Participants once. In the event the Participants fail to accept or receive the Reward, there will be no reimbursement or re-issuance of the Reward by Takaful Malaysia.

6) GENERAL TERMS AND CONDITIONS

By participating in this Campaign, the Participants:

a. agree to be bound by the 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 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.

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' instruction in writing to Takaful Malaysia by emailing csu@takaful-malaysia.com.my restricting disclosure (if any) for marketing activities, the Participants 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. 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, the Participants agree 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 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 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.

Note: *Before subscribing to MediAsas, please refer to the product flyer, product disclosure sheet and certificate wording at https://kaotim.my/product/mediasas/ for more details.*

Managed by:
Syarikat Takaful Malaysia Keluarga Berhad 198401019089 (131646-K) ("Takaful Malaysia") | 27th Floor, Annexe Block, Menara Takaful Malaysia, No. 4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur | Licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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