



Terms & Conditions Ver. 3 Go with Lonpac Campaign

Lonpac Insurance Bhd (Company No.199401021735) (“**Lonpac**”) is organizing the Go with Lonpac campaign (“**Campaign**”) in accordance with the terms and conditions (“**Terms and Conditions**”) stated herein.

CAMPAIGN PERIOD

The Campaign will run from **1st January 2025 to 30th June 2025**, both dates inclusive (“**Campaign Period**”).

ELIGIBILITY

1. The Policyholder (“**Participant**”) must have successfully purchased* a Private Car Comprehensive policy with a minimum premium of RM 600.00 from Lonpac via www.lonpac.com/ez/pbbpromo/motor (“**Platform**”) and payment of insurance premium must be accepted by Lonpac during the Campaign Period. Premium is defined as premium **after** discount but **excludes** service tax and stamp duty.

**Note: “Purchased” refers to Purchase Date and not Policy Inception Date*

2. Applicable to the purchase of Private Car Secure - Comprehensive during the Campaign Period.
3. Cancellation or Endorsement(s) performed or transacted which reduce the premium payable during the Campaign Period below the minimum premium of RM600 will not be eligible for the Campaign.
4. The Participant is responsible to provide accurate information and therefore must provide a mobile number associated with a valid and verified TNG eWallet account to be eligible for the Campaign. Kindly visit <https://www.tngdigital.com.my> if you wish to learn more about TNG eWallet app or its verification process.
5. The eligible Participant’s mobile number will be provided to TNG Digital Sdn Bhd for the purpose of TNG eWallet credit reload.

Some examples of eligibility:

*Question A: Muthu has an existing comprehensive motor policy with **Insurer X** for his car(XYZ456). For renewal, he purchased a motor comprehensive policy from the above Lonpac’s Platform on 15th January 2025 with a Total Premium of RM 635.40 (**Premium RM 590.00** , Service Tax RM 35.40 and Stamp Duty RM 10.00). Is he eligible for the Campaign?*

*Answer A: **No**, he is not eligible for the Campaign as his Premium is lesser than RM600.00 .*

*Question B: Calvin has an existing comprehensive motor policy with **Insurer Y** for his car(XYZ789). For renewal, he purchased a motor comprehensive policy from the above Lonpac's Platform on 15th February 2025 with a Total Premium of RM 1,070.000 (**Premium RM 1,000.00** , Service Tax RM 60.00 and Stamp Duty RM 10.00). Is he eligible for the campaign?*

*Answer B: **Yes**, he is eligible for the Campaign as his Premium is more than RM600.00.*

DISQUALIFICATION

1. Lonpac reserves the right to disqualify any Participants from the Campaign if:
 - (a) The Participant is ineligible or does not meet the Eligibility Criteria;
 - (b) The Participant breaches any of the Terms and Conditions of the Campaign or violates any applicable Malaysian laws or regulations; or
 - (c) In Lonpac sole determination, it believes that the Participant attempted to undermine the Campaign's operation by fraud, cheating or deception.
2. The following are NOT eligible to participate in the Campaign:
 - (a) non-individual (corporate) customers i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies;
 - (b) non-residents;
3. In the event of a disqualification after the Prize has been awarded, Lonpac reserves the right to demand the return of the Prize from a disqualified Participant.

REWARDS

1. Each eligible policy approved by Lonpac will be entitled to one (1) TNG eWallet Credit based on the table below:

No	Type of Policy	Premium	TNG eWallet Credits
1	Comprehensive Motor Policy without E-Assist Smart Driver Extension	RM600 and above	RM50
2	Comprehensive Motor Policy with E-Assist Smart Driver Extension	RM600 and above	RM70

Note: Premium is defined as premium after discount but excludes service tax and stamp duty

2. The Participant must provide a valid mobile number associated with the TNG eWallet account to be eligible for the Campaign. Kindly ensure that your TNG eWallet account has been verified.
3. TNG eWallet Credit will be credited to the Participant's TNG eWallet account as per the schedule below:-

