

AIG RAYA REZEKI EXCLUSIVE

TERMS AND CONDITIONS

1. AIG Raya Rezeki Exclusive Campaign, Campaign Period and Eligibility

- 1.1. This “**AIG Raya Rezeki Exclusive Campaign**” (“**Campaign**”) is organised solely by AIG Malaysia Insurance Berhad (Company No. 200701037463) (“**AIG**” or the “**Organiser**”).
- 1.2. This Campaign will be running on AIG Malaysia Facebook (“**AIG Facebook**”) and AIG Malaysia website.
- 1.3. This Campaign is applicable only to first-time purchasers of AIG Private Car Insurance (Comprehensive Cover) policy, defined as individuals who do not hold any AIG Private Car Insurance (Comprehensive Cover) policy prior to the Campaign Period, and who purchase a new AIG Private Car Insurance (Comprehensive Cover) policy online via AIG Malaysia website for a policy period of one (1) year during the Campaign Period (“**Customers**”).
- 1.4. This Campaign is applicable and open to all residents of Malaysia who are between 30 to 75 years of age (inclusive), holding a valid driving license at the time of participation in this Campaign (“**Participants**”).
- 1.5. “**Entry**” or “**Entries**” means each eligible purchase of a new AIG Private Car Insurance (Comprehensive Cover) policy made by a Participant during the Campaign Period in accordance with these Terms and Conditions.
- 1.6. “**Prize**” means the reward to be awarded to a qualifying Participant under the Campaign, set out in Clause 4.
- 1.7. This Campaign is not open to: -
 - 1.7.1. any permanent, temporary and contract employees of the Organiser and their immediate family members. “Immediate family members” include spouse, ex-spouse, de-facto spouse, children, or stepchildren (whether natural or by adoption), parent, stepparent, grandparent, uncle, aunt, nephew, niece, brother, sister, stepsibling and first cousins.
 - 1.7.2. any distributors, or advertising and sales promotion agencies engaged by the Organiser; and
 - 1.7.3. any person who is a sanctioned individual under the laws of the United States of America, European Union, or Malaysia. For the avoidance of doubt, this shall include persons that are, or is likely to become subject to, any sanction imposed by the United States of America or the European Union, including any sanction that supports a decision or resolution of the United Nations Security Council.
- 1.8. This Campaign will start on **2 March 2026, 12.00am** and will end on **31 March 2026, 11.59pm** (“**Campaign Period**”). The Organiser may at its sole discretion amend, change, or extend the Campaign Period.

1.9. This Campaign will be governed by these terms and conditions and details of this Campaign will be available on AIG Malaysia website www.aig.my ("**Terms & Conditions**"). By joining this Campaign, Participants are deemed to have read and agree to be bound by these Terms and Conditions. Any breach of these Terms and Conditions may result in forfeiture of the Prize at the Organiser's absolute discretion.

2. Campaign Mechanics and Eligibility Criteria

2.1. Customers will be eligible to receive one (1) campaign entry ("Entry") upon successful online purchase and issuance of a new AIG Private Car Insurance (Comprehensive Cover) policy via AIG's official website at <https://www.aig.my/home/solutions/personal/auto-direct> during the Campaign Period.

2.2. To be eligible for this Campaign, Customers must:

- a. Successfully purchase a minimum payable premium of RM800 and be issued a new AIG Private Car Insurance (Comprehensive Cover) policy; and
- b. Have a policy effective date within the next 60 days, when purchased during the Campaign Period; and
- c. The first two hundred (200) eligible Customers, determined based on the date and time of successful policy issuance during the Campaign Period, shall be entitled to receive the prize.

2.3. Policies issued to company-registered entities, corporate bodies, partnership, or sole proprietorships are not eligible to participate in this Campaign.

2.4. All purchases of AIG Car insurance (Comprehensive Cover) policies are subject to AIG's underwriting guidelines, eligibility criteria, and approval, which may be updated from time to time. Policies that are not successfully issued for any reason shall not qualify for the Campaign.

2.5. Participants participate in the Campaign at their own risk and shall assume full liability for their participation in the Campaign and/or the use and/or redemption of any Prize(s). The Organiser shall not be liable for any loss, injury, damage, or claim suffered or incurred by any Participant arising from or in connection with the Campaign, including any infringement or third-party intellectual property rights, except where such liability cannot be excluded under applicable laws.

2.6. Any AIG Private Car Insurance (Comprehensive Cover) policy purchased by a customer pursuant to this Campaign must remain in force for a minimum of six (6) months. If the AIG Private Car Insurance (Comprehensive Cover) policy is cancelled by the Customer for any reason, the Organiser reserves the right to deduct the value of any Prize(s) awarded under this Campaign from any refund of premium payable in respect of the cancelled policy.

3. Winner Selection

3.1. There will be TWO HUNDRED (200) winners (“Winners”) selected for the Campaign.

3.2. The first two hundred (200) Customers who successfully purchase and are issued a new AIG Private Car Insurance (Comprehensive Cover) policy during the-Campaign Period shall each receive one (1) Prize.

3.3. Winners shall be determined strictly based on the system-recorded date and time of successful policy issuance.

3.4. Only entries from individuals will be accepted. Any entry that the Organiser deems to be made via (a) participation in a syndicate, and/or (b) any forms of machine-assisted intervention enabling multiple computer-generated entries, will be disqualified.

4. Prizes

4.1. Each Winner will receive:

- 1 x Touch n’ Go e-Wallet Reload e-Voucher worth RM100 (“Prize(s)”).

