

## Gibraltar BSN Syioking June Campaign

### Terms and Conditions

1. 'Gibraltar BSN Syioking June Campaign' ('the Campaign') is organised by Gibraltar BSN Life Berhad ('We', 'Us', 'Our'), running from 1 June 2022, 8:30am to 30 June 2022, 11:59pm ('Campaign Period').
2. The Campaign is open to all of Our policyholders who are Malaysians aged 18 and above. There are two categories of rewards:
  - 1) Depending on the amount of first premium paid, receive cashback of up to RM1,000 in the form of Giftee\*<sup>1</sup> vouchers for policyholders that purchase a policy, and/or
  - 2) Receive entry(ies) to the Lucky Draw for policyholders that purchase a policy or perform policy actions.
3. Policyholders who purchase a policy listed in the Campaign Mechanics section of this Terms & Conditions are entitled to receive cashback of 5% (for non-annual premium payment mode) or 10% (annual premium payment mode) on the first premium paid.

In addition to the cashback, policyholders will also receive a minimum of one (1) entry based on the annual premium amount of their policy<sup>2</sup> to enter the Campaign Lucky Draw.

4. Policyholders who make a nomination or update their existing policy(ies) information on their life insurance policy(ies), i.e., payment method, payment frequency, and contact details through phone call, email, or walk-in at branch will receive a maximum of one (1) entry per each update to enter the Campaign Lucky Draw. If the transaction is done on Live Chat, policyholders will receive an additional one (1) entry per update to enter the Campaign Lucky Draw.

### Campaign Mechanics

1. To be entitled to receive Campaign cashback for policy(ies) purchased during the Campaign Period, policyholders must provide their hand phone number and email address to Us and meet the following:

a) New policy(ies):

<b>Purchase any of the following products:</b>	<b>Cashback in the form of Giftee vouchers</b>
<i>Agency Products:</i>	<i>With minimum first premium paid of RM200:</i>

<sup>1</sup> Giftee is an eGift system F&B and Retail Company. Vouchers from Giftee can be used to purchase vouchers from over 30 vendors including Grab, Touch n' Go, Starbucks and Baskin Robbins.

<sup>2</sup> Annual premium refers to first year premium paid for the policy that shall be appropriated on an annualized basis. Example, If you are paying RM200 every month for your policy, the total annual premium recognized for the lucky draw is RM2,400 (RM200 x 12 months) and you will be entitled to 4 entries according to the number of entries stated in the Campaign Mechanics.

Purchase any of the following products:	Cashback in the form of Giftee vouchers
<ul style="list-style-type: none"> <li>• GoProtect</li> <li>• GoProtect Platinum</li> <li>• GoXtra Care</li> <li>• Go LiveWell</li> <li>• Gibraltar BSN Cash Star</li> <li>• Gibraltar BSN Guaranteed Cash Plus</li> <li>• Gibraltar BSN Keyman</li> </ul>	<ul style="list-style-type: none"> <li>• 5% cashback for non-annual premium mode; or</li> <li>• 10% cashback for annual premium mode.</li> </ul> <p>Example A: Semi Annual Premium RM1,200 Cashback 5% Reward: RM60 (RM1,200 x 5%)</p> <p>Example B: Annual Premium RM2,400 Cashback 10% Reward: RM240 (RM2,400 x 10%)</p> <p><u>Additional information:</u></p> <ul style="list-style-type: none"> <li>• Any premium paid in advance or single premium top ups will not be counted.</li> <li>• Cashback rewards with cents will be rounded up or rounded down to the nearest Ringgit.</li> </ul>
<p><i>Bancassurance Products:</i></p> <ul style="list-style-type: none"> <li>• Qaseh</li> <li>• QasehLink Pintar</li> </ul>	
<p><i>Tele-Sales Products:</i></p> <ul style="list-style-type: none"> <li>• PA Cover+</li> <li>• Cancer Cover+</li> </ul>	
<p><i>Online Direct Products:</i></p> <ul style="list-style-type: none"> <li>• i-Care</li> <li>• i-Protect</li> <li>• i-Protect Plus</li> <li>• i-Med</li> </ul>	

