Car Insurance Campaign Terms & Conditions

1. The **Car Insurance Campaign** (hereinafter referred to as "**CISC2105Z-Campaign**") is organized by Compargo Malaysia Sdn Bhd [201301020939 (1050769-U)] for CompareHero.my (hereinafter referred to as "**CompareHero.my**" or "we") and in partnership with Zurich General Takaful Malaysia Berhad (201701045981 (1260157-U) as the service provider for Car Insurance products. Participating providers will be referred to as "**Insurance Provider(s)**".

2. Car insurance plans eligible for **CISC2105Z-Campaign** is **Zurich Comprehensive Motor Takaful** (hereinafter referred to as "**Eligible Car Insurance(s)**").

Campaign Period

3. The **CISC2105Z-Campaign** comprises of the following periods:

    a. "**Purchase Period**" runs from **01 May 2021** to **31 July 2021**, both dates inclusive;

    b. "**Redemption Period**" is **sixty (60) days from Policy Issue Date**.

Campaign Eligibility

4. The **CISC2105Z-Campaign** is open to individuals who:

    a. Successfully purchase an Eligible Car Insurance plan from the Insurance Providers through CompareHero.my. These individuals will be hereinafter referred to as "**Successful Policy Holders**".

5. CompareHero.my reserves the right to reject information submitted on the CompareHero.my website and/or social media if we deem it not legible, in non-English alphabets, to use foul language, or suspect it as spam or of a fraudulent nature.

Campaign Mechanics

6. Successful Policy Holders with a residential address in Peninsular Malaysia shall be issued one (1) "**Campaign Gift**". Campaign Gift is defined as either a **Lazada eVoucher or Touch 'n Go eWallet Credit or Shopee eVoucher.** The value is dependent on the policy's gross premium (excluding Stamp Duty and Service Tax) as below:

Gross Premium	**Gift Card / eVoucher Value**
RM 500 – RM 799	RM 30
RM 800 – RM 1,299	RM 50
RM 1,300 – RM 2,499	RM 100
RM 2,500 and above	RM 200

7. Successful Policy Holders without a residential address in Peninsular Malaysia will not be issued a Campaign Gift but will instead be issued one (1) "**Substitute Gift**" instead. Substitute Gift is defined as **Lazada eVoucher(s)**. The value of the Substitute Gift will be determined by CompareHero based on the policy's gross premium (excluding Stamp Duty and Service Tax) in accordance with the table at Article 6 above.

8. Each Successful Policy Holder may be entitled to and shall only receive one (1) Campaign Gift or Substitute Gift, as applicable, per policy.

Campaign Gift Redemption

9. For the avoidance of doubt, it is the Successful Policy Holder's responsibility to redeem the Campaign Gift or Substitute Gift within their respective Redemption Periods.

10. CompareHero.my will send the Redemption Message to all Successful Policy Holders to redeem the Campaign Gift or Substitute Gift within 30 days of the issuance of an Eligible Car Insurance policy:

a. via email (email address in CompareHero.my's record) with gift redemption instructions; and/or

b. via SMS (mobile phone number in CompareHero.my's record).

11. The Campaign Gift or Substitute Gift cannot be transferred to other parties, is not refundable and are strictly not exchangeable for cash, credit, or other goods.

12. The Campaign Gift or Substitute Gift is considered redeemed when a Successful Policy Holder responds to the gift redemption email instructions before the end of the Redemption Period. Any attempt of gift redemption after the Redemption Period will not be entertained and no Campaign Gift or Substitute Gift will be issued.

13. Delivery or fulfilment of Campaign Gift or Substitute Gift is estimated to be 4 weeks from redeemed date (subject always to availability of third-party distribution and supply channels, stock availability and/or merchant delivery schedules, over which we have no control).

14. The Campaign Gift or Substitute Gift choice of size, technical specifications and/or colour is at the discretion of CompareHero.my, based on available stock from the merchant/s. CompareHero.my can replace the Campaign Gift or Substitute Gift with something of equivalent or higher value if the merchant/s runs out of stock.

15. The Campaign Gift or Substitute Gift does not include any accessories or items (unless stated) that may be shown on any marketing materials, as they are for illustration purposes only.

