

DirectDebit e-Mandate Sign Up & Win Campaign Terms & Conditions

1. This campaign (“**Campaign**”) is organized by **Zurich Life Insurance Malaysia Berhad (“ZLIMB”)** in collaboration with Payments Network Malaysia Sdn Bhd (PayNet) and OCBC Bank (Malaysia) Berhad for the DirectDebit e-Mandate adoption, subject to Terms and Condition herein.

Part A – Campaign Period

1. This Campaign shall run from 9 December 2019, 00:00am to 30 September 2020, 23:59pm, both dates inclusive (“**Campaign Period**”).
2. The cut-off date to register for the Campaign is on **30 September 2020 at 23:59pm**.

Part B: Eligibility and Participation Criteria

1. This Campaign is open to all customers of Zurich Life Insurance Malaysia Berhad (Eligible Customers”):
 - a) Existing ZLIMB customers that using others payment method (cash, cheque or credit card) and
 - b) New customers that newly enroll with DirectDebit through e-Mandate.
2. The individual customer must hold an insurance policy with ZLIMB that is valid and is in-force as at 30 September 2020.
3. The individual customer must be a citizen or permanent resident of Malaysia, who are 18 years old and above in order to participate in this Campaign.
4. The following persons are NOT eligible to participate in this Campaign:
 - a) Employee of Zurich Life Insurance Malaysia Berhad (including its associated companies) whether on permanent or on a contractual basis and their immediate family (parents, spouses, children and siblings);
 - b) Employees of business partners involved in the organizing of this Campaign.
5. **Every policy** that enroll for **DirectDebit e-Mandate** during the campaign period will be entitled to **one (1) entry**.
6. To participate, the participant (“**Participant**”) must register for this Campaign by completing the following steps:

Step 1

Visit for <http://zurich.my/DirectDebitCampaign> (“**Campaign Website**”).

Step 2

Complete the registration by submitting all the required information below:

- a) Full Name as per National Registration Identification Card (“**NRIC**”);
 - b) NRIC number;
 - c) Participant’s valid mobile number; and
 - d) Participant’s valid email address
7. Each Participant is only required to register **once (1)** during the Campaign Period. In the event a Participant has multiple policies, he or she is required to register **one (1)** of his/her details during Campaign Period. All related policies shall be automatically tracked for purposes of participant criteria (as defined in clause 5) throughout the Campaign Period.

Part C: Prizes and Notification of Winners

1. Prizes

Prize	No. of Winner(s)
2019 Proton Saga 1.3 Standard Auto	1
Sony Bravia OLED (55”)	1
iPhone11 (128GB)	1
Cash RM1,000	16

2. The winners (“Winners” or individually the “Winner”) selected by ZLIMB shall be final and the Winners shall be notified via call from ZLIMB within twelve (12) weeks from the end of Campaign Period. The list of the Winners will be posted on the Campaign Website within twelve (12) weeks from the end of Campaign.
3. ZLIMB has the rights to remove any entries which do not comply with the terms and conditions herein at their sole discretion.
4. Each winner is entitled to win one (1) prize only for the Campaign.
5. Prizes must be collected in accordance with the mode to be specified by ZLIMB (via servicing agent), at its sole and absolute discretion, upon notification of any winnings and within a stipulated time period. Failure to adhere to the mode of collection and within the stipulated time period will result in forfeiture of the prizes and the winners shall have no claim whatsoever against the Organizer, its affiliates, subsidiaries, employees, representatives, retailers, distributors, dealers as well as its advertising, creative, media, digital, design and other creative agencies of the Organizer, in the event of forfeiture thereof.
6. Prizes are not exchangeable for cash or items in kind and are non-transferable to any other person.
7. The colour of the Proton Saga and iPhone shall be determined by ZLIMB at its discretion.