2. To participate in the Campaign Lucky Draw, policyholders who carry out the following must also provide their hand phone number and email address to Us:

b) Existing policy(s):

Perform / Update at least one of the following to their policy(ies):	Entry
<ol style="list-style-type: none"> <li>1. Make a nomination;</li> <li>2. Payment method to auto debit via credit card or bank account;</li> <li>3. Change payment frequency to annually;</li> <li>4. Contact details on hand phone number, email address or address;</li> </ol>	<ul style="list-style-type: none"> <li>• 1 entry per update per policy</li> <li>• 2 entries if the policy transaction is made via our Live Chat at <a href="http://www.gibraltarsbn.com">www.gibraltarsbn.com</a></li> </ul>
<p>Example:</p> <ol style="list-style-type: none"> <li>i. If the same policy update on one (1) policy is made through phone call and Live Chat, we will honour the one that gives a higher number of entries, i.e. the policyholder is entitled to two (2) entries,</li> <li>ii. If the same policy update on one (1) policy is made through walk-in, phone call and email, the policyholder is only entitled to one (1) entry.</li> <li>iii. If multiple changes are made for the same policy update on one (1) policy, the policyholder is only entitled to one (1) entry.</li> </ol>	

c) New policy(ies):

Purchase any of the following products:		No. of Entry
<i>Agency Products:</i> <ul style="list-style-type: none"> <li>• GoProtect</li> <li>• GoProtect Platinum</li> <li>• GoXtra Care</li> <li>• Go LiveWell</li> <li>• Gibraltar BSN Cash Star</li> <li>• Gibraltar BSN Guaranteed Cash Plus</li> <li>• Gibraltar BSN Keyman</li> </ul>	<i>with Annual Premium Amount of:</i>  RM600 to RM1,200 RM1,201 to RM2,000 RM2,001 to RM3,000 RM3,001 to RM5,000 RM5,001 to RM10,000 RM10,001 & above	1 entry 2 entries 4 entries 6 entries 10 entries 20 entries
<i>Bancassurance Products:</i> <ul style="list-style-type: none"> <li>• Qaseh</li> <li>• QasehLink Pintar</li> </ul>		
<i>Tele-Sales Products:</i> <ul style="list-style-type: none"> <li>• PA Cover+</li> <li>• Cancer Cover+</li> </ul>		
<i>Online Direct Products:</i> <ul style="list-style-type: none"> <li>• i-Care</li> <li>• i-Protect</li> <li>• i-Protect Plus</li> <li>• i-Med</li> </ul>		

3. The transaction must be approved by Us and the relevant banking/financial institution for auto debit by credit card and bank account by 15 July 2022.
4. New policy(ies) must be issued by 15 July 2022.
5. Winners will receive an email at their registered email address with Us on how to redeem their cashback reward on Giftee's website. Please ensure that you **update your current email address and hand phone number** when you participate.
6. Policyholders who fail to redeem the Giftee vouchers within the prescribed validity period, cannot claim for another prize in kind.
7. The Campaign Lucky Draw will be in mid-August 2022. Only policy(ies) that is/are in force during the Campaign Period and Campaign Lucky Draw is/are eligible to participate.
8. Failure to follow any one of the steps as outlined in the Campaign Mechanics shall result in disqualification from participation in the Campaign.
9. Participants may be eligible to more than one (1) entry to the Lucky Draw but shall be eligible for only ONE (1) prize.

