



# AIG Spot The Odds Contest - Terms and Conditions

## **TERMS AND CONDITIONS**

### **1. AIG Spot The Odds Contest, Contest Period and Eligibility**

- 1.1. This "**AIG Spot The Odds Contest**" ("**Contest**") is organized solely by AIG Malaysia Insurance Berhad (Company No. 200701037463) ("**AIG**" or the "**Organizer**").
- 1.2. This Contest will be running on AIG Malaysia Facebook ("**AIG Facebook**").
- 1.3. This Contest is applicable and open to all residents of Malaysia who are between 18 to 65 years of age (inclusive), holding a valid National Registration Identification Card (NRIC) number (12-digits) at the time of participation in this Contest ("**Participants**").
- 1.4. This Contest is not open to:-
  - 1.4.1. any permanent, temporary and contract employees of the Organizer and their immediate family members. "Immediate family members" include spouse, ex-spouse, de-facto spouse, children or step-children (whether natural or by adoption), parent, step-parent, grandparent, uncle, aunt, nephew, niece, brother, sister, step-sibling and first cousins;
  - 1.4.2. any distributors, or advertising and sales promotion agencies engaged by the Organizer; and
  - 1.4.3. 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.
- 1.5. This Contest will start on 19 June 2023, 12.00PM and will end on 17 July 2023, 11.59PM. ("**Contest Period**"). The Organizer may at its sole discretion amend, change or extend the Contest Period.
- 1.6. This Contest will be governed by these terms and conditions and details of this Contest will be available on AIG Malaysia website [www.aig.my](http://www.aig.my) ("**Terms & Conditions**"). By joining this Contest, 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 Grab gift cards at the Organizer's absolute discretion.



## **2. Contest Mechanics**

- 2.1. Participants are required to complete the following steps to enter the Contest:  
**Step 1:** Screenshot "ODDS OF FLIGHT DELAY" in our Skip The Odds video.  
**Step 2:** Share screenshot on your personal Facebook page.  
**Step 3:** Tag 5 friends and mention @AIG to enter.
- 2.2. Participants may enter the Contest as many times as they wish during the Contest Period, but only entries with the correct screenshot and 5 unique friends tagged, with mentions of @AIG submitted within the Contest Period will be considered valid entries.
- 2.3. Incomplete entries by Participants who fail to fulfil the Contest Mechanics will automatically be disqualified from the Contest without notice.

## **3. Winner Selection**

- 3.1. There will be ONE HUNDRED (100) winners ("**Winners**") selected for the Contest.
- 3.2. Top 100 highest number of entries with the correct screenshot, mentions of @AIG and highest number of unique friends tagged, ranked from the highest to lowest number, will be selected as Winners.
- 3.3. In the event where one (1) or more Participants have the same amount of likes on comments, AIG reserves the right to increase the number of final Winners selected for the Contest. Additional Winners will receive the same Prizes.
- 3.4. Only entries from individuals will be accepted. Any entry that the Organizer 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.
- 3.5. The Organizer reserves the right to discount multiple entries from the same IP address should it deem these entries to be in violation of these Terms & Conditions.
- 3.6. Participants shall assume liability in the event of any injury, damage, or claim resulting from participating in the Contest, and/or use, and/or redemption of their Prizes and/or infringement of third party intellectual property rights.

## **4. Prizes**

- 4.1. Each Winner will receive 1x Grab gift card worth RM50 ("**Prizes**"). Prizes may be subject to change without prior announcement.
- 4.2. Prizes 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.
- 4.3. All transportation, personal costs and/or other costs and expenses incurred by Winners when collecting or redeeming the Prizes shall be borne by the Winners themselves.



## **5. Notification of Winners and Prize Fulfilment**

- 5.1. Results for the Contest will be announced by the Organizer via a post on AIG Facebook ("**Winner Announcement**"). The Organizer reserves the right to delay the timing of the Winner Announcement.
- 5.2. Winners are required to contact the Organizer via Facebook Direct Message within five (5) working days from the date of Winner Announcement to provide their personal details for Prize fulfilment. Should Winners fail to do so for whatever reasons, the Organizer reserves the right to select another Winner.
- 5.3. Prizes are to be redeemed within three (3) months from the date of Winner Announcement, unless arranged otherwise with the Organizer. In the event that any Winner fails to redeem the Prize within the stipulated period, the Prizes are deemed to be forfeited.
- 5.4. The Organizer will not be held liable in the event the Winners cannot be contacted for whatever reasons, after the date of Winner Announcement.

## **6. Personal Information**

- 6.1. By filling in your personal information in the webform form provided by AIG, 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 [ALGMYCare@aig.com](mailto:ALGMYCare@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 by 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 Contest process.

## **7. Rights of the Organizer**

- 7.1. Subject to applicable laws and regulations, the Organizer 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 Contest 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 Organizer which corrupts or affects the administration, security, fairness, integrity or proper conduct of the Contest, the Organizer reserves the right at its sole discretion to cancel, terminate, modify or suspend the Contest, or invalidate any affected entries. For the avoidance of doubt, any cancellation, termination, modification or suspension by the Organizer of the Contest shall not entitle the Winners to any claim or compensation against the Organizer, 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 Organizer may at its sole discretion, disqualify any entries and prohibit further participation in the Contest by any person whom the Organizer reasonably believes has tampered with the entry process or with the operation of the Contest 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 Organizer 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 Contest and will not be eligible to win any Prizes.
- 7.5. The Organizer 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 Organizer. The Organizer 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 Contest.
- 7.7. The Organizer 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 Organizer for any mass media, marketing or publicity purposes even after Contest Period.
- 7.8. Neither the Organizers nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service provider engaged by the Organizers for this contest) shall be liable to any person participating in this contest 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 Contest.



- 7.9. The Organizer's decision on any matter concerning the Contest is final with respect to any aspect of the Contest, including the determination of the winners. No correspondences or appeals will be entertained.
- 7.10. The Organizer is not responsible or liable for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorized 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 Organizer has the absolute discretion to change, delete or add to any of these Terms and Conditions and/or to terminate, suspend or cancel this Contest at any time with or without prior notice. For the avoidance of doubt, the termination, suspension or cancellation of the Contest shall not entitle the Participants or the Winners to claim for compensation against the Organizer 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 Contest.