



MSIG Serenity Cup (ASEAN United FC) 2025 Player Escort Campaign Terms & Conditions.

CAMPAIGN PERIOD

MSIG Insurance (Malaysia) Bhd Registration No. 197901002705 (46983-W) ("MSIG") presents the MSIG Serenity Cup (ASEAN United FC) 2025 Player Escort **Campaign ("Campaign")** that commences on 21 July 2025 and ends on 3 August 2025, both dates inclusive ("**Campaign Period**"), unless otherwise notified.

Terms & Conditions

The following sets out the terms and conditions applicable to the Campaign ("T&Cs") :-

ELIGIBILITY

1. The Campaign, which is organised by MSIG, is open to all Malaysian citizens who have purchased (which shall be referred to as "**Policyholders**") any insurance product(s) (which shall be referred to as "**Insurance Plan**"), which is underwritten by MSIG online via MSIG's website at <https://takeiteasy.msig.com.my/msigonline> ("**MSIG's Website**") that is active and/or inforce during the Campaign Period:
2. Policyholders who have committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to the Insurance Plan or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.
3. Policyholders who have committed or are determined by MSIG to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.
4. MSIG reserves the right to decline any Policyholders' eligibility for the Campaign for any reason whatsoever that MSIG may, in its sole and absolute discretion, deem fit.

MECHANICS

5. Policyholders who post photographs or videos on their social media accounts and tag MSIG on Facebook (www.facebook.com/msigmy) with all of the following hashtags will be eligible to participate in the Campaign. The Policyholder agrees to be bound by these terms and conditions.
 - a. #MSIGSerenityCupPEK
 - b. #ProtectingGoals
 - c. #PoweringFutures
6. The Policyholder must be a parent or legal guardian of a female child ("**Eligible Child**") aged between 5 to 12 years (inclusive) at the time of the MSIG Serenity Cup Finals on 19 August 2025 (the "**Final**"). The Eligible Child must be able to participate during the Final, and both entrant and the Eligible Child must possess valid travel documentation (e.g. passports and visas for travel to Vietnam) at the time of travel. For the avoidance of doubt, it is the sole responsibility of the Policyholder to ensure that they possess valid travel documents, including passports, visas, and any other required permits, prior to departure. Failure to do so may result in denied boarding or entry, for which MSIG bears no responsibility.
7. The Policyholders are responsible for providing accurate and complete contact details as required during the purchasing process. MSIG shall not be held accountable and/or responsible

if MSIG is unable to contact the Policyholders with the information provided by the Policyholders in the purchase e-form. If Policyholders are uncontactable due to inaccurate contact details, or are non-contactable through any adequate means possible and despite reasonable best efforts, MSIG reserves the right to forfeit and/or terminate the Policyholder's entry.

8. Entries which are invalid or generated by robotic, programmed, script, macro or other automated means shall be void.
9. Each entrant is only entitled to one entry for each Eligible Child. Duplicate entries for the same Eligible Child shall be void.
10. The entrant of the winning entries ("**Winner**") shall grant to MSIG and MSIG Asia Pte. Ltd. ("**MSIG Asia**") including the vendors working with MSIG and MSIG Asia for this Campaign, the right to use his or her Eligible Child's name, address, photograph, video or any likeness of the Winner or of the winning Eligible Child ("**Winning Child**") and wording of the entries, for lawful purposes including without limitation, advertisements, publicity, marketing and other commercial purposes, in any and all forms and media including the internet world-wide without any monetary compensation and/or royalty. The Winner for himself or herself and on behalf of the Winning Child agrees and voluntarily assigns the copyrights and all intellectual property rights of the winning entry to MSIG and MSIG Asia.

