

Lindung & Jimat with MyDebit

TERMS AND CONDITIONS

1.0 About the Campaign/Campaign Period

- 1.1 Lindung & Jimat with MyDebit ("**Campaign**") organized by Pos Malaysia Berhad (199101019653 (22990-M)) ("**Organiser**") in collaboration with Payments Network Malaysia Sdn Bhd ("PayNet") (200801035403 (836743-D)) ("**Sponsor**") will run from **11 November 2024 to 31 January 2025** (both dates inclusive), or until the cashback fund is fully utilized, whichever is earlier ("**Campaign Period**").
- 1.2 The Organiser and/or Sponsor reserves the right to change, postpone, reschedule, or extend the Campaign Period or terminate the Campaign at its sole and absolute discretion without prior notice or assigning any reason.

2.0 Eligibility Criteria

- 2.1 The Campaign is open to customers who purchase or renew their non-motor insurance and takaful products with a minimum value of **Ringgit Malaysia Forty (RM40.00)** using any MyDebit ATM Card at any Pos Malaysia Berhad's outlets ("**Pos Outlets**") during the Campaign Period ("Transaction") and fulfil the following criteria during the Campaign Period:
- (a) aged 18 years old and above at the time of the Campaign Period; and
 - (b) must be a permanent resident in Malaysia who has a valid identification document or a Malaysian citizen who has a validly issued Government of Malaysia National Registration Identification Card ("**NRIC**").

Individuals that fulfil the above criteria shall be known as ("**Participant**").

2.2 Individuals listed below are not eligible to participate in this Campaign:

- (a) Employees of the Organiser and/or Sponsor (including its associates, subsidiaries or related thereto) and their immediate family members (children, parents, siblings, including spouse); and/or
- (b) Representatives, employees and/or the advertising agencies or promotional agencies of the Organiser and/or Sponsor (including its associated and related companies), and their immediate family members (children, parents, siblings, including spouse).

3.0 Campaign Mechanics

3.1 Participants who fulfil the following conditions will be entitled to a **Ringgit Malaysia Ten (RM10.00)** cashback:

- (a) Non-motor insurance or takaful products purchase and renewal must be done in a single transaction at any Pos Outlets;
- (b) Every transaction must contain a amount of at least **Ringgit Malaysia Forty (RM40.00)**, including SST; and
- (c) Payment method must be made using a MyDebit ATM Card issued by any financial institution in Malaysia that authorizes MyDebit services.

3.2 For the avoidance of doubt, kindly refer to the table below for example of eligible non-motor insurance and takaful products:

Insurance Panels	Insurance Type	Product	
Allianz General Insurance	Foreign Workers	Foreign Workers Hospitalization and Surgical (FWHS)	RM 105.00
		Pos Cover Family	
		Plan 1	RM 52.00
		Plan 2	RM 75.00
	Foreign Workers	Pos Maid	RM 63.00
Zurich General Insurance	Personal Accident	Pos Auto Assist 2.0	RM 55.00
	Personal Accident	Pos Ceria	
		Plan 3	RM 48.00
		Pos Perayaan Takaful	

Zurich General Takaful	Travel - Domestic	Family	RM 40.00
Etiqa Family Takaful	Family Takaful	Pos Khairat Takaful	
		Plan 1	RM 60.00
		Plan 2	RM 80.00
	Family Takaful	Pos Tenang	
		Platinum	RM 50.00
Etiqa General Takaful	Personal Accident	Flexi PA	RM 60.00
	Home Insurance	MyRumah Takaful	RM 75.00