4.2. Each Customer shall be entitled to receive a maximum of one (1) Prize under this Campaign.

4.3. Prize(s) are given on an “As Is” basis and cannot be exchanged or sold for cash, cannot be refunded and are non-transferrable to any other person.

4.4. All cost, expenses, and incidental charges (if any) incurred in connection with the use or redemption of the Prize shall be borne solely by the Winner.

5. Notification of Winners and Prize Fulfilment

5.1 Winners of the Campaign will be contacted by the Organiser via email with the Prize(s), as per the email address provided by Participants in the purchase of AIG Private Car Insurance (Comprehensive Cover) Policy online during the campaign period (“**Winner Email**”). The Organiser reserves the right to delay the timing of the Winner Email.

5.2 The Winners can expect to receive the Winner Email within Twenty (20) working days from the end of the Campaign Period. The Organiser reserves the right to delay the notification timeline at its discretion.

5.3 In the event that a Winner’s email address provided is invalid, inactive, incorrect, or otherwise unreachable for any reason, the Organiser reserves the right to select an alternative Winner in accordance with these Terms and Conditions.

5.4 The Organiser shall not be held liable for any failure or delay in the receipt of the notification email by the Winner for any reason whatsoever.

6. Personal Information

6.1 By providing us with your personal information, you are indicating your consent to allow AIG to keep you posted on any other products, services, and upcoming events. If you do not wish to be contacted by AIG, you can opt out anytime by notifying AIG at AIGMYCare@aig.com. You agree and understand that AIG will process your personal information in accordance with AIG's [Privacy Notice](#) as from time to time published on AIG's website and you are deemed to consent and agree that AIG may collect, use, and process your personal information in accordance with AIG's Privacy Notice. If you submit information relating to other individuals, you further represent and warrant that you have the authority to provide information relating to the other individuals, that you have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed, and that the other individuals agree and consent that we may collect, use and process his/her personal information as herein described.

6.2 All personal information submitted must be accurate and complete and subject to proof at the request of the Organiser. The Organiser reserves the right, at any time, to verify the validity of any entry and to disqualify any Customer that does not comply with these Terms and Conditions or that interferes with the Campaign process.

7. Rights of the Organiser

7.1 Subject to applicable laws and regulations, the Organiser may at its absolute discretion modify, annul, or rescind these Terms and Conditions at any time without prior notice.

7.2 If for any reason, any aspect of the Campaign is not capable of running as planned, including by reason of infection by computer virus, network failure, bugs, tampering, unauthorised intervention, fraud, technical failures or any causes beyond the control of the Organiser which corrupts or affects the administration, security, fairness, integrity or proper conduct of the Campaign, the Organiser reserves the right at its sole discretion to cancel, terminate, modify or suspend the Campaign, or invalidate any affected entries. For the avoidance of doubt, any cancellation, termination, modification or suspension by the Organiser of the Campaign shall not entitle the Winners to any claim or compensation against the Organiser, its agents and employees for any and all losses or damages suffered or incurred by the Winners as a direct or an indirect result of the act of cancellation, termination, modification or suspension thereof.

7.3 The Organiser may, at its sole discretion, disqualify any entries and prohibit further participation in the Campaign by any person whom the Organiser reasonably believes has tampered with the entry process or with the operation of the Campaign or who has acted in violation of these Terms and Conditions or in a disruptive manner or for any other reason.

7.4 Any Participant who submits an entry or other material or information which the Organiser reasonably considers is inappropriate for any reason whatsoever, including but not limited to obscene, illicit or otherwise inappropriate written content will be disqualified from the Campaign and will not be eligible to win any Prizes.

7.5 The Organiser reserves the right to substitute any of the Prizes with another prize of a similar value in the event of unavailability of the Prizes. Prizes are neither transferable nor exchangeable. The Winners are not entitled to any cash compensation, benefits, or substitution

in any form whatsoever in lieu of the Prizes unless determined by the Organiser. The Organiser reserves the right to forfeit the Prizes awarded if the Winners fail to comply with these Terms and Conditions.

7.6 These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions, or representations contained in any other promotional materials advertising the Campaign.

7.7 The Organiser reserves the right to publish and display the names, addresses of the Winners, photographs of the Winners and audio/visual recording for the purposes of mass media, marketing materials for publicity purposes without compensation. By agreeing to these Terms and Conditions, Participants hereby agree that their name and image can be used by the Organiser for any mass media, marketing, or publicity purposes even after the Campaign Period.

7.8 Neither the Organisers nor any of its officers, employees, representatives and/or agents (including without limitation, any third party service provider engaged by the Organisers for this campaign) shall be liable to any person participating in this campaign for any direct, indirect, special or consequential loss or damage (including, but not limited to loss of income, profits or goodwill) arising from or in connection with this Campaign.

7.9 The Organiser's decision on any matter concerning the Campaign is final with respect to any aspect of the Campaign, including the determination of the winners. No correspondences or appeals will be entertained.

7.10 The Organiser is not responsible or liable for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorised access to, or alteration of, user or member communications, or any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the internet and/or websites.

7.11 The Organiser has the absolute discretion to change, delete or add to any of these Terms and Conditions and/or to terminate, suspend or cancel this Campaign at any time with or without prior notice. For the avoidance of doubt, the termination, suspension or cancellation of the Campaign shall not entitle the Participants or the Winners to claim for compensation against the Organiser for any losses or damages suffered or incurred by the Participants or the Winners as a direct or indirect result of the act of termination, suspension or cancellation of this Campaign.