

LOVE MY PET Photo Contest

Last update: 1 June 2024

CONTEST PERIOD

Bank of China (Malaysia) Berhad [Registration No. 200001008645(511251- V)] (“**BOCM**”) and **MSIG Insurance (Malaysia) Bhd** [Registration No. 197901002705 (46983-W)] (“**MSIG**”) jointly organise the **LOVE MY PET Photo Contest (“Contest”)** commencing from **1 Jun 2024** and ending on **9 Aug 2024** both dates inclusive (“**Contest Period**”), unless otherwise notified.

TERMS AND CONDITIONS

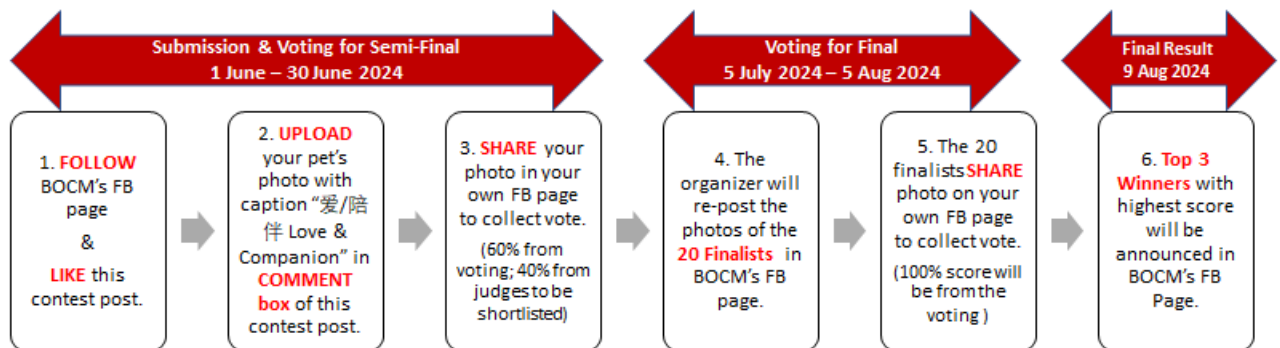
The following sets out the terms and conditions applicable to the Contest (“**T&Cs**”):

ELIGIBILITY

1. The Contest is open to all Malaysian and non-Malaysian individuals (including BOCM customers and staff) from age 18 and above residing in Malaysia (“**Participants**”).
2. Participants are not required to apply or purchase any BOCM’s and/or MSIG’s products to participate in this Contest.
3. Participants who have committed or are suspected of committing any fraudulent or wrongful acts in relation to any products and/or any of the facilities granted by BOCM or have been declared bankrupt (pursuant to a petition by either BOCM, other banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Contest Period shall **NOT** be eligible to participate in the Contest.

(hereinafter collectively referred to as the “**Eligible Participants**”)

CONTEST MECHANICS



Eligible Participants are required to attend to the following:

A) Photo Submission:

1. **FOLLOW** BOCM’s Facebook page at <https://www.facebook.com/BOCMalaysia>
2. **LIKE** the post of LOVE MY PET Photo contest on BOCM’s Facebook.
3. **UPLOAD** the pet’s photo and write a caption based on the theme of ‘Love & Companion’ / ‘爱与陪伴’ (can be written in English or Chinese) in the **comment box** of LOVE MY PET Photo contest FB post. [Note: Any inappropriate photo/content posted will be deleted by BOCM/MSIG.]

4. Thereafter, **SHARE LOVE MY PET** Photo contest FB post on own Facebook page to gain votes in order to be shortlisted as the Shortlisted Finalists (as defined in Clause 2 of Part C below) and continue to compete to be the top 3 winners.
 5. **Submission Deadline:** The photo submission is opened from 1 Jun 2024. All submission must be received under the post of LOVE MY PET Photo contest on BOCM's Facebook by **11:59am (MYT) on 30 Jun 2024**.
 6. BOCM/MSIG are not responsible for incomplete or misdirected submission, technical or network malfunctions or failures, or causes beyond their control.
- The Eligible Participants are solely responsible for their submissions. The Eligible Participants may not submit materials that introduce any software viruses, worms or other programs designed to damage software, hardware or telecommunications equipment.

B) Photo Rules:

1. Photos must be taken with a pet (dog or cat) with or without the pet owner.
2. Photo must have a caption which is based on the theme of 'Love / Companion' 爱. 陪伴 written in English or Chinese.
3. Photo should be taken at the highest resolution possible, and must be submitted in JPG format and not larger than 10 MB.
4. Cropped photos are eligible. Minor adjustments, including the removal of sensor dust or scratches on scans of negatives, dodging and burning, sharpening, contrast, toning, slight colour adjustments and conversion to grayscale are acceptable.
5. The addition and subtraction of objects are not permitted. However, addition of the caption in either English or Chinese on the photo is permitted.
6. Photo must be created / taken by the Eligible Participants and certifies that he/she is the sole creator and copyright owner of the submitted photo. Stock or Artificial Intelligence ("AI") images are not permitted.
7. The Eligible Participants shall not submit materials that are off-topic, partisan-political, contain advertising, nudity, personal attacks or expletives, or is otherwise abusive, threatening, unlawful, harassing, discriminatory, libellous, obscene, false, sexually explicit, or that infringes on the rights of any third party.