Policy Issuance Date	TNG eWallet Crediting Wallet
1 st January – 31 st March 2025	25 th April 2025
1 st April – 30 th June 2025	25 th July 2025

4. If the Participant does not receive the Reward due to an inaccurate mobile number or the mobile number does not have a valid TNG eWallet account or the TNG eWallet account has not been verified, Lonpac reserves the right to forfeit the Reward.
5. There will be no refund or cancellation once the Reward amount had been credited to the eligible Participant's TNG eWallet.
6. Lonpac reserves the right to substitute the Reward with another Reward of equivalent value at any time at its absolute discretion.
7. Each Reward is valid for one (1) time use only and is not transferable, non-refundable and not exchangeable for cash.
8. Lonpac reserves the right to change or postpone the TNG eWallet crediting date, to any other date at its absolute discretion.
9. All participants selected by Lonpac to receive the Rewards shall be final.
10. Lonpac reserves the right to request for additional proof of identification from the participants before sending out the Rewards.

GENERAL TERMS AND CONDITIONS

1. Participants must read these Terms and Conditions before participating in the Campaign.
2. By participating in the Campaign, Participants agree to be bound by the Terms and Conditions of the Campaign as stated herein.
3. Participants agree to be personally liable for taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Reward.
4. Lonpac may terminate or cancel or extend or reschedule the Campaign at any time at its absolute discretion. Any termination or suspension or extension or rescheduling of the Campaign by Lonpac shall not entitle the Participant to claim or seek compensation from Lonpac for any loss or damage incurred by the Participant as a direct or indirect result of such termination or suspension or extension or reschedule.
5. Lonpac may amend, alter or modify the Terms and Conditions of the Campaign at any time at its absolute discretion and shall not be liable for any claim or compensation for any loss or damage incurred by the Participant as a direct or indirect result of such amendments, alterations or modifications.

6. By participating in the Campaign, Participants agree that Lonpac is entitled to collect, process and use the personal data submitted for the Campaign and as required under Lonpac's Privacy Policy which is available at www.lonpac.com/home/privacy-policy, sharing of personal information with third-party service provider involved in the Campaign including publishing the Participant's personal data (e.g. name, email address and photo) for publicity, promotional and advertising purposes of the Campaign ONLY, without any compensation or need for prior notification to Participants.
7. Lonpac shall not be liable for any default in respect of the Campaign due to any Act of God, war, riot, strike, lockout, industrial action, fire, flood, storm, theft or destruction, technical or system failures, malfunction of its websites or servers or communication lines including those belonging to its intermediaries, traffic congestion on the internet or any event beyond the reasonable control of Lonpac.
8. In the event of any inconsistency between these Terms and Conditions and any other brochure, marketing or promotional materials relating to the Campaign, these Terms and Conditions shall prevail.
9. Any notice issued by Lonpac will be posted on the Platform and such notice shall be deemed as delivered and notified to the eligible Participants.
10. The Campaign will be conducted in the English language and shall be governed by and construed in accordance with the laws of Malaysia.
11. Lonpac's decision on all matters relating to the Campaign shall be final and binding on all eligible Participants. No further correspondence or appeal will be entertained.
12. Lonpac shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Participant and/or third parties resulting directly or indirectly from this Campaign unless it is due to Lonpac's gross negligence or willful misconduct specifically related to this Campaign.
13. Lonpac shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and/or published in any mass media, marketing or advertising materials.
14. To the fullest extent permitted by law, Lonpac expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without its authorization and without limitation to those published in any mass media, marketing or advertising materials, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign.
15. In the event of any inconsistency between these terms and conditions and any advertising, campaign, promotions, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
16. Lonpac reserves the right to add, delete or vary these terms and conditions, from time to time, wholly or in part, by providing thirty (30) days prior notice to the Participant through posting on Lonpac's website or any other manner as may be determined by Lonpac from time to time.

17. Lonpac reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of this Campaign, in whole or in part, with prior notice. For the avoidance of doubt, any cancellation, withdrawal, suspension, extension or termination shall not entitle the Participant to any claim or compensation against Lonpac for any and all losses or damages suffered or incurred by the Participant.

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