



## Smart Driver Bonus Reward

### Terms & Conditions

By participating in this Smart Driver Bonus Reward Campaign ("Campaign"), you are deemed to have read, understood and agreed to be bound by the terms and conditions stated herein.

### Campaign Period

The Campaign shall commence from 10<sup>th</sup> October 2022 (starting at 0000 hour) to 19<sup>th</sup> December 2022 (ending at 2359 hour), both dates inclusive unless notified otherwise ("Campaign Period").

### Eligibility

1. The Campaign is open to all AXA Affin General Insurance Berhad's ("AXA") car insurance policyholders residing in Malaysia, except the employees of AXA Group of companies and their associates, or subsidiaries, including their immediate family members, intermediaries, agents or anyone connected or involved in the administration of this Campaign.
2. All participants must be aged eighteen (18) years and above.
3. All policyholders will be eligible to participate in the Campaign if the following criteria are fulfilled:
  - a. Purchased AXA Car Insurance (SmartDrive Enhanced or SmartDrive Safe) through [www.axamotoronline.com](http://www.axamotoronline.com) and other affiliates' online platforms associated with AXA Car Insurance ("Online Channel").
  - b. Purchased AXA Car Insurance policy within the Campaign Period.
  - c. Car Insurance policy is at 55% No Claim Discount (NCD) and minimum premium of RM700
  - d. Submit their vehicle details corresponding to the policy purchased at <<insert link>>
  - e. Every 14 days, the first thirty (30) submissions are the winners.
4. AXA reserves the right to exclude and/or disqualify any participant and/or submissions it deems inappropriate or non-compliant or suspected of tampering with the campaign submission, without prior notice or reason given.

### Winner Selection

1. The first thirty (30) submitted by policyholders with their details and fulfilled all the criteria will be selected as the bi-weekly winners throughout the Campaign Period.
2. At the end of the Campaign Period, a total hundred fifty (150) policyholders will be selected as winners.
3. The prizes are neither transferable, nor exchangeable for credit, cash, or any kind, whether in part or in full.
4. The winner selection process is completely unbiased and is on a first come, first served basis.
5. AXA's decision on the winners' list is deemed as final. No further objection, feedback, correspondence, or appeal will be entertained.

### Winner Announcement

1. Winners will be announced on AXA's website at <https://www.axa.com.my> and/or on [AXA's Official Facebook Page](#) (AXA Affin Insurance Malaysia/@MYAXAAffin) within 60 days after the end of the Campaign Period.
2. All winners will be contacted through the email address used when purchasing the policy within 60 days after the end of the Campaign. Policyholders must ensure that the email address provided is active and correct. It is



the responsibility of the participants to ensure the correctness of details provided. Any message or notice sent shall be deemed as received by the participants.

### The Prizes

1. Each winner will receive one (1) RM50 Lazada voucher
2. All prizes shall be sent to all winners through their email addresses after policyholder validation process has been completed.
3. AXA reserves the right to substitute the prize with a prize of similar value at any time without your consent.
4. If the prize remains unclaimed within 14 days after the winner's announcement was made, the prize will be forfeited (without any liability on the part of AXA to participants and/or any person).
5. This Campaign is in no way sponsored or endorsed by all brands related to the prizes.

### Claiming of the Prize

1. To claim the prize, policyholders must reply to the email sent from [brian.soon@axa.com.my](mailto:brian.soon@axa.com.my) with accurate information requested, within 14 days after receiving the email in policyholder's inbox. After confirming the policyholder's winning, the prizes will be given within 60-90 days.
2. AXA shall not be responsible for any issues, loss or damages arising during prize transfer.

### Use of Personal Data

1. All personal data provided by the participants to AXA for the purpose of this Campaign, shall be deemed to have been given with consent by the participants.
2. AXA may use, store, disclose or share your personal data and other confidential information, gathered from such information provided by the participants via our website for the purpose of this Campaign, to AXA's affiliates, business partners and associates.
3. By participating in this Campaign, you hereby agree and consent to AXA utilising your personal information for future marketing and promotional purposes. You also agree to be bound by the terms and conditions and any other requirements as set out in any related promotional materials.
4. AXA makes it a priority to keep secure the personal data of individuals, and the said personal data in relation to the participation of this Campaign will be processed in accordance with the relevant Personal Data law.
5. Please visit <https://www.axa.com.my/personal-data-policy> to review and read AXA's Privacy and PDP Policy. Participants acknowledge that they have read and accepted the AXA's Privacy and PDP Policy.

### Others

1. AXA reserves the right to terminate, suspend, end, extend or amend the Campaign, without notice, and for any reason, including, without limitation, if AXA determines that the Campaign cannot be conducted as planned.
2. AXA shall not be liable for:
  - a. any loss, damage or injury (including death) in any manner whatsoever suffered or sustained by the participants and/ or any person in connection with this Campaign (including but not limited to direct, indirect or consequential losses, loss of profit, income or goodwill), the use of any prize or any act or omission (whether negligent or not) of AXA or its affiliates;



- b. any disruption, network congestion, malicious virus attack, unauthorised data hacking, data corruption, bug, tampering or unauthorized intervention, technical failure or other cause beyond AXA's control that corrupt the administration, security, fairness, integrity or proper play of the Campaign; and/ or
  - c. any condition caused by events beyond the control of the AXA that may cause the Campaign to be disrupted or corrupted.
3. Where applicable, all costs, fees and/or expenses incurred or to be incurred by the winners in relation to the Campaign and/or to claim the prizes, which shall include but not limited to the costs for transportation, postage/courier, personal costs and/or any other costs, are the sole responsibility of the winners.
4. For the avoidance of doubt, the prizes are provided by AXA's suppliers. The participants and/or winners hereby acknowledge and agree that AXA excludes all warranty and/or liability in connection with the awarded prizes.
5. Any enquiries and feedback directly and solely in relation to the prizes must be referred to producer or manufacturer (wherever applicable). AXA shall not be bound to deal with any enquiries and complaints in respect of the prizes and shall bear no responsibility for resolving such disputes or for the dispute itself.
6. Should there be any inconsistency, conflict, ambiguity, or discrepancy between AXA's promotional content for the Campaign and these terms and conditions, the terms and conditions shall prevail.

The Campaign is organised by:

AXA Affin General Insurance Berhad  
Ground Floor, Wisma Boustead,  
71 Jalan Raja Chulan,  
50200 Kuala Lumpur.

Any enquiries regarding the Campaign should be directed to [brian.soon@axa.com.my](mailto:brian.soon@axa.com.my)