



## Real or Not? Contest Terms and Conditions

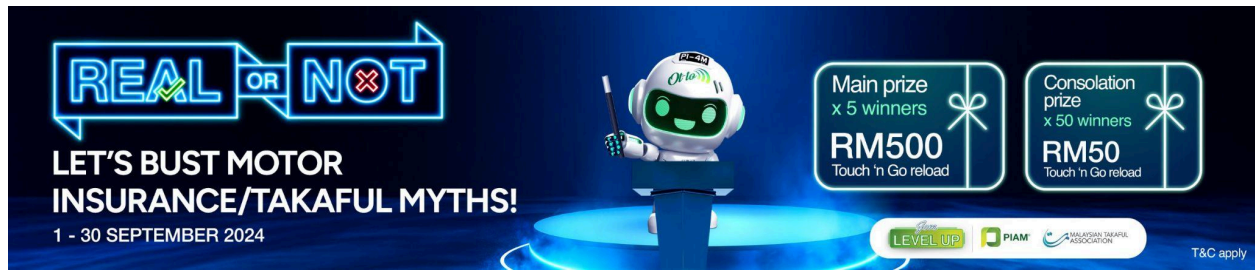
1. The Real Or Not contest (“The Contest”) starts from 1 September 2024; 00:01 and ends on 30 September 2024; 23:59 (“Contest Period”).
2. Any person who has fulfilled the criteria below is eligible to participate in this Contest (“Participants”):
  - a) Citizens and residents of Malaysia
  - b) Aged 18 years and above
  - c) The following person(s) shall not be eligible to participate in this Contest:
    - i) Employees and immediate families of the Organiser Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA).
    - ii) Affiliates, appointed agencies and suppliers of the Organiser.
3. The Organiser may at its sole and absolute discretion extend (“Extended Period”) the Contest Period or terminate/cancel the Contest at any time without any prior notice to any party. Unless an Extended Period or termination/cancellation of the Contest are announced, any redemptions requested after the end of the Contest Period (due to any reason howsoever and/or whatsoever arising) shall be rejected. Any participation in the Contest during the Extended Period (if any) shall be governed by these Terms and Conditions (“Terms and Conditions”) which shall remain in full force and effect.
4. The Organiser reserves the right to substitute any of the prizes stipulated in these Terms and Conditions with items of equivalent value and without prior notice.
5. The Contest Prizes will be awarded to 55 Participants who:
  - a) Tell us whether the statements are TRUE (Real) or FALSE (Not Real).
  - b) Provide your details in the form.
  - c) Share the contest on your Facebook page, with this hashtag: #RealorNot #MotorInsuranceTakafulKnowledge
6. The Organiser reserves the right to amend and change the Contest’s winning mechanics at their sole discretion without having to assign any reason whatsoever.
7. Participants are allowed to submit multiple entries and can only win one (1) prize



throughout the Contest period.th

Contest Prizes:

- **Main Prize x 5:** RM500 Touch 'n Go reload
  - **Consolation Prize x 50:** RM50 Touch 'n Go reload
8. The Contest Winners will be selected from Participants who submit all answers correctly in the earliest date and time. In the case of a tie, winners will be determined based on the Participant that submitted the correct answers first.
  9. Participants' Facebook entry post must be set 'Public' during the Contest Period and Judging Period to be eligible to be selected as a contest winner in the Contest.
  10. The Organiser reserves the right to reject any Participants failing to meet the requirements above. The Organiser's decisions are final and no correspondence thereon will be entertained.
  11. Contest Winners will be selected and announced on the PIAM and MTA Facebook pages, and on the website ([www.jomlevelup.my](http://www.jomlevelup.my)) within the next fourteen (14) working days from the end of the Contest Period.
  12. The Organiser reserves the right to substitute any of the prizes with items of equivalent value and without prior notice.
  13. Contest Winner(s) are required to provide the following details via Facebook's Private Message (PM) within seventy-two (72) hours after the Contest Winners' announcement:
    - a) Full name as per NRIC/passport
    - b) Contact number
    - c) Email address
    - d) Identification Card (IC) number
  14. The Organiser reserves the right to forfeit the prizes or assign the prizes to another Contest Participant should the originally selected winners fail to provide the required details within the stipulated time frame.



15. By participating in the Contest, Participants are taken to have read, understood and agreed to be bound by these Contest Terms and Conditions, and accept that all decisions by the Organiser are final and binding.
16. The Organiser reserves the right to change, amend, add or delete any of the Contest Terms and Conditions at any time without prior notice to the Participants and the Participants agree to be bound by such changes.
17. The Organiser reserves the right to use, edit, modify and publish the entry submitted by all the Participant(s), publish the names of the Participant(s), in any way it deems fit for any advertising, trade, promotional purposes and for any other reason whatsoever, without any further notice to the Participant(s) and the Participant(s) shall not claim ownership or any payment or compensation on the materials.
18. The Organiser is not responsible for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorised access to, or alteration of, user or member communications, or any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the internet and/or websites.
19. The Organiser, its partners and its sponsor(s) (if any) will not be held liable in the event of non-receipt or delayed delivery of the notification to the Contest Winner(s).
20. All Contest Winner(s) must abide by the Terms and Conditions of the parties arranging and/or providing for the prizes and the Terms and Conditions attached to the prizes, if any.
21. The Organiser makes no warranties or representations whatsoever with respect to the prizes and shall not be responsible nor liable for any problems and/or damage there to or arising there from.
22. In the event a Contest Winner(s) chooses not to accept a prize, they will disclaim all rights, interests and claims to that prize and the prize will be dealt with according to the sole and absolute discretion of the Organiser.

**REAL OR NOT**

**LET'S BUST MOTOR INSURANCE/TAKAFUL MYTHS!**

1 - 30 SEPTEMBER 2024

Main prize  
x 5 winners  
**RM500**  
Touch 'n Go reload

Consolation prize  
x 50 winners  
**RM50**  
Touch 'n Go reload

LEVEL UP PIAM MALAYSIAN TRADE ASSOCIATION

T&C apply

23. All prizes are accepted entirely at the risk of the Contest Winner(s), and the Organiser excludes all liabilities, representation and warranties in connection with any prize to the extent permitted by law. Contest Winner(s) shall comply with the Terms and Conditions of each prize.