

Renew and Upgrade with Snatch Medz+ Campaign TERMS AND CONDITIONS

The Renew and Upgrade with Snatch Medz+ Campaign ("Campaign") is organised by Berjaya Sompo Insurance Berhad ("BSIB") and CIMB Bank Berhad ("CIMB") by the terms and conditions ("Terms and Conditions") stated herein.

ELIGIBILITY CRITERIA

- 1. The Participant must hold an active Snatch Medz+ Group Personal Accident.
- 2. 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, are NOT eligible to participate in the Campaign.
- 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.
- 4. You must be an Eligible Recipient of a Whatsapp Business message sent to you by BSIB during the Campaign Period.
- 5. Eligible Participants must successfully renew their existing Snatch Medz+ Group Personal Accident plan or upgrade to a higher plan within the Campaign Period using the URL link provided in the WhatsApp message.

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 re-schedule 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 the 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 by these Terms and Conditions, the Personal Data Protection Act 2010 and BSIB's Privacy Notice, which is available at https://www.berjayasompo.com.my/page/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 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 by 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, the 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 by the laws of Malaysia.

CAMPAIGN MECHANICS

- 1. The Campaign shall commence on 14 February 2025 and will end on 31 December 2025, 11.59 pm ("End Date"), both dates inclusive ("Campaign Period").
- 2. Eligible Participants will be invited to join the Campaign through a WhatsApp message from Berjaya Sompo Insurance Berhad's verified account. This message will contain a URL link providing access to the Campaign details and allowing participants to renew or upgrade their policy.
- 3. Eligible Participants must complete the renewal or upgrade of their policy within the specified Campaign Period to qualify for the rewards.
- 4. All costs and expenses associated with participating in the Campaign and redeeming any vouchers are the sole responsibility of the Participant.

PRIZES AND REDEMPTION

1. Each Eligible Participant who participates in the Campaign will stand a chance to win the following on a first-come, first-served basis.

Snatch Medz+ Plan	Total Annual Premium Payable	TNG eWallet Credit (Prizes)		Allocated
		Renew current	Upgrade to a	Amount of
		plan	higher plan	Rewards
Plan 1	RM696.60	RM100.00	N/A	
Plan 2	RM561.60	RM50.00	RM100.00	RM26,400
Plan 3	RM410.40	RM50.00	RM100,00	

- 2. Each Eligible Participant who fulfils the specified requirements will be eligible for rewards based on the number of policies renewed or upgraded. In cases where a policyholder holds multiple plans and chooses to renew and/or upgrade all policies, the Eligible Participant will receive TNG eWallet Credits corresponding to each individual plan renewed or upgraded.
- 3. The TNG eWallet Credit unique codes will be sent to successful Eligible Participants via electronic mail ("e-Mail") within forty-five (45) days after the end of the purchase month.
- 4. Successful Eligible Participants must be responsible for providing valid e-Mail addresses as BSIB will send the unique codes to the e-Mail addresses provided during the purchase of Snatch Medz+ Group Personal Accident policy.
- 5. The TNG eWallet Credit is valid for a period of THREE (3) months from the date of issuance. Eligible Participants are required to utilize the voucher before its expiration date.
- 6. BSIB shall not be liable for reissuing expired TNG eWallet Credits due to unclaimed status or

unauthorised use by third parties.

- 7. BSIB reserves the right to alter, add, cancel, or substitute the voucher with an alternative of similar value at any time with or without prior notice.
- 8. The voucher cannot be exchanged for cash or other similar value e-vouchers.

NOTIFICATION OF REDEMPTION

- 1. An announcement will be sent to successful Eligible Participants within 45 days after the end of the purchase month via electronic e-Mail.
- 2. BSIB reserves the right to change or postpone the Notification Date, to any other date after the Campaign period at its absolute discretion.

DISQUALIFICATION

- 1. BSIB reserves the right to disqualify Participants and/or revoke the TNG eWallet Credit (at any stage of the Campaign) if:
 - (a) the Participant is ineligible or does not meet the Eligibility Criteria Requirements;
 - (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. In the event of disqualification after the issuance of the voucher, BSIB reserves the right to request the return of the voucher from the disqualified Participant. If the Prize has been fully redeemed, the disqualified Participant shall be required to purchase a TNG eWallet Credit of equivalent value and provide the voucher code by email to customer@bsompo.com.my.