

Terms and Conditions of the 'Get RM50 Ang Paw with any PolicyStreet Insurance Purchase' Campaign

1. The 'Get RM50 Ang Paw with any PolicyStreet Insurance Purchase' Campaign is organised by Polisea Sdn Bhd (1212