8. Any additional cost incurred for the car registration, processing fee, insurance coverage, shipment and delivery will be borne by the winner.
9. ZLIMB shall not be liable for any disruption to the Campaign, whether due to technical problems or otherwise, which is beyond its reasonable control. In the event of disruption to the Campaign, reasonable efforts shall be used to remedy the disruption and resume the Campaign on a fair and equitable basis to the Eligible Customers.
10. The pictures are for illustration purpose only. ZLIMB reserves the right to exchange and/ or replace the prizes with another prize of similar value at its sole discretion without any prior notice.
11. ZLIMB has, at its sole discretion to disqualify an entry, if for any reason whatsoever ZLIMB has reason to believe that an eligible Participant has attempted to undermine the operation of the Campaign in any way whatsoever, including but not limited to fraud, cheating or deception.

Part D: Campaign Mechanics

1. All submissions received for this Campaign will be assigned to a random number starting from serial number "1" according to the registration date and time.
2. A total of nineteen (19) Shortlisted Participants will be selected by ZLIMB via a random selection at the end of the Campaign Period for the winning of Grand, Second, Third and Consolidation Prizes.
3. The Shortlisted Participants will be contacted by ZLIMB to answer one (1) question. The Shortlisted Participant that has successfully answered the question will be notified immediately and will receive an email/ notification letter thereafter.
4. Only three (3) attempts of phone calls will be made during office hours, Monday to Friday (9am – 5pm).
5. In the event the Shortlisted Participant cannot be contacted i.e. voicemail, line busy or fails to answer the question correctly, the Shortlisted Participant will be deemed disqualified from the Campaign. In such event, ZLIMB reserves the right to replace the disqualified Participant and move on to a next-in-line Shortlisted Participant.
6. The decisions made by ZLIMB will be final and no appeals and related correspondences will be entertained by ZLIMB. No discussion, correspondence, enquiry, appeal or challenge by any of the eligible Participants in respect of any decision of ZLIMB shall be entertained.

Part E: Terms and Conditions

1. ZLIMB's decision on any and/or all matters relating to this Campaign shall be final, binding and conclusive and no correspondence will be entertained.
2. ZLIMB reserves the right to amend the terms and conditions without prior notice.
3. ZLIMB reserves the right to cancel, terminate or suspend this Campaign without any prior notice. For the avoidance of doubt, any cancellations, terminations or suspensions by ZLIMB shall not entitle the eligible Customer to any claim or compensation against ZLIMB, its agents and employees for any and all losses or damages suffered or incurred by the Eligible Customer as a direct or an indirect result of the act of cancellation, termination or suspension thereof.
4. The Terms and Conditions of this Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
5. All rights and privileges herein granted to ZLIMB is irrevocable and not subject to rescission, restraint or injunction under any and all circumstances. Under no circumstances shall the eligible Participants have the right to injunctive relief or to restrain or otherwise interfere with the organization of this Campaign, the production, distribution, exhibition and/or exploitation of this Campaign and/or any product based on and/or derived from this Campaign.
6. By entering and participating in this Campaign, the Participant hereby agrees that ZLIMB may collect, obtain, store and process your personal data in accordance with the Personal Data Protection Act 2010 and the personal data will not be disclosed to a third party without the Participant's prior consent.
7. All personal data collected will only be used for the purposes of managing and operating this Campaign and not for any other purposes. The information provided will be used in conjunction with the Privacy Policy/ PDP Notice found at ZLIMB's website at www.zurich.com.my/PDPA.
8. These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional materials advertising this Campaign.
9. The main language of the Terms and Conditions shall be the English language. Any translation to any other language than English shall be for convenience only.
10. By virtue of an entry to the Campaign, the eligible Participants signify their absolute and unconditional acceptance and agreement to all the Terms & Conditions stipulated herein.
11. ZLIMB, its affiliates, subsidiaries, employees, representatives, retailers, distributors, dealers as well as its advertising, creative, media, digital, design and other creative agencies of ZLIMB, shall not be liable for any loss or damage whatsoever suffered (including but not limited to loss of opportunities and any indirect or consequential losses) or personal injury suffered or sustained in connection with or arising from either participation in this Campaign or with any of the Prizes offered or forfeited.