16. The use of the Campaign Gift or Substitute Gift is subject to terms and conditions of the issuing merchant/s. All additional terms and conditions will be stated in full, upon delivery or fulfilment of Campaign Gift or Substitute Gift. Additional terms and conditions may include validity dates, spend requirements, applicable or exclusion products and other conditions. The issuing merchant/s reserves the right to alter, cancel, terminate, or suspend the order or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.

17. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Campaign Gift or Substitute Gift. Please refer to the warranty card / box / notification attached with the Campaign Gift or Substitute Gift.

18. CompareHero.my and the Insurance Provider(s) are not in any way endorsing, sanctioning, approving, or supporting the brand/s or merchandise of the Campaign Gift or Substitute Gift. Any query and/or dispute on the usage of the Campaign Gift or Substitute Gift must be directed to, and resolved directly with the issuing merchant/s.

19. Campaign Gift or Substitute Gift brand/s or merchandise are not a participant in or sponsor of this **CISC2105Z-Campaign**. The brand/s logo and/or trademarks remains the intellectual property of the brand.

20. By accepting the Campaign Gift or Substitute Gift, the Successful Policy Holder agrees to give CompareHero.my the discretion to publish their name and masked phone number in a list on all CompareHero.my's website, social media accounts and communication platforms.

General Campaign Terms and Conditions

21. The use of the CompareHero.my website and services constitutes the acceptance of the general Terms and Conditions and Privacy Policy.

    a. For the avoidance of doubt, during the course of using CompareHero.my services, individuals that have registered their interest and/or have applied for an Eligible Car Insurance(s) listed on CompareHero.my, are deemed to have given explicit consent to the collection, use and sharing of their personal data between CompareHero.my and the Insurance Provider(s), for the purposes of the administration of this Campaign, including application status, activation status, and other qualifying criteria.

22. CompareHero.my reserves the right to (at its own discretion) disqualify any participant and/or withhold or confiscate in full or part any Campaign Gift or Substitute Gift if:

    a. the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, willful spamming or manipulation of any CompareHero's processes, or website); and/or

b. the redemption request is found to have been made via other channels, made outside of the Redemption Period, or are fraudulent, against the spirit of the Campaign, or non-compliant with the Campaign terms and conditions.

23. In the event of disputes, CompareHero.my's decision shall be final.

24. Where we suspect a participant is participating in any form of unlawful and/or fraudulent activity, we reserve the right to report such activity or suspicions to the police or relevant authorities.

25. CompareHero.my reserves the right as it deems fit to vary or change any of these Campaign terms and conditions from time to time or cancel, terminate, withdraw, suspend and/or replace this Campaign with another similar Campaign with prior notice. Such variation, changes, cancellation, termination, withdrawal, suspension and/or replacement will be notified by posting on CompareHero.my website, social media or in any other manner as CompareHero.my deems fit.

26. CompareHero.my reserves the right to change the Purchase Period or the Redemption Period if the launch of the Campaign is delayed and shall have no liability for the same.

27. In this respect, the participants of this Campaign also signify their agreement to access the CompareHero.my website and/or social media at regular intervals to view these terms and conditions and to ensure that they are kept up to date with any variations or changes which CompareHero.my may affect from time to time. Participants also agree that their continued participation in this Campaign will constitute their acceptance of these terms and conditions (as varied from time to time).

28. Any cancellation, termination, withdrawal, or suspension by CompareHero.my of this Campaign will not entitle participants to any compensation against CompareHero.my for all loss or damage that may be suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination, withdrawal, or suspension.

29. The decisions of CompareHero.my and the Insurance Provider(s) in relation to every aspect of the Campaign, including but not limited to the definition of Successful Policy Holders, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained.

30. These Campaign terms and conditions are governed by and construed under the laws of Malaysia.

CompareHero.my's Privacy Policy

Our goal is to maintain your trust and confidence when handling personal information about you. The security of your personal information is our priority. We protect this information by maintaining procedural safeguards that meet Malaysia's PDPA (Personal Data Protection Act 2010) law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive as well.

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