- 3.3 Personal accident policies attached to motor insurance and takaful policies shall not be taken into account towards the spending amount to qualify for this Campaign.
- 3.4 One (1) receipt entitles each Participant to one (1) entry only. Participants are not allowed to submit multiple entries with the same receipt. One (1) receipt is equivalent to one (1) submission only.
- 3.5 Any entries received after the Campaign Period shall be disqualified.
- 3.6 Participants must keep the original receipt(s) of each Transaction throughout the Campaign Period as Participants may be required to produce the original receipt as proof of Transaction for verification, if requested.
- 3.7 The receipt(s) must contain a legible, clear and valid receipt number, name and/or logo of the Pos Outlets and description of the transaction made.
- 3.8 The Organiser and/or Sponsor will not be responsible for entries for the Campaign that cannot be processed due to technical or operational reasons.
- 3.9 Failure to produce the original receipt and identification document upon request will result in disqualification.
- 3.10 The Organiser and/or Sponsor reserves the right to disqualify or reject, at its sole and absolute discretion, any entries:
- in respect of receipts that are lost, misdirected, reprinted, duplicate, illegible, incorrect, unclear and/or damaged or contain inaccurate details;
 - any entries that undermine, has or attempted to undermine the operation of the Campaign by fraud, cheating or deception;
 - entries that are without proof of eligibility as and when requested;
 - containing fraudulent information using false identity or other particulars with the intention to deceive or misrepresent; or

(e) that breaches any applicable laws and/or regulations.

3.11 Any ineligible entry(s) submitted will be summarily disqualified and thereafter non-appealable.

4.0 General

4.1 By participating in this Campaign, the Participants agree to be bound by these terms and conditions and the decisions of the Organiser. The Organiser 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.

4.2 The Organiser reserves the right to publish and display the names and addresses of the Participants, including photographs, and audio and/or visual recordings for any mass media or marketing materials without prior notice and/or compensation.

4.3 The Organiser's decision on all matters relating to the Campaign shall be final, conclusive, and binding. No further correspondence, appeals, protests, or attempts to dispute the same will be entertained.

4.4 The Organiser and/or Sponsor will not be responsible for any costs incurred by participants, including transportation, accommodation, personal costs, fees, and/or other expenses related to this Campaign. The Organiser and/or Sponsor reserves the right to disqualify any Participant found or suspected of cheating, hacking, tampering with the Campaign submission process, or violating any Terms and Conditions of the Campaign. Legal action may be pursued against individuals who undertake fraudulent activities or other activities harmful to the Campaign.

4.5 The Organiser and/or the Sponsor, and/or its directors, shareholders, members, affiliates and associates or subsidiaries are not liable for any loss or damage (including 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 the Campaign.

4.6 Any cancellation, revision, termination or suspension of the Campaign by the Organiser and/or the Sponsor will not entitle the Participants to any claim or compensation against the Organiser and/or the Sponsor for any and all loss or damage suffered or incurred by the Participants as a direct or indirect loss as a result of the act of cancellation, revision, termination or suspension of the Campaign.

4.7 If there is a conflict between these Terms and Conditions with the Malay and English version of the Terms and Conditions, the English version of the Terms and Conditions shall prevail.

5.0 Privacy Policy

5.1. By participating in this Campaign, the Participants consent to their respective bank disclosing information to the Organiser and/or Sponsor and authorize the Organiser and/or Sponsor to collect, store, use, and process their names, masked Identification Numbers (IC), and other personal particulars for the purpose of running the Campaign, including announcing and publishing Personal Data and/or photos of the Participant on the Organiser's and Sponsor's website for advertising and publicity purposes.

5.2. The Organiser and Sponsor respect the privacy of the Participants and are committed to protecting the privacy of every Participant. When the Participants provide personal information to participate in the Campaign, the personal information provided will be included in the list for receiving news/notice of promotional brochures, including e-mail or SMS for other information. "Identity Personal Information" refers to any information that can be identified or used for contacting purposes such as names, mailing addresses, telephone numbers and email addresses.

5.3. Under the laws of Malaysia, the rights of Participant include:

- (a) The right to withdraw consent for the use of personal data and/or Identity Personal Information at any time by contacting the Organiser by providing the Organiser with the Participant's name and details for removal of the said personal data;
- (b) The right to obtain a copy of the personal data and/or Identity Personal Information which the Organiser hold; and
- (c) The right to correct inaccurate personal data and/or Identity Personal Information.

6.0 Law and Jurisdiction

- 6.1** By participating in the Campaign, the Participants acknowledge and agree to be bound by the Terms and Conditions of this Campaign, which shall be construed and governed by Malaysian law. By participating in the Campaign, the Participants accept the exclusive jurisdiction of the courts of Malaysia for any disputes that may arise in relation to and according to the Campaign and these Terms and Conditions.
- 6.2** Participants are advised to regularly visit the official website of the Organiser at www.pos.com.my for any changes or amendments regarding this Campaign.