



MyTokioApp Campaign

Terms and Conditions

- Organizer:** The MyTokioApp Campaign ("Campaign") is organized by Tokio Marine Insurans (Malaysia) Berhad ("TMIM").
- Prizes:** Participants can win an iPhone 16 Pro, an Apple Watch Series 10, a Sony Wireless Headphone or a one-time of RM20 Touch 'n Go eWallet credit.
- Campaign Period:** The Campaign runs from 11 December 2024 to 31 January 2025.
- No Combination:** This Campaign cannot be combined with any other campaigns that may be launched periodically.
- Extension:** TMIM may extend the Campaign. Participation after the Campaign Period will not be considered.
- Eligibility:** Open to all TMIM individual policyholders who download and sign up for MyTokioApp within the Campaign Period.
- Lucky Draw Entries:** Each participant gets one (1) entry into the lucky draw upon completing the download and registration.
- Participation Criteria:**
 - Download and register on MyTokioApp during the Campaign Period.
 - TMIM employees (permanent and contract) are not eligible.
- One Prize Limit:** Each participant can only win one (1) prize.
- Winner Selection:** Winners are chosen randomly and announced on TMIM's website, social media, or via app notification the following month. TMIM may change or postpone the notification date.
- Contact:** If a winner is not reachable within 24 hours of notification, TMIM reserves the right to disqualify the winner and select another winner.
- Prize Collection:** Prizes must be claimed in person unless otherwise specified by TMIM. TMIM is not responsible for any damage or loss of prizes sent by courier.
- Representative Collection:** Winners can nominate a representative to collect the prize with a written authorization letter and ID copies.
- Non-Transferable:** Prizes are non-exchangeable, non-transferable, and not redeemable for cash.

Period	Prize
11 December 2024 – 31 January 2025	1) 1 x iPhone 16 Pro 2) 1 x Apple Watch Series 10 3) 1 x Sony Wireless Headphone 4) 150 x RM20 Touch 'n Go eWallet credit



17. **Rule Changes:** TMIM can amend the rules, suspend, or cancel the Campaign.
18. **Cancellation:** TMIM can cancel, terminate, or suspend the Campaign with 14 days' notice. Participants are not entitled to any claims or compensation.
19. **Liability:** TMIM is only liable for losses directly caused by its gross negligence. TMIM is not responsible for indirect, incidental, or special damages.
20. **Final Decision:** TMIM's decisions on all matters related to the Campaign are final.
21. **Agreement:** By participating, participants agree to these Terms and Conditions.
22. **Data Use:** Participants agree to the collection and use of their personal data by TMIM for the Campaign and marketing activities, including advertising and publicity.
23. **Touch 'n Go eWallet Credit:**
 - Winners' mobile numbers will be shared with TNG Digital Sdn Bhd for credit reload purposes.
 - eWallet credit will be added by the following month. TMIM may change the credit date.
 - Winners must have a valid TNG eWallet account.
 - No cancellation or refund of credited amounts.
 - If a winner cannot be reached within 24 hours of notification or unsuccessful credit to unverified accounts, TMIM reserves the right to disqualify the winner. In such cases, the prize will be forfeited, and no further redraw will be conducted.