C) Judging:

1. The photo will be judged based on the creativity, quality, originality, responsiveness to the theme of 'Love / Companion' 爱. 陪伴 and overall impact.
2. **SEMI-FINAL:** BOCM will shortlist 20 finalists ("Shortlisted Finalists") based on 60% score from the votes (same mechanism described in Section E), and 40% from the judges appointed by BOCM/MSIG. The 3 Winners (as defined in Part F below) of the Contest will be selected from the 20 Shortlisted Finalists.
3. All the Shortlisted Finalists will be notified of their status and the name list of the Shortlisted Finalists will be published on BOCM' Facebook <https://www.facebook.com/BOCMalaysia>, BOCM's website (www.bankofchina.com.my) or MSIG's Website. The Shortlisted Finalists can reshare the post to earn more votes.
4. **FINAL:** The 3 (three) Winners are selected fully based on the highest score from the votes gathered from BOCM's Facebook (refer to clause E. Vote below for details).

D) Shortlisted Photo(s):

1. The **shortlisted photos will be posted on 5 July 2024** via BOCM's Facebook page.
2. Shortlisted Finalists will be rewarded with a personalized pet pendant with the name of the pet ("Gift").



For the avoidance of doubt, BOCM will inform the Shortlisted Finalists via e-mail to provide their contact number and correspondence address to BOCM within 5 business days from the date of notification from BOCM, for the arrangement of the Gift delivery, failing which BOCM may disqualify the Shortlisted Finalist from receiving the Gift.

E) Vote:

1. **SEMI-FINAL:** The Eligible Participants are allowed to re-share the photo post via BOCM's FB to boost up the photo like and share from **1 June 2024 until 30 June 2024 at 11:59am (GMT+8)** (or such other date as may be determined by BOCM) until the voting ends. Voting is calculated based on the number of likes, shares and comment. [60% score from the votes; and 40% from the judges appointed by BOCM/ MSIG.]
2. **FINAL:** The 20 Shortlisted Finalists are allowed to re-share the shortlisted photo post via BOCM's FB to boost up the photo like and share from **5 July 2024 until 5 Aug 2024 at 11:59am (GMT+8)** (or such other date as may be determined by BOCM) until the voting ends. Voting is calculated based on the number of likes, shares and comment. [100% score from the votes]
3. Score from voting in Semi-Final will not be carry-forward and counted in the Final round.
4. The shortlisted photos with the highest score will win the Prizes as provided in Clause 2 of Part F below based on mechanism below ("Winners"):
 - ✓ **1 Like = 1 point**
 - ✓ **1 Comment = 2 points**
 - ✓ **1 Share = 5 points**

F) Winners and Prizes:

1. BOCM will announce the Winners on **9 Aug 2024** (or such other date as may be determined by BOCM) via BOCM's Facebook page.
2. The top 3 (three) photos with the highest score will win the Prizes as listed below:
 - **1st Prize: MSIG Pet Insurance (Plan 3 – Dog/Cat)** with pet's medical benefit RM5,000 & more¹ ; or RM600 Cash Rewards.
 - **2nd Prize: MSIG Pet Insurance (Plan 2 – Dog/Cat)** with pet's medical benefit RM3,500 & more¹ ; or RM500 Cash Rewards.
 - **3rd Prize: MSIG Pet Insurance (Plan 1– Dog/Cat)** with pet's medical benefit RM2,000 & more¹ ; or RM400 Cash Rewards.

¹ Refer to product materials of MSIG Pet Insurance for details from MSIG's Website at <https://takeiteasy.msig.com.my/boc/>

3. BOCM will email to the Winners to arrange for the Prize delivery. Winners' pets must meet the underwriting requirements set by MSIG in order to be covered by the Prizes (i.e MSIG Pet Insurance). BOCM will email the winners to collect the necessary information and submit the pet insurance application to MSIG; and the insurance premium will be sponsored by BOCM.
4. For the avoidance of doubt, in the event the Winners opt for the MSIG Pet Insurance instead of the cash reward, the Winners are required to furnish all relevant information (including but not limited to the full name of the Winners, NRIC/Passport number and health conditions of the pet) for the

purpose of MSIG Pet Insurance application. BOCM may disqualify the Winners from winning the Prizes in the event the Winners fail to furnish all required information to BOCM within 5 (five) business days from the date of notification from BOCM.

