"SOMPO YEAR-END TRAVEL CAMPAIGN" TERMS AND CONDITIONS

This SOMPO YEAR-END TRAVEL Campaign ("**Campaign**") is organised by Berjaya Sompo Insurance Berhad ("**BSIB**") in accordance with the terms and conditions ("**Terms and Conditions**") stated herein.

ELIGIBILITY CRITERIA

1. The Participant who is aged eighteen (18) years and above, must be residing in Malaysia, or holding a valid working permit, dependant pass or student visa and has purchased SOMPO TravelSafe+ insurance policy from BSIB.

2. The following persons are NOT eligible to participate in the Campaign:
   a) Persons who have committed or who are suspected of having committed any fraud, unlawful or wrongful acts in relation to any business conducted with BSIB during the Campaign Period.

3. Participants may be required to submit further proof of their eligibility within such timeframe as may be required by BSIB, failing which BSIB shall be entitled to disqualify the Participant.

GENERAL TERMS AND CONDITIONS

1. Participants shall read these Terms and Conditions before participating.

2. By participating in this Campaign, Participants shall be deemed to have read, understood, accepted and agreed to be bound by the Terms and Conditions of the Campaign.

3. BSIB reserves the right to vary, postpone or reschedule the dates of the Campaign or extend the Campaign Period at its sole discretion.

4. BSIB may terminate or suspend the Campaign at any time at its absolute discretion, in which case, BSIB may elect not to award any Prize. Such termination or suspension will not give rise to any claim by the Participants. If the Campaign is resumed by BSIB, Participants shall abide by BSIB's decision regarding resumption of the Campaign and disposition of the prizes.

5. Participants shall not be entitled to claim any compensation from BSIB for any losses and damages suffered or incurred, either directly or indirectly, due to any representations, amendments, alterations or modifications of the Terms and Conditions of the Campaign, including cancellation, termination or suspension of the Campaign, which remains at the sole discretion of BSIB.

6. BSIB's decision on all matters relating to the Campaign shall be final, conclusive and binding on the Participants and no appeal against its decision will be entertained.

7. All information, including personal information or data submitted to BSIB in connection with the Campaign will only be used for the purposes set out in and treated in accordance with these Terms and Conditions, the Personal Data Protection Act 2010 and BSIB's Privacy Notice, which is available at https://www.berjayasompo.com.my/privacy-notice.

8. By participating in the Campaign, Participants consent and agree that BSIB is entitled to collect, process and use the personal data submitted for the purpose of the Campaign, including publishing the Participant's personal data (e.g. name, email address and photo) for publicity, promotional and advertising purposes of the Campaign ONLY, without any compensation or need for prior notification to Participants.

9. BSIB will take all reasonable precautions to ensure that any third-party service provider involved in the Campaign keeps the Participant's personal data secure and dealt with in accordance with the Personal Data Protection Act 2010 and BSIB's Privacy Notice.

10. Participants shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including death) resulting from their participation in this Campaign, redemption and/or usage of the Prizes and BSIB shall not be responsible for any liability, mishap, loss, damage, claim or accident (including death) in any manner whatsoever.

11. The Campaign will be conducted in the English language.

12. BSIB shall not be responsible for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorised access to, or alteration of, user or member communications, or any problems or technical malfunction of its website, any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of e-mail or players on account of technical problems or traffic congestion on the internet and/or website.

13. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.

CAMPAIGN MECHANICS

1. The Campaign shall commence on **1 October 2026** and will end on **17 December 2026, 11.59 pm** ("**End Date**"), both dates inclusive ("**Campaign Period**"). In addition, the **11.11 Special** will be held **for two (2) days only**, commencing on **10 November 2026** and ending on **11 November 2026, 11:59 pm.**

2. Participants must purchase a SOMPO TravelSafe+ insurance policy online from BSIB. The Campaign is valid only for Elite A and Elite B plans with a minimum payable premium above RM100.00 during the Campaign Period.

3. During the Campaign Period, Participants are eligible to participate without any limit imposed on the SOMPO TravelSafe+ insurance policies they purchased.

4. All costs and related expenses that are incurred to participate in the Campaign and to redeem the Prizes are the sole responsibility of the Participant.

DISQUALIFICATION

1. BSIB reserves the right to disqualify Participants and/or revoke the Prize (at any stage of the Campaign) if:
   (a) the Participant is ineligible or does not meet the Eligibility Criteria; or
   (b) the Participant breaches any of these Terms and Conditions, other rules and regulations of the Campaign or violates any applicable laws or regulations; or
   (c) in BSIB's sole determination, it believes that the Participant attempted to undermine the operation of the Campaign by fraud, cheating or deception.

2. BSIB reserves the right to award the prize to the Reserve Winner(s) in substitution of any of the winners who may subsequently be disqualified.

3. In the event of a disqualification after the prize has been awarded, BSIB reserves the right to demand the return of the prize from the disqualified Participant.

PRIZES

1. Each Eligible Participant who purchases a SOMPO TravelSafe+ insurance policy online during the Campaign Period with a payable premium above RM100.00, RM200.00, RM300.00, RM500.00 and RM800.00 will receive the TNG eWallet credit worth RM10.00, RM20.00, RM30.00, RM50.00 and RM80.00, respectively.

2. In addition, Eligible Participants who purchase a SOMPO TravelSafe+ insurance policy online from **10 November 2026 to 11 November 2026** will be entitled to receive an additional TNG eWallet credit under the **11.11 Special**. Table below as illustration.

Plan Type	Payable Premium	TNG eWallet Credit (Year End Travel)	TNG eWallet Credit (11.11 Special)
Elite A & Elite B	Above RM100 – RM200	RM10	RM5
	Above RM200 – RM300	RM20	RM10
	Above RM300 – RM500	RM30	RM15
	Above RM500 – RM800	RM50	RM25
	Above RM800	RM80	RM40

3. BSIB reserves the right to substitute the prize with another prize of equivalent value at any time at its absolute discretion.

4. Prizes are not transferable, non-refundable, and not exchangeable for cash.

SELECTION OF WINNERS

1. Each SOMPO TravelSafe+ purchased entitles the Participant to one (1) entry in the Campaign.

2. Winners of each successful purchase of a SOMPO TravelSafe+ policy with a policy number prefixed QB will receive the TNG eWallet credit, which will be credited directly to the TNG eWallet account linked to the mobile number registered under the policy within 30 days after the Campaign End Date.

3. BSIB will go through all Campaign entries to validate compliance with the Campaign Terms and Conditions.

NOTIFICATION OF THE WINNERS

1. Notification will be sent to the winners via SMS and/or email within 30 days of the Campaign End Date ("**Notification Date**").

2. BSIB reserves the right to change or postpone the Notification Date, to any other date during or after the Campaign Period at its absolute discretion.

3. All winners selected by BSIB shall be final.

4. BSIB will not be responsible for prizes not received due to inaccurate information (e.g., mobile number and/ or email address) provided by the Participant.

5. BSIB reserves the right to request additional proof of identification from the winners before sending out the Prizes.