**Winner Selection (applicable to Campaign Lucky Draw only)**

1. To qualify for the Campaign Prize, please provide Us with your most recent hand phone number and email address. Entries with incomplete contact details will be automatically disqualified.
2. Participants will stand a chance to win by being selected to answer the Campaign Question. Participants who answer the Campaign Question correctly will win the prize. Participants will be selected via a computerised randomiser and shall be at Our sole and absolute discretion.
  - a. The number of entries that each participant will have will depend on the action taken in Campaign Mechanics no 2.
  - b. A total of sixty four (64) participants will be selected and the participants for Grand and Second Prize shall be contacted by phone call from Our Customer Care from 29 August 2022 onwards during Our working hours, i.e., 8.30 am to 5.30 pm at maximum of two (2) tries. If We are unable to reach You at the first call, We will make the second contact on the next working day between Our working hours.
  - c. The selected participants shall then be required to answer the phone call and provide the correct answer to the Campaign Question.
  - d. The participants for Third and Consolation Prizes will be contacted via email from 29 August 2022 onwards to answer a Campaign Question. Only those who have replied Our email with the correct answer within five (5) days from the date of the email will win the prize. Once they have answered the question correctly, they will receive an email from Giftee at their email address registered with Us on how to redeem the vouchers on Giftee's website. Please ensure that you **update your current email address and hand phone number** when you participate.
  - e. Winners who fail to redeem the Giftee vouchers within the validity period cannot claim for another prize in kind.
  - f. Participants with entries that do not meet the requirements stated in the Winner Selection will be deemed to have waived their rights to the Campaign Prize and shall be disqualified forthwith.
3. We will not be held responsible for any losses (direct or indirect, including loss of opportunity and any other losses flowing therefrom) and/or any damage suffered in the event that a participant cannot be contacted. We reserve the right to select an alternative participant at Our sole discretion.
4. Our decision on the winners of this Campaign shall be final and is not subject to further appeal.

### **Giftee**

1. Giftee is an eGift system F&B and Retail Company. Vouchers from Giftee can be used to purchase vouchers from over thirty (30) vendors including Grab, Touch n' Go, Starbucks and Baskin Robbins.
2. Policyholders eligible for cashback and lucky draw winners will receive an email from Giftee at their registered email address with Us on how to redeem their vouchers on Giftee's website. Please ensure that you **update your current email address and phone number** when you participate.
3. The Giftee voucher is **only valid for ninety (90) days** from the day you receive your Giftee voucher via email. The voucher's expiry date is **strictly non extendable**.
4. Policyholders and Lucky Draw winners who fail to redeem the Giftee vouchers within the validity period cannot claim for another prize in kind.

### **Prizes**

1. A total of sixty four (64) winners will be selected for:

	<b>Item</b>	<b>Number of Prizes</b>
<b>Grand Prize</b>	iPhone 13 Pro Max 6.7 inch (256GB) worth RM5,799	1
<b>Second Prize</b>	iPad Air (64GB) worth RM2,699	3
<b>Third Prize</b>	RM150 Giftee voucher	10
<b>Consolation Prizes</b>	RM50 Giftee voucher	50

2. Winners of the Grand and Second Prize are required to collect the Prize from one of Our branch closest to them.
3. We reserve the right to alter, amend, postpone, cancel or otherwise modify the Campaign, the prizes, and the terms and conditions at any time, without prior notice.
4. Winners are required to collect the Prizes within thirty (30) days from the Winners Announcement Date. Winner(s) who fail to comply with the collection arrangement agree and accept that their Prizes may and/or will be forfeited.

### **Individual Consent on Personal Data and Privacy**

1. By submitting Your contact details, You acknowledge and give consent to Your data being processed for the purposes of this Campaign.
2. You acknowledge that Your personal data shall be held by Us and shall be kept confidential and shall not be shared with a third party.

3. For more information on Our Privacy Policy, kindly visit:  
<https://www.gibraltarbsn.com/privacy-statement>.

### **Miscellaneous**

1. By participating in this Campaign, You are deemed to have read, understood and agreed to the Terms and Conditions stipulated herein and will abide by all decisions made by Us.
2. We have the absolute discretion to add, and/or amend these Terms and Conditions, including the right to suspend, terminate, postpone or otherwise modify this Campaign at any time without prior notice to You. For the avoidance of doubt, the suspension or termination of the Campaign shall not entitle You to claim compensation against Us for any losses or damage suffered or incurred by You as a direct or indirect result of the same.
3. The prizes are not transferable and are not redeemable for cash. Our decision on any matter concerning these Terms and Conditions are final and no further correspondence will be entertained.
4. All winners hereby expressly consent to Us, at Our discretion, to publish, display, and identify their names, photographs and city of residence for advertising and publicity purposes (if any).
5. If you have any queries on the Campaign, please call Our Customer Careline at 1-300-22-6262 or Live Chat with us at [www.gibraltarbsn.com](http://www.gibraltarbsn.com).