5. The Prizes and the Gifts are non-transferable, non-exchangeable, and 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, or replacement or appeal will be entertained.
6. In the event the Winners opt for the cash reward, the Cash Reward will be credited to the Winners' deposit account maintained with BOCM. Winners are required to open a deposit account with BOCM within 90 days from the date of notification by BOCM in order for BOCM to bank in the cash reward to him/her.

Alternatively, the cash reward can be transferred to the Winners' TouchnGo e-Wallet and the Winners are required to provide his/her mobile number to BOCM for the purpose of transferring the cash reward to his/her TouchnGo e-Wallet.

FAIR USE OF PHOTO

1. By entering into this the Contest, the Eligible Participants grant BOCM and MSIG (and those authorized by BOCM and MSIG) a royalty-free, world-wide, perpetual, non-exclusive license to publicly display, distribute, reproduce and create derivative works of the photo(s) submitted by the Eligible Participants, in whole or in part, in any media now, existing or later developed, for any purpose, including, but not limited to, advertising and promotion of the products/services and its website, exhibition, and commercial products (this includes any sales of products utilizing the photo), including publications of BOCM and/or MSIG.
2. Any photo(s) reproduced may or may not include a photographer (i.e. the Eligible Participants) credit as feasible. BOCM and MSIG will not be required to pay any additional consideration or seek any additional approval in connection with such uses.
3. BOCM may select photos for highlight on its website/social media or display in a publicly accessible contest archive. Such selection will be made in the BOCM's sole discretion.

GENERAL

1. By participating in this Contest, Eligible Participants:
 - (a) confirm that they have read, understood and agreed to be bound by the T&Cs of the Contest, the respective terms and conditions of the Insurance Products (if sign-up the MSIG's Pet Insurance) and any other relevant terms and conditions that BOCM and MSIG may impose from time to time with prior notice by posting on BOCM's website at www.bankofchina.com.my ("**BOCM's Website**");
 - (b) agree that BOCM's and/or MSIG's decision on all matters relating to the Contest (including but not limited to selection of the shortlisted photos, the Winners and whether the Winners will be entitled for the Prizes or the cash reward) shall be final, conclusive and binding on all Eligible Participants / Winners;
 - (c) authorise and consent for BOCM and/or MSIG to disclose their personal data i.e., name, contact number and email address to the authorised third (3rd) party vendor (i.e. courier company and vendor of the Gifts/eWallet provider) appointed by BOCM and/or MSIG for the purpose of delivering the hardcopy of the Prizes (i.e the insurance policy) (if applicable) and the delivery of the Gifts to the Eligible Participants / Winners;
 - (d) authorise and consent for BOCM and/or MSIG to publish their personal data i.e., name and Facebook link for the purpose of publishing the winner list on the BOCM/MSIG Website, BOCM / MSIG Facebook pages and or others social media platform belonging to BOCM / MSIG;
 - (e) agree that they have read, understood and agree to be bound by BOCM's Privacy Notice, which is available at BOCM's Website;

- (f) agree that the Gifts are given on an “as is” basis and BOCM / MSIG shall not be required to make any replacement / liable in the event the Gifts are damaged / broken or the name reflected on the Gifts are incorrect; and
 - (g) understand that the Prizes (i.e MSIG Pet Insurance) are products belong to MSIG and the Prizes are bound by the terms and conditions imposed by MSIG. BOCM shall not be held liable for any dispute between the Winners and MSIG.
- 2. BOCM and/or MSIG reserve the right to:
 - (a) add, delete, suspend or vary the T&Cs contained herein and/or details of the Insurance Products, or the cancellation of the Contest, wholly or in part by way of posting on BOCM's Website and/or MSIG's Website, or in any manner deemed practical by BOCM and/or MSIG in order to give 5 working days prior notice to the Eligible Participants on such additions, deletions and amendments; and
 - (b) disqualify any of the Eligible Participants for non-compliance with the T&Cs herein to participate in this Contest.
 - 3. The T&Cs herein, and the terms and conditions of the Prize, MSIG Pet Insurance (where applicable) shall be read together as an entire agreement and if there is any discrepancy between these T&Cs and the terms and conditions of the Insurance Products, the specific T&Cs herein shall prevail to the extent of such discrepancy.
 - 4. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Contest, the final terms and conditions on BOCM/MSIG's Website shall prevail.
 - 5. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Eligible Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
 - 6. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

INSURANCE DISCLAIMER

This document is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by BOCM or MSIG for subscription of insurance by anyone. Eligible Participants are advised to read and understand the contents of the Insurance Products brochure/policy contract at MSIG's website or BOCM's website before signing up, if applicable.

IMPORTANT NOTES:

The Insurance Products are underwritten by MSIG Insurance (Malaysia) Bhd [Company No. 197901002705 (46983-W)] (“MSIG”). MSIG is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by MSIG are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member failure.

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd or PIDM (visit www.pidm.gov.my).