

FWD TAKAFUL

Terms & Conditions

FWD Takaful #TalkTakaful Instagram Live Series

1. Introduction

1.1. This Terms and Conditions shall govern the “FWD Takaful #TalkTakaful Instagram Live Series” (“Contest”) that is organised by FWD Takaful Berhad (“Organiser”).

1.2. The Organiser reserves the right at any time, to change, amend, delete or add this Terms and Conditions and any other rules and regulations including the mechanism of the Contest at its sole discretion.

1.3. The Organiser may terminate or suspend the Contest at any time at its absolute discretion in which case, the Organiser may elect not to award any prize. Such termination or suspension will not give rise to any claim by the Contestants. If the Contest is resumed by the Organiser, the Contestants shall abide by the Organiser’s decision regarding the resumption of the Contest and disposition of the Prizes. The Contest will be held during the Contest Period as herein below defined.

1.4. For the avoidance of doubt, termination, suspension or cancellation of the Contest shall not entitle the Contestant or the winners to claim for compensation against the Organiser for any losses or damages suffered or incurred by the Contestant or the winners as a direct or indirect result of the act of termination, suspension or cancellation.

2. Contest Period

2.1. The Contest will be held from 6 July 2020 until 17 December 2020 (both dates are inclusive) (“Contest Period”). Entries received after the Contest Period will be disqualified.

2.2. Instagram Live Series:

- i. Series 1 : 9 July 2020
- ii. Series 2 : 23 July 2020
- iii. Series 3 : 13 August 2020
- iv. Series 4 : 27 August 2020
- v. Series 5 : 10 September 2020
- vi. Series 6 : 24 September 2020
- vii. Series 7 : 8 October 2020
- viii. Series 8 : 22 October 2020
- ix. Series 9 : 5 November 2020
- x. Series 10 : 19 November 2020

- xi. Series 11 : 3 December 2020
- xii. Series 12 : 17 December 2020

2.3. The Organiser reserves the right to vary, postpone, or reschedule the dates of the Contest or extend the Contest Period at its sole discretion.

3. Eligibility

3.1 The Contest is open to:

- a) Malaysian citizens only;
 - b) Residing in Malaysia;
 - c) Aged 18 and above.
- (hereinafter to be referred to as “the Contestant”).

3.2 Proof of eligibility may be required by the Organiser failing which the Organiser shall be entitled to disqualify the Contestant’s participation.

3.3 The Organiser reserves the right to disqualify the Contestants and/or revoke the Prize (at any stage of the Contest) if in the Organiser’s sole determination, the entry does not meet with the Contest Mechanics.

3.4 The following group of persons shall not be eligible to participate in the contest:

- a) Employees of the Organiser including its affiliated and related companies and their immediate family members (spouse, children, parents and siblings);
- b) Employees, servants and/or agents of advertising and/or promotion service providers of the Organiser including its affiliated and related companies, and their immediate family members (spouse, children, parents and siblings).

4. Contest Mechanics

Step 1: Like FWD Takaful page on Facebook & follow FWD Takaful on Instagram.

Step 2: Contestants can ask as many questions related to takaful in the comments section of Facebook & via the ‘Ask a Question’ feature of Instagram stories, before the live session.

Step 3: Tune in for the live stream session to see if your question has been chosen to be answered.

5. Prizes

5.1 Prizes

2 x RM50 GRAB voucher and FWD Takaful merchandise per session

5.2 Contestants are eligible to win one (1) prize only for the duration of the contest.

5.3 Winners will be announced within fourteen (14) days after the Contest's end date, via the Organiser's Facebook page.

5.4 The winner is required to send the Organiser a Private Message with their required details via Facebook within three (3) days after the Contest winner announcement on the Organiser's Facebook page. Failure to provide the Organiser with the necessary details by the stipulated period shall result in the Prize being forfeited and the Organiser has the right to select another winner. The organiser shall not be held responsible for any losses (including loss of opportunity and any other losses flowing therefrom) and damages suffered in the event the winner cannot be reached.

5.5 The Prizes won are not transferable and not redeemable in cash. The Organiser may at its sole discretion exchange or substitute the Prizes to other equivalent or similar value at any time without prior notice.

5.6 The Contestant is responsible for any and all taxes payable as a result of a Prize being awarded (if applicable).

5.7 The Organiser is not responsible for the utilisation or non-utilisation of the Prizes by the Contestant before the date of expiry.

6 Judging Criteria

6.1 The Contestant's submission will be judged based on completion of contest mechanics & creativity.

6.2 The judges/the Organiser's decisions on all matters relating to the Contest shall be final and absolute and binding on the Contestant. No discussion, correspondence, enquiry, appeal or challenge in respect of any decision of the Organiser will be entertained.

6.3 The Contestant shall not dispute nor make any oral or written complaints, public announcements or statements on the same whether during or after the Contest Period.

7 Indemnity

7.1 The Contestants forever waive, release and discharge the Organiser, its agencies, sponsors and representatives from and against any and all liabilities, costs, loss, damages or expenses which the Contestant or any party claiming through the Contestant hereafter may have arising out of acceptance of any Prize(s) or participation in the Contest including (but not limited to) personal injury and damage to property and whether or not direct, consequential or foreseeable.

7.2 The Contestant shall indemnify the Organiser, its affiliates, agents, and sponsors from and against all liability, costs, loss, or expenses suffered thereby as a result of the Contestant's breach of the Contestant's warranties and undertakings and any breach of the Terms and Conditions and/or the rules and regulations of the Contest.

8 Cost

All costs incurred by the Contestant in relation to and/or with respect to the Contest including without limitation postal charges or Internet Service Provider (ISP) charges (if applicable), all transport costs, communication charges, accommodation, meal costs, and other related costs incurred by the Contestant as a result of and/or pursuant to his/her participation in the Contest shall be solely borne by the Contestant. The Organiser shall not be under any obligation to reimburse the Contestant for any of such costs and expenses incurred thereof.

9 Governing Law

This Terms and Conditions of the Contest shall be construed, governed and interpreted in accordance with the laws of Malaysia.

10 Miscellaneous

10.1 The Contestants shall not be entitled to assign any of the rights or subcontract any of the obligations herein. The Organiser shall be entitled to assign or sub-license the whole or any part of its rights hereunder to any third party as may be determined by the Organiser.

10.2 The invalidity, illegality or unenforceability of any terms hereunder shall not affect or impair the continuation in force of the remainder of the Terms and Conditions of the Contest.

10.3 By participating in this Contest, the Contestant agree and consent to their personal data or information being collected, processed, and used by the Organiser for:

a) the purposes of this Contest;

b) marketing and promotional activities conducted in such manner as the Organiser see fit in any media including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio

stations or online and digital media and on the Internet, without further express consent from the Contestant. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, as well as responses and related photographs