

PERADUAN LINDUNG & MENANG

TERMS AND CONDITIONS

1.0 About the Contest/Contest Period

- 1.1 The Peraduan Lindung & Menang (“**Contest**”) organized by Pos Malaysia Berhad (199101019653 (22990-M)) (“**Pos Malaysia**”) will run from 1 July to 30 September 2022 (both dates are inclusive) (“**Contest Period**”).
- 1.2 Pos Malaysia reserves the right to change, postpone, reschedule, or extend the Contest Period or terminate the Contest at its sole and absolute discretion as it deemed fit without prior notice or without assigning any reason.

2.0 Eligibility Criteria

- 2.1 The contest is open to all Malaysians and Non-Malaysians (“**Participants**”), aged 18 years old and above at the start of the Contest Period who purchase their private car and motorcycle (“**Private Vehicles**”) insurance or takaful and Pos Auto together from the participating insurance panels (as listed in Paragraph 2.2) at any Pos Malaysia’s outlet or online platform (as listed in Paragraph 2.3) during the Contest Period.
- 2.2 Employees of Pos Malaysia and the immediate family members of these employees, are not eligible to participate in the Contest.
- 2.3 The following are the participating Pos Malaysia’s insurance panels for the Contest:
 - (i) Allianz General Insurance (M) Berhad
 - (ii) Etiqa General Takaful
 - (iii) Zurich General Insurance Malaysia Berhad
 - (iv) Zurich General Takaful Malaysia Berhad
 - (v) AXA Affin General Insurance Berhad
 - (vi) MPI Generali Insurans Berhad
 - (vii) Tune Insurance Malaysia Berhad
 - (viii) The Pacific Insurance Berhad
 - (ix) Liberty Insurance Berhad
 - (x) AmGeneral Insurance
 - (xi) RHB Insurance Berhad
 - (xii) Tokio Marine Insurans (Malaysia) Berhad
 - (xiii) Great Eastern General Insurance

2.4 The outlets and online platform are (“**Participating Outlets/Platform**”):

Offline Platform	Online Platform
<ul style="list-style-type: none"> • Post Offices • Pos Laju Outlets • Pos Laju Service Centres • Pos Laju Kiosks 	PosOnline

3.0 Mechanisms of Entry and Eligibility of Winners

- 3.1 Automatic participation once Participants successfully purchase their Private Vehicles insurance / takaful together with Pos Auto at Pos Participating Outlets/Platform during the Contest Period.
- 3.2 Applicable to policyholders and one (1) transaction entitles to one (1) entry only.
- 3.3 Open to Participants with Private Vehicles for the following insurance policies:
- (i) Comprehensive Insurance/Takaful Coverage Plan with a Personal Accident coverage (Pos Auto)
 - (ii) Third-Party Insurance/Takaful Coverage Plan with a Personal Accident coverage (Pos Auto)
 - (iii) Third-Party fire and theft Insurance/Takaful Coverage Plan with a Personal Accident coverage (Pos Auto)
- 3.4 Participants must keep the original receipt throughout the Contest Period as Participants may be required to produce the receipts as proof of purchase for verification and prize redemption.
- 3.5 Your receipt must contain legible and valid receipt number, name and/or logo of the Participating Outlets/Platform and description of the purchase transaction.
- 3.6 Failure to produce the original receipt and identification document upon request will result in disqualification and prize forfeiture.
- 3.7 Pos Malaysia reserve the right to disqualify any submission with reprinted, duplicate, illegible, incorrect, unclear and/or damaged receipt or inaccurate details and/or containing more than one (1) receipt.
- 3.8 Eligible Winners (“**Eligible Winners**”) will be randomly selected after the Contest Period for Grand Prize, First Prize and Second Prize and every month



for the Consolation Prize during the Contest Period using a Random Winner Generator. However, Pos Malaysia reserves the right in its absolute discretion to vary or change the winner's selection process without any prior notice to the Participant.

- 3.9 Pos Malaysia will inform the Eligible Winners via telephone or email address for authentication before being declared as a winner ("**Winner**"). Pos Malaysia reserves the right to disqualify Eligible Winner due to its failure to provide complete and accurate information during the call or email for authentication.
- 3.10 Pos Malaysia will not be liable if the Eligible Winners could not be reached for any reason whatsoever.
- 3.11 The winners name will be announced via Pos Malaysia's website and on Pos Malaysia's official social media platforms. No further correspondence, appeals, protests or attempts to dispute the same would be entertained in any event whatsoever.
- 3.12 The Participant still stands a chance to win the Grand, First and Second prizes, even if they have already been selected as a consolation prize winner.
- 3.13 Pos Malaysia reserves the right to disqualify or reject, at its sole and absolute discretion, any entries:
 - a) that are incomplete or failed to comply with any of these Terms and Conditions herein;
 - b) that breaches any applicable laws and/or regulations;
- 3.14 In addition, Pos Malaysia reserves the right to disqualify any Participant that:
 - a) Undermines, has or attempted to undermine the operation of the Contest by fraud, cheating or deception; or
 - b) are unable to provide proof of eligibility to participate in the contest for Pos Malaysia's verification as and when requested.

In the event of disqualification after the Prize is awarded, Pos Malaysia reserves the right to demand for the return of the Prize or payment of its value from the disqualified Participant.
- 3.15 Pos Malaysia's decision on all matters relating to the Contest shall be final conclusive and binding.

- 3.16 The insurance policy/coverage purchased from Pos Malaysia will need to be active (i.e. not cancelled) at point of winner selection in order for the Participant to be eligible to receive the prize.

4.0 Prizes

- 4.1 There will be 127 lucky winners throughout the Contest Period and 40 monthly winners during the Contest Period.