Conduct of the Campaign

11. Entries will be judged based on their relevancy, creativity and emotional impact. MSIG's decision on the winning entry for this Campaign shall be final and non-appealable. MSIG is not obliged to communicate with the unsuccessful entrants.
12. Entries must not, as determined by MSIG, contain any content which knowingly duplicates other submitted entries, which is sexually explicit or suggestive, unnecessarily violent or derogatory of any religious, ethnic, racial, gender, professional or age group, and/or breaches any laws and/or regulations.
13. Each entry must be the original work of the entrant, must not have been previously published, must not have won any previous awards, and must not infringe upon the copyrights, trademarks, rights of privacy, publicity or other intellectual property or other rights of any person or entity.
14. MSIG will not consider any fraudulent entries (including any suspected cases) or those arising from any misconduct or misrepresentation of any kind.

Description of the Prize and Conditions

15. The Winning Child and the Winner (collectively the "**Winning Pair**") will be entitled to the prize ("**Prize**") consisting of credit amounting to RM5,000.00 only with a travel agency appointed by MSIG that will include:
 - a. Return flights to Vietnam;
 - b. 1 night's hotel accommodation;
 - c. A pair of tickets to watch the Final at Lach Tray Stadium, Hai Phong;
 - d. 2 way local transportation to Lach Tray Stadium, Hai Phong;
 - e. 1 MSIG United football kit for the winning Eligible Child consisting of a jersey, a pair of shorts and socks; and
 - f. Travel Insurance.

For the avoidance of doubt, MSIG reserves the right to determine the travel package that best fits the credit amount. However, in the event that the total travel costs exceed the credit amount, the Winning Pair shall fund the outstanding amount themselves.

16. The Winning Pair must comply with the ticket conditions of the Vietnam Football Association and Lach Tray Stadium, where the Final will be held in order to gain access to the Lach Tray Stadium to watch the Final.
17. The Winning Pair must carry proof of their identities when entering the Lach Tray Stadium and comply with all applicable safety and security regulations of the Lach Tray Stadium.
18. MSIG reserves the right to verify the identity and age of the Winning Child and the identity of the Winner prior to awarding the Prize for the winning entry of the Promotion.
19. The Winning Pair shall be responsible for their own safety, and MSIG shall not be held accountable for any mishap that may occur to the Winning Pair during travel.
20. The Policyholders shall download, sign, and email a scanned copy of all required signed standard documents for insurance, which may include, but are not limited to, the application form and nomination form, to MSIG. All applications for the Insurance Plan shall be subject to MSIG's approval and terms and conditions as may be imposed by MSIG in MSIG's sole and absolute discretion. In order to be eligible for the Campaign, Policyholders' applications for the Insurance Plan and payment of the insurance premium must be accepted by MSIG during the Campaign Period.
21. The premium paid for the Insurance Plan under this Campaign is non-refundable and non-exchangeable for upfront cash, credit, cheque or benefit-in-kind.

Policyholders are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Campaign.

GENERAL

22. By participating in the Campaign, the Policyholders: -
 - (a) agree that they have read, understood, and agree to be bound by the T&Cs of the Campaign and any other relevant terms and conditions that MSIG may impose from time to time.
 - (b) agree to access MSIG's website at <https://takeiteasy.msig.com.my/MSIGOnline/> at regular time intervals to view and to ensure to be kept up-to-date on any changes or variations to the details of the Insurance Plan; and
 - (c) agree that MSIG's decision on all matters relating to the Campaign shall be final, conclusive, and binding on all Policyholders and no further correspondence and/or appeal to dispute such decision will be entertained.
23. MSIG reserves the right to add, delete, suspend, or vary the T&Cs contained herein and/or details of the Insurance Plan, wholly or in part at its absolute discretion by way of posting on MSIG's Website, or in any manner deemed suitable by MSIG without giving any prior notice to the Policyholders of such additions, deletions or amendments.
24. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Policyholders agree to submit to the exclusive jurisdiction of the Courts of Malaya.
25. This document is not intended to be an invitation or offer for subscription of the Insurance Plan, nor does it amount to solicitation by MSIG for subscription of the Insurance Plan by anyone. The

Policyholders are advised to read and understand the contents of the product brochure and/or policy contract before signing up for the relevant insurance products.

26. The T&Cs herein are to be read together with the terms and conditions governing MSIG's Insurance Plan as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
27. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final terms and conditions on MSIG's Website shall prevail.

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