

TERMS AND CONDITIONS

Lonpac - PBB Motor Insurance Campaign

Lonpac Insurance Bhd (Company No. 199401021735) ("**Lonpac**") is organizing a **PBB Motor Insurance Campaign** ("Campaign") with Public Bank Berhad which is open to customers using the PBB Credit Card and in accordance with the terms and conditions ("**Terms and Conditions**") stated herein.

CAMPAIGN PERIOD

The Campaign will run from **10th July 2026 to 31st December 2026**, both dates inclusive ("**Campaign Period**").

ELIGIBILITY

1. The policyholder ("**Participant**") must have successfully purchased* a Motor Private Car Secure - Comprehensive policy with a minimum premium payable of RM 1,000.00 (including service tax and stamp duty) from Lonpac.

*Note: "**Purchased**" refers to Purchase Date and not Policy Inception Date.

2. The purchase must be made via PBB's Online Platform, HP Centres/Hubs, or PBB Branches (eInsurance), and the payment of the insurance premium using a PBB Credit Card must be accepted by Lonpac during the Campaign Period.
3. This Campaign applies to **NEW** Motor Private Car Secure – Comprehensive policies only.

"**New**" means a newly issued Motor Private Car Secure - Comprehensive policy with Lonpac that is transferred from another insurance company.

4. Cancellation or Endorsement(s) performed or transacted to an eligible motor insurance policy purchased, which reduces the premium payable during the Campaign Period will not be eligible for participation in the Campaign.
5. The Participant is responsible to provide accurate information and therefore must provide a mobile number linked to a valid and verified TNG eWallet account to be eligible for the Campaign. For more information about the TNG eWallet app and its verification process, please visit <https://www.tngdigital.com.my>.
6. 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 are set out below:

- i. Question A: Ali has an existing Motor Comprehensive policy with **Lonpac** for his car (XYZ123), which expires on 15 July 2026. Is he eligible for the Campaign if he renews online with a minimum premium payable of RM 1,000.00?

Answer A: **No**, he is **not** eligible for the Campaign because his existing motor policy is with Lonpac. This Campaign applies only to new policies.

- ii. Question B: Muthu has an existing comprehensive motor policy with **Insurer X** for his car (XYZ456). For renewal, he purchased a Motor Private Car Secure - Comprehensive policy through one of the above channels on 1 August 2026 with a **premium payable of RM 992.80** (Gross Premium RM 910.00, Service Tax RM 72.80, and Stamp Duty RM 10.00). Is he eligible for the Campaign?

Answer B: **No**, he is **not** eligible for the Campaign because his premium payable is less than RM 1,000.00.

- iii. Question C: Calvin has an existing comprehensive motor policy with **Insurer Y** for his car (XYZ789). For renewal, he purchased a Motor Private Car Secure - Comprehensive policy through one of the above channels on 1 September 2026 with a **premium payable of RM 1,003.60** (Gross Premium RM 920.00, Service Tax RM 73.60, and Stamp Duty RM 10.00). Is he eligible for the Campaign?

Answer C: **Yes**, he is eligible for the Campaign because his premium payable exceeds RM 1,000.00.

DISQUALIFICATION

1. Lonpac reserves the right to disqualify any Participant from the Campaign if:
 - (a) The Participant 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's sole determination, it believes that the Participant attempted to undermine the Campaign's operation by fraud, cheating or deception.
 - (d) The qualifying motor policy is found to be cancelled.
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;
 - (c) persons who have been medically diagnosed to have mental illness or have become mentally unsound;
 - (d) persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and

- (e) persons whose accounts held with any banks are delinquent or unsatisfactorily conducted as determined by the said banks.
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 the disqualified Participant.

REWARDS

1. Each eligible policy approved by Lonpac entitles the Participant to one (1) TNG eWallet Credit based on the premium payable, as set out in the table below:

No	Total Premium Payable (New Policy) (Including Service Tax & Stamp Duty)	TNG eWallet Amount
1.	RM 1,000.00 to RM 2,000.00	RM 50
2.	Above RM 2,000.00	RM100

2. TNG eWallet Credit will be credited to the Participant's TNG eWallet account according to the schedule below:

Policy Issuance Date	TNG eWallet Crediting Date
10th July 2026 – 30th September 2026	23rd October 2026
1st October 2026 – 31st December 2026	25th January 2027

3. If a Participant does not receive the Reward due to an inaccurate mobile number, the absence of a valid TNG eWallet account, or an unverified TNG eWallet account, Lonpac reserves the right to forfeit the Reward.
4. No refund or cancellation of the insurance policy will be allowed once the Reward has been credited to the eligible Participant's TNG eWallet account.
5. Lonpac reserves the right to substitute the Reward with another Reward of equivalent value at any time at its absolute discretion.
6. Each Reward is valid for one (1) use only and is non-transferable, non-refundable, and not exchangeable for cash.
7. Lonpac reserves the right to change or postpone the TNG eWallet crediting date to any other date at its absolute discretion.
8. Lonpac's selection of participants to receive the Rewards shall be final.
9. Lonpac reserves the right to request additional proof of identity from participants before issuing the Rewards.

GENERAL TERMS AND CONDITIONS

1. Participants are advised to read these Terms and Conditions carefully before participating in the Campaign.
2. By participating in the Campaign, each Participant agrees to be bound by the Terms and Conditions stated herein.
3. Participants shall be personally responsible for any taxes, government fees, or other charges that may be imposed under applicable law in connection with the acceptance of any Reward.
4. Lompac may terminate, cancel, extend, or reschedule the Campaign at any time at its absolute discretion. Any such termination, cancellation, extension, or rescheduling shall not entitle any Participant to claim compensation from Lompac for any direct or indirect loss or damage arising from it.
5. Lompac may amend, vary, or modify these Terms and Conditions at any time at its absolute discretion and shall not be liable for any claim or compensation for any direct or indirect loss or damage arising from such amendment, variation, or modification.
6. By participating in the Campaign, Participants consent to Lompac collecting, processing, and using their personal data for the purposes of administering the Campaign and in accordance with Lompac's Privacy Policy which is available at **www.lompac.com/home/privacy-policy**. Such use may include disclosure to third-party service providers involved in the Campaign and the publication of personal data (for example, name, email address, and photo) for publicity, promotional, and advertising purposes relating to the Campaign only, without compensation or prior notice.
7. Lompac shall not be liable for any failure or delay in performing its obligations under the Campaign caused by events beyond its reasonable control, including any act of God, war, riot, strike, lockout, industrial action, fire, flood, storm, theft, destruction, technical or system failure, malfunction of websites, servers, or communication lines, or internet traffic congestion.
8. In the event of any inconsistency between these Terms and Conditions and any other brochure, marketing or promotional materials relating to or in connection with the Campaign, these Terms and Conditions shall prevail.
9. Any notice issued by Lompac will be posted on its website (**www.lompac.com**) and shall be deemed duly delivered 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. Lompac'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. Lompac shall not be responsible for, and shall not accept, any liability of any nature arising directly or indirectly from this Campaign and suffered by any Participant and/or third party, except where such liability arises from Lompac's gross negligence or wilful misconduct specifically relating to this Campaign.



13. Lonpac shall not be liable for any misinterpretation or misrepresentation of facts relating to this Campaign by any unauthorized third party in any mass media, marketing, or advertising material.
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. Lonpac reserves the right to add, delete, amend, or vary these Terms and Conditions, in whole or in part, from time to time by giving thirty (30) days' prior notice through posting on Lonpac's website or by any other means determined by Lonpac during the Campaign Period.

END