

## March 2024 CompareHero Car Insurance Flash Deal Campaign Terms & Conditions

1. The **March 2024 CompareHero Car Insurance Flash Deal Campaign** (hereinafter referred to as “**CIFD2403ZR1-Campaign**”) is organized by Compargo Malaysia Sdn Bhd [201301020939 (1050769-U)] for CompareHero (hereinafter referred to as “**CompareHero**” or “we”) and in partnership with Zurich General Takaful Malaysia Berhad [(201701045981 (1260157-U) ] (hereinafter referred to as “**Zurich**”) as a Service Provider for Car Insurance products that are being applied for.
2. The eligible products for **CIFD2403ZR1-Campaign** are Zurich Comprehensive Motor Takaful (hereinafter referred to as “**Eligible Car Insurance(s)**”).

### Campaign Period

3. The **CIFD2403ZR1- Campaign** comprises of the following periods:
  - a. “**Purchase Period**” runs from **5 March 2024** to **5 April 2024**, both dates inclusive;
  - b. “**Redemption Message**” is the communication sent to each Successful Policy Holder (defined below) by CompareHero containing gift redemption status.

### Campaign Eligibility

4. The **CIFD2403ZR1- Campaign** is open to individuals who:
  - a. Have a residential address in Malaysia; and
  - b. Successfully purchase an Eligible Car Insurance policy from the Insurance Providers through CompareHero; and
  - c. have their application for the Eligible Car Insurance(s) policy successfully issued by Zurich (hereinafter referred to as “**Successful Policy Holders**”) and the policy gross premium (excluding Stamp Duty and Service Tax) payable for such Eligible Car Insurance policy is **at least RM 500 and above**.

It is clarified that any application(s) is/are subject to Zurich’s approval. All matters relating to the application will be at Zurich’s sole discretion in accordance with its own policies and Bank Negara Malaysia guidelines.

5. The following individuals are not eligible for the **CIFD2403ZR1- Campaign**:
  - a. permanent and/or contract employees of Zurich (including its subsidiaries and related companies) and their respective immediate family members; and/or
  - b. representatives and/or agents (including advertising and campaign agents) of Zurich and their respective immediate family members; and/or
  - c. any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their personal financing account(s), any facility, service or accommodation granted by Zurich, including Zurich Online (Website); and/or
6. CompareHero reserves the right to reject information submitted on the CompareHero 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.

### 7. Campaign Mechanics

8. Policy Holders who fulfil the Campaign Eligibility requirements set out in clauses 4 and 5, and their subclauses set out in campaign eligibility will be considered a “**Successful Policy Holders**” of the **CIFD2403ZR1-Campaign**.
9. Successful Policy Holders will be entitled to receive one (1) Campaign Gift or Consolation Gift (as defined below) subject to the following terms and conditions.
  - a. Successful Policy Holders with a residential address in Peninsular Malaysia will be eligible to receive a Campaign Gift or Consolation Gift, as applicable;

- b. Successful Policy Holders with a residential address in East Malaysia will be eligible to receive a Consolation Gift, as applicable. It is clarified that Successful Cardholders with a residential address in East Malaysia will not be eligible to receive Campaign Gift.
- 10. Each **Successful Policy Holder** entitled to and shall only receive one (1) Campaign Gift or Consolation Gift regardless of the number of policies purchased via CompareHero with the Participating Insurance company (hereinafter referred to “**Zurich**”).
- 11. A “**Campaign Gift**” is defined as **one (1) unit of 70mai Dash Cam A200 worth RM249**.  
The total number of Campaign Gifts to be issued is limited to 10 units only, and no further Campaign Gifts shall be issued once CompareHero’s stock has been exhausted.
- 12. Every 20th (twentieth) Successful Policy Holders who has applied for the Eligible Insurance Policy through CompareHero in the following order, chronologically (i.e. from earliest to latest, based on the date and timestamp of their application, as recorded by CompareHero’s internal IT systems): twentieth, fortieth, sixieth, eightieth and so on shall be eligible to receive a Campaign Gift until the maximum units of Campaign Gifts available, as set out above, have been exhausted. The selection as set out above shall be done by CompareHero, not the Participating Insurance company, and the final determination of such selected applicants shall be made by CompareHero in its absolute discretion based on the application frequency set out above. Successful Policy Holders who have selected a particular Campaign Gift as their preferred gift during the application user journey on CompareHero should note that such selection is not final and binding but is subject to these Campaign Terms and Conditions and stock availability.
- 13. Successful Policy Holders who are not eligible to receive a Campaign Gift pursuant to Clauses 9-13 above, will instead be entitled to receive one (1) Consolation Gift. A “Consolation Gift” is defined as one (1) unit of **Reward360 credit worth RM50**.
- 14. **Successful Policy Holders** who receive the Campaign Gift, shall not be eligible to participate in other Car insurance campaigns, promotions or offers by Participating Insurance company or its third-party sales agents in relation to the Eligible Car insurance.

