

Special CNY Customer Rewards Campaign FY2024 [24 January 2025 – 23 February]

Terms & Conditions

A. General

1. This Smart Golden Life Customer Rewards Programme Campaign FY2024 (“Campaign”) shall be governed by the Terms & Conditions stated herein.
2. This Campaign is managed and organised by Etiqa Life Insurance Berhad and Etiqa Family Takaful Berhad (“Etiqa”) together in partnership with Malayan Banking Berhad (“Maybank”) and is open to Maybank Group new and existing Customers only (“Eligible Customers”). Employees of Maybank Group or anyone directly connected with the campaign are not eligible to participate in the Campaign.
3. This Campaign is valid from **24 January 2025 – 23 February** (“Campaign Period”).
4. Etiqa and Maybank reserve the right to amend the Campaign Period or Terms & Conditions for any reason whatsoever.
5. The winners of the campaign will be announced by:

Eighteen (18) Lucky Winners	
Campaign Period	Announcement Date
24 January 2025 – 23 February	Early of March 2025

6. Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
7. Etiqa and Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least minimum of twenty-one (21) days (“day” shall have the same meaning as calendar day), prior notice thereof, the notice of which shall be posted through the Maybank2u website at www.maybank2u.com.my or through any other channel determined by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
8. By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.
9. By participating in this Campaign, the Eligible Customers agree to be bound by the Terms & Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my (“Maybank’s Privacy Statement”) and the PDPA Form for Individual Customers.
10. In addition, and without prejudice to the terms in the Maybank’s Privacy Statement, Etiqa’s Privacy Statement and the PDPA Form for Individual Customers, Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank and Etiqa for:
 - a) the purposes of the Campaign; and
 - b) marketing and promotional activities conducted by Maybank and Etiqa, 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. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, each Eligible Customers agrees to co-operate and participate in all advertising and publicity activities of Maybank and Etiqa in relation to the Campaign.

11. Etiqa and Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to Eligible Customers in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by the any gross negligence or omission by Maybank.
12. Etiqa and Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of Maybank or Etiqa.
13. Etiqa and Maybank may disqualify/reject any Eligible Customer who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
14. These Terms & Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
15. For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, the Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my

B. Participation / Entry Method & Prizes

1. Participants are eligible for the campaign via signing up Smart Golden Life with minimum requirement as explained below:

<u>Eighteen (18) Lucky Winners</u>		
Campaign Period: 24 January 2025 – 23 February		
Product Name	Minimum Requirements	Reward(s)
Smart Golden Life	<ol style="list-style-type: none"> i. All Maybank customers EXCEPT employees of Maybank Group, and ii. All customers sign up for Etiqa Smart Golden Life, and iii. Minimum Annual Premium (AFYP) RM38,888, and iv. Payment mode; Annual Mode only. v. Nine (9) lucky customers 	9 x Gold Wafer Coins worth RM552
Smart Income	<ol style="list-style-type: none"> i. All Maybank customers EXCEPT employees of Maybank Group, and ii. All customers sign up for Etiqa Smart Income, and iii. Minimum Annual Contribution(AFYC) RM38,888, and iv. Payment mode; Annual Mode only. v. Nine (9) lucky customers 	9 x Gold Wafer Coins worth RM552

2. The Campaign Winner shall be selected through a randomiser system format, with witnesses present to observe and attest to the fairness and transparency of the draw. The witness shall certify that the selection process was conducted in accordance with the rules and regulations of the Campaign.
3. All policies are subjected to free look period. Cancelled or surrendered policies are not considered.
4. The policy or certificate must still be in force at the point where the winners of the rewards are announced.
5. Each policyholder or participant can only win one (1) reward under this campaign.
6. Winner will be officially notified by Etiqa. Winners must redeem their prizes by the date stipulated in the official letter, failing which, their prizes will be forfeited. No replacement or appeal will be entertained.
7. Etiqa reserves the right to change or replace prizes with other items of equivalent or approximate value without prior notice.
8. The prizes given is on an "As Is" basis and are non-transferable, non-exchangeable, non-redeemable for cash, in part or in full and are subject to the Terms & Conditions stated herein. No request for change of prizes, or any parts, or appearances or accessories will be entertained.
9. Winner(s) may be required to appear in person at Etiqa or Maybank Headquarters or Maybank branches, or personally redeem the prize from supplier. If such occasions arise, winner(s) will have to make their own arrangement and all expenses incurred will be borne by the winners themselves.
10. To the fullest extent permitted by law, Etiqa expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the prizes.