- 4.2 The Prizes (“**Prize**”) are as follows:

Grand Prize : 1 x Proton X70 1.5 TGDI Executive 2WD
First Prize : 1 x Proton Iriz 1.3L Standard CVT
Second Prize : 5 x Modenas Kriss 110 DB

Consolation Monthly Prizes

Consolation Prize : RM100 Cash*

**Cash to be rewarded in the form of Pos Money Order method.*

- 4.3 The winner for vehicles comes with a:

- (i) Standard accessories
- (ii) Number plate holder
- (iii) Safety triangle
- (iv) Vehicle registration number plate
- (v) Front basket (for Modenas motorcycle)

- 4.4 The above-mentioned prize excludes all other costs, fees, licences and charges such as:

- (i) Registration Fees
- (ii) Road Tax
- (iii) Insurance

- 4.5 The date of the Prize delivery is based on the process required by various factors including but not limited to logistics, registration, ownership transfer, stock availability and other relevant details.

- 4.6 Winners are not allowed to sell or transfer the Prize to any party for a period of one (1) year from the date of receiving the Prize.

- 4.7 Pos Malaysia is not responsible for the vehicles won by the Winner upon collection of the vehicle. Should there be any issues, the Winner should contact the supplier of the car or motorcycle directly.



- 4.8 The Express Money Order (“**MO**”) must be cashed-out within three (3) months from the date of issuance at any of Pos Malaysia post office counters, failing which, the prize will be forfeited and will no longer be accepted for cash out.
- 4.9 Pos Malaysia will send the MO form via electronic mail (e-mail) to the Winner after the completion of the verification process. To claim the prize, you will need to present your original identification card (MyKad), copy of the MO form or inform the MO number to the counter staff.
- 4.10 The Prizes are not partly or fully exchangeable to other form of prizes.
- 4.11 Pos Malaysia reserves the right at its sole discretion to substitute any of the Prizes with other prizes with equal value at any time without prior notice. Pos Malaysia shall not be liable for any loss or damage incurred, whether directly or indirectly, with regards to the substitution of Prizes.
- 4.12 Prizes are strictly not transferable, assignable, exchangeable, or redeemable by the Participant in any other form or manner other than that specified by Pos Malaysia.
- 4.13 The Prizes must be claimed on the date and location that will be stipulated by Pos Malaysia. Pos Malaysia reserves the right to forfeit the prizes if the winner failed to claim the Prizes within stipulated duration.
- 4.14 Any cost relating to the collection of the Prize will not be borne by Pos Malaysia.
- 4.15 All taxes from federal, state, local (if any) associated with the Prizes shall be borne by the winner.

5.0 General

- 5.1 By participating in this Contest, the participant agrees to be bound by these terms and conditions and the decisions of the organizers and judges. Pos Malaysia reserves the right to change or amend any part of the Terms and Conditions as its sole and absolute discretion as it deemed fit without prior notice or without assigning any reason.
- 5.2 By participating in this Contest, Pos Malaysia reserves the right to publish and display the names and addresses of winners, photographs of winners and audio and/or visual recording for any mass media or marketing materials for advertising and publicity purposes without prior notice and/or compensation.
- 5.3 Pos Malaysia’s decision on all matters relating to the Contest shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same would be entertained in any event.



- 5.4 Any costs incurred by the participants or winners for transportation, accommodation, personal costs, fees and/or any other expenses related to this Contest are to be borne fully by participants or winners.
- 5.5 Pos Malaysia and/or its directors, shareholders, members, affiliates and associates or subsidiaries are not liable for any loss or damage (including, no boundaries, loss of income, profits or granting, whether directly or indirectly, intentionally or unintentionally, damages consequential, exemplary, punitive or special) arising from contract, tort, negligence or otherwise, in connection with this Contest.
- 5.6 For the avoidance of doubt, any cancellation, revision, termination or suspension by Pos Malaysia will not entitle the participants or winners to any claim or compensation against Pos Malaysia for any and all loss or damage suffered or incurred by the participants or winners as a direct or indirect result of the act of cancellation, revision, termination or suspension of the Contest.
- 5.7 Pos Malaysia reserves the right to amend, delete, or add any part of these Terms and Conditions without prior notice and it shall be binding to the participants and the winners.
- 5.8 Participants are advised to regularly visit the official website of Pos Malaysia at www.pos.com.my from time to time for any changes or amendments in respect of this Contest.

6.0 Privacy Policy

- 6.1 By participating in this Contest, participants are deemed to have consented to the collection, processing and storage of their personal data by Pos Malaysia for the purpose of this Contest and/ or any other promotional and marketing purposes.
- 6.2 Pos Malaysia respects the privacy of its customers and are committed to protect the privacy of every customer. When a participant provides personal information to participate in this Contest, the personal information will be included in the list of receiving news/notice of any promotional, brochures including the e-mail for other information. "Identity Personal Information" refers to any information that can identify or used for contacting purposes such as names, mailing addresses, telephone numbers and e-mail addresses.
- 6.3 Pos Malaysia may share participants personal information that has been received in Pos Malaysia and the group of companies, affiliate, or subsidiaries and offers the products promotion and services to customers. "Group Company" refers to the company related to Pos Malaysia with control or ownership, and customers agree to the use Identity Personal Information for the purpose.

7.0 Law and Jurisdiction



- 7.1 By participating in this Contest, participants acknowledge and agree, unless clearly stated, that the participants will be bound by the Terms and Conditions of this Contest and construed in accordance to the Malaysian law.

- 7.2 By participating in this Contest, it shall be deemed to be as acceptance to the exclusive jurisdiction of the courts of Malaysia in respect of any or all of the disputes that may arise.