

MoneyX Motor Insurance Renewal Campaign Terms and Conditions

The "MoneyX Motor Insurance Renewal" ("Campaign") is organised by Hextech Vision Sdn Bhd (Registration No. 202101032720 (1433020-A)), hereinafter referred to as "The Organiser". By participating in this Campaign, each applicant hereby confirms that they have accessed, read and understood the Campaign Terms and Conditions, and expressly agree to be bound by the Campaign Terms and Conditions and the decision of the Organizer in all matters relating to this Campaign which shall be final and binding.

1. Campaign Period

This Campaign commences from 16th September 2024 and expires on 30th November 2025, both dates inclusive ("Campaign Period"). The Organizer reserves the right to reverse or modify the Campaign Period without prior notice or assigning any reason whatsoever, and applications received after the Campaign Period (and any modifications thereto) will not be considered. If the Campaign Period is revised, the number of gifts may be prorated according to the Campaign's revised duration at the Organizer's sole discretion.

2. Eligibility

The Campaign is open to applicants who meet the following criteria:

- 2.1. Applicants must be at least 21 years old and possess a valid Malaysia Identification Card (MyKad).
- 2.2. Applicants must successfully fill in their Vehicle Information (Car) and purchase or renew the Motor Insurance to one of the Eligible Insurance Partners through Organiser's mobile application (MoneyX).

3. Eligible Insurance Partners

Eligible Insurance Partners for this Campaign include:

- Zurich General Insurance Malaysia Berhad
- Zurich General Takaful Malaysia Berhad
- Liberty General Insurance Berhad

4. Ineligible Applicants

The following categories of applicants are NOT eligible to participate in this Campaign:

- 4.1 **High-Risk Vehicles:** Certain types of vehicles, such as those used for commercial purposes or modified extensively, may not qualify. This could include vehicles used for ride-sharing or those that are significantly altered from their original factory specifications.

- 4.2 **High-Risk Drivers:** Drivers with a history of frequent claims, traffic violations, or a high-risk driving record might be excluded. Insurers often assess driving history to determine eligibility.
- 4.3 **Vehicle Age:** Some campaigns may have restrictions on the age of the vehicle. For example, vehicles older than a certain number of years might be excluded from certain promotions or discounts.
- 4.4 **Existing Insurance Policies:** If you already have an existing insurance policy with the insurer or if you have recently made a claim, you might not be eligible for new promotional offers.
- 4.5 **Non-Compliance with Terms and Conditions:** Failure to meet specific campaign requirements, such as submitting necessary documentation or adhering to deadlines, can result in ineligibility.
- 4.6 **Geographic Restrictions:** Certain promotions might be limited to specific regions or states within Malaysia, so individuals outside these areas may not qualify.
- 4.7 **Unpaid Premiums or Outstanding Debts:** If there are any outstanding premiums or debts related to previous policies, this might affect eligibility for new campaigns.
- 4.8 **Policy Type:** Some campaigns may be restricted to particular types of motor insurance policies, such as comprehensive coverage only, and not apply to third-party or other types.

5. Application Review

- 5.1. Applicants must provide true and accurate information and supporting documents required for the motor insurance renewal including but not limited to their Identity Card (MyKad).
- 5.2 The Organiser reserves the right to approve or reject the motor insurance renewal submitted on the mobile application (MoneyX) without providing a specific reason.

6. Campaign Gift Categories

- 6.1. Applicants who have fill in their motor vehicle details and renew the motor insurance policy within the Campaign Period and have met the eligibility criteria outlined in Clause 2 shall be referred to as "Qualified Applicants".
- 6.2. "Primary Gift" refers to the gift, which is provided to Qualified Applicants who has fulfilled the specified criteria.
- 6.3. Each Qualified Applicant is eligible for only one (1) Promotion Gift regardless of the number of motor vehicle insurance renewed during the Campaign Period.
- 6.5. Qualified Applicants are determined based on the list of Qualified Applicants to be provided by Finology Sdn Bhd.
- 6.6. Campaign Gift categories and its criteria are stated in the table below:

Gift Category	Promotion Rewards	Criteria
Primary Gift	<u>Gross premium insured capped at RM100 Touch 'n Go e-Wallet Credit</u>	- Qualified Applicants who meet the eligibility criteria in Clause 2, based on the list of Qualified Applicants to be provided by Finology Sdn Bhd. Rewards are based on gross premium insured as per table below.

Gross Premium Insured Range	Rewards
RM500 - RM899	RM30
RM900 - RM1,299	RM50
RM1,300 - RM1,699	RM75
RM1,700 and above	RM100

7. Selection Process and Gift Fulfilment

- 7.1. The Organiser will select the recipients of the Campaign Gift based on the criteria stated in Clause 6.1 and the Qualified Applicants List.
- 7.2. Once the applicant fulfils the criteria stated in Clause 2, Finology Sdn Bhd may take up to Thirty (30) days to update the list of Qualified Applicants ("Qualified Applicants List"). Finology Sdn Bhd will then deliver this list periodically to The Organiser.
- 7.3. The Organiser will provide gift claim instructions to Qualified Applicants via email or any other applicable electronic communication within sixty (60) days after the Promotion Period stated in Clause 1.

For steps on how to use the Touch n' Go reload pin, please refer to:

<https://www.tngdigital.com.my/reloadpin-awareness>

- 7.4. The Qualified Applicants will be responsible for completing gift claims with accurate and up-to-date details for the Organiser to arrange delivery of the Campaign Gift.
- 7.5. Campaign Gifts are subject to availability. In the event of unforeseen circumstances, the Organiser reserves the right to substitute alternative gifts of equivalent or greater value without notice.
- 7.6. It is the Qualified Applicant's responsibility to claim their Campaign Gift from the Organiser by 31st of January 2026 ("Claim Period"). The Organiser reserves the right not to entertain any claim received outside the Claim Period.
- 7.7. Campaign Gifts cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.

8. Organiser's Discretion and Campaign Changes

Only applicants who fulfil the MoneyX Motor Insurance Renewal Campaign Terms and Conditions shall be eligible for a Campaign Gift. The Organiser reserves the right to disqualify applicants who have failed to fulfil the Campaign Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice. The Organiser reserves the right to change the Campaign Period at any time. If the Campaign Period is revised, the number of gifts will be prorated according to the Campaign's revised duration.

9. Use of Personal Data

By applying via MoneyX, all applicants consent to the use of their personal data by the Organiser for the purposes of the administration of this offer and any other purposes to which the entrant has consented, such as the Terms and Conditions, Personal Data and Information Notice, and Privacy Policy published at moneyx.com.my.

10. Acceptance of Terms and Conditions

By accepting the offer each applicant agrees to be bound by these terms and conditions:

- 10.1. The Organiser reserves the right to cancel, terminate or suspend the Campaign without notice. Any cancellation, termination or suspension of the Campaign by The Organiser shall not entitle the applicant to any claim or compensation against The Organiser for any loss or damage incurred by the applicant as a direct and indirect result of such cancellation, termination or suspension.
- 10.2. The decisions of the Organiser in relation to every aspect of the Campaign, including but not limited to the type of Campaign Gift, shall be deemed final and conclusive under any circumstance and no complaint from any applicant will be entertained. The decisions of The Organiser are final, conclusive, and binding and no further appeal, enquiry and/or correspondence will be entertained.
- 10.3. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.

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