

**TERMS & CONDITIONS**  
EasiPay n Win Contest  
stand to win Grand and Monthly Prizes

1. This EasiPay n Win Contest (the “Contest”) is organised by Manulife Insurance Berhad (Registration No. 200801013654 (814942-M)) (“MIB”).
2. This Contest commences on 1 September 2020 and ends on 30 November 2020 (“Contest Period”).
3. This Contest is open to customers who are currently paying their insurance premium through cash or cheque. Staff and agents of Manulife Holdings Berhad and its subsidiaries are not eligible to participate in this Contest.
4. To participate in this Contest, all participants must successfully pay their recurring insurance premium payment via JomPAY within the Contest Period (“Eligible Customer”). Eligible Customer will stand to win the Grand and Monthly Prizes. Monthly prize winners are eligible to win the Grand Prize. The details of the prizes and the qualifying dates are as follows:

<b>GRAND PRIZE</b>	
<b>1 x Dyson Vacuum Cleaner</b>	
<b>MONTHLY PRIZES</b>	
<b>RM50 AEON Shopping Voucher x 30 per month</b>	
<b>Qualifying Month</b>	<b>Qualifying Dates</b>
1	1 to 30 September 2020
2	1 to 31 October 2020
3	1 to 30 November 2020

5. MIB may in its sole discretion disqualify any entry due to any reason deemed appropriate by MIB and shall not be liable for such disqualification or any loss resulting thereof.
6. Shortlisting of Monthly and Grand Prize Winners:
  - a) An SMS will be sent to the Eligible Customer’s registered mobile phone number 30 (thirty) days after the end of each qualifying month. He/she will be required to answer one (1) question by replying the said SMS with the correct answer within the stipulated time specified in the SMS (“Selected Winner”). The Eligible Customer will have to bear the standard telecommunications charges imposed to reply the SMS.
  - b) The Eligible Customer will be disqualified if he/she gives an incorrect answer or does not reply within the stipulated time.
  - c) Thirty (30) Monthly Winners will be selected from the list of Selected Winner. Each Selected Winner will be assigned with a serial number that is computer generated at random and will be sorted based on smallest to largest sequence. The first 30 (thirty) smallest serial numbers will be identified as the Monthly Prize winners.

- d) One (1) Grand Prize Winner will be selected from the monthly Selected Winner lists, 60 (sixty) days after the end of the Contest Period. Each Selected Winner will be assigned with a serial number that is computer generated at random and will be sorted based on smallest to largest sequence. The smallest serial number will be identified as the Grand Prize winner.

7. Prize Redemption:

- a) The Monthly Prize will be couriered to the winner at the address recorded in MIB's system 60 (sixty) days after the end of each qualifying month.
  - b) The Grand Prize will be presented by Manulife's Agency Director to the Grand Prize Winner within 60 (sixty) days after the end of the Contest Period, at a venue that will be determined by MIB at its discretion.
  - c) In the event the winner is unable to collect the Grand Prize within 60 (sixty) days after the end of the Contest Period, the winner will need to contact our Customer Careline at 03-2719 9112 / 1300 13 2323 to arrange for the gift to be couriered to their mailing address.
  - d) MIB shall not be liable for any loss (including without limitation, indirect or direct consequential loss), damage, personal injury or death in connection with this Contest, or any prize.
  - e) MIB will not be held liable for the non-receipt of, or damage caused to the prizes during the delivery process. All warranty claims in regard to the prizes should be directed to the respective manufacturer (if applicable).
8. The prizes for this Contest are not exchangeable, transferable, redeemable for cash and replaceable if stolen or lost. MIB is also under no obligation to replace or pay to the winner the value of the vouchers if the vouchers are not utilised before its expiry date.
  9. MIB retains the right to substitute or replace all the prizes with another gift of similar value without prior notice.
  10. MIB may vary these Terms and Conditions, or withdraw, terminate, or suspend this Contest at any time without prior notice or liability to any party. In the event that changes are made to these Terms and Conditions, the revised Terms and Conditions will be posted on [www.manulife.com.my/easipaynwin](http://www.manulife.com.my/easipaynwin). Please check the website page regularly to take notice of any changes.
  11. MIB's decision on all matters relating to this Contest is final and binding on all entrants. No correspondence or attempt to dispute the decision would be entertained.
  12. By entering this Contest, each participant and winner consents to the collection, use and disclosure to third party service providers by MIB, of any personal data provided by the entrant to MIB in conjunction with this Contest, for such purposes as MIB deems reasonably necessary for the administration and management of this Contest.

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