#### Gift Redemption

- 15. For the avoidance of doubt, it is the Successful Policy Holders responsibility to redeem the Campaign Gift within the Redemption Period.
- 16. CompareHero will send the Redemption Message to all Successful Policy Holders within 30 days of the issuance of an Eligible Car Insurance policy:
  - a. via email (email address in CompareHero’s record)
  - b. via SMS (mobile phone number in CompareHero’s record).with gift redemption instructions (a “Redemption Message”) or notification that the Campaign Gift has been credited to the Successful Cardholder’s account (a “Notification Message”), as applicable.
- 17. The Campaign Gift cannot be transferred to other parties, is not refundable and are strictly not exchangeable for cash, credit, or other goods.
- 18. The Campaign Gift is considered redeemed when a Successful Policy Holders responds to the Redemption Message before the end of the Redemption Period. Any attempt of gift redemption after the Redemption Period will not be entertained and no Campaign Gift will be issued.
- 19. CompareHero can replace the Campaign Gift, with something of equivalent or higher value if the merchant/s runs out of stock.
- 20. The Campaign 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.
- 21. The use of the Campaign 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 the Campaign 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.

22. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Campaign Gift. Please refer to the warranty card / box / notification attached with the Campaign Gift.
23. CompareHero and Participating Insurance company are not in any way endorsing, sanctioning, approving or supporting the brand/s or merchandise of the Campaign Gift. Any query and/or dispute on the usage of the Campaign Gift must be directed to, and resolved directly with the issuing merchant/s.
24. Campaign Gift brand/s or merchandise are not a participant in or sponsor of this **CIFD2403ZR1-Campaign**. The brand/s logo and/or trademarks remains the intellectual property of the brand.
25. In order to receive Consolation Gift for the **CIFD2403ZR1-Campaign**, Successful Policy Holders must redeem their credit via Reward360 platform with in accordance with the following conditions:
  - a. Successful Successful Policy Holders will receive a redemption email sent by Reward360 for Consolation Gift redemption.
  - b. Successful Successful Policy Holders to redeem their Consolation Gift using the redemption code shared by Reward360 in the email.
  - c. Successful Successful Policy Holders can redeem & check out the available gift card/credits in Reward360 platform. Please refer to Reward360 platform for individual merchant's brand T&C.
  - d. Redemption expiry period as below:
    - i. Redemption Code Activation: Within 2 months/ 60 days  
(Successful Cardholders that does not activate within 60 days will count as unredeemed)
    - ii. Account Credits platform validity: Within 1 year  
(The credits and link will be available for redemption and viewing up to 1 year. After 1 year, the link will auto expire, any remaining credits not redeemed will be forfeited)
  - e. Any query and/or dispute on the redemption of the Consolation Gift must be directed to and resolved directly with the Reward360, CompareHero is not responsible for any wrongful or missing delivery of the Consolation Gift.
26. By accepting the Campaign Gift, the Successful Policy Holders agrees to give CompareHero the discretion to publish their name and masked phone number in a list on all CompareHero's website, social media accounts and communication platforms.

#### **General Campaign Terms and Conditions**

27. The use of the CompareHero 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 services, individuals that requested for a car insurance quotation and/or purchased a car insurance policy with the Participating Insurance company product listed on CompareHero, are deemed to have given explicit consent to the collection, use and sharing of their personal data between CompareHero and Participating Insurance company.
28. CompareHero reserves the right to (at its own discretion) disqualify any participant and/or withhold or confiscate in full or part any Campaign 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, wilful 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.
29. In the event of disputes, CompareHero's decision shall be final.

30. 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.
31. Final approval of any Eligible Car Insurance is determined by Participating Insurance company and is subject to the Insurance company's internal policies. Participating in this Campaign does not guarantee the Issuances of any Car Insurance. CompareHero does not guarantee the Issuances of any Eligible Car Insurance.
32. CompareHero 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 website, social media or in any other manner as CompareHero deems fit.
33. CompareHero reserves the right to change the Purchase Period or Redemption Message if the launch of the Campaign is delayed and shall have no liability for the same.
34. In this respect, the participants of this Campaign also signifies their agreement to access the CompareHero 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 may effect 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).
35. Any cancellation, termination, withdrawal or suspension by CompareHero of this Campaign will not entitle participants to any compensation against CompareHero for any and 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.
36. The decisions of CompareHero and Participating Insurance company 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.
37. These Campaign terms and conditions are governed by and construed under the laws of Malaysia.

#### **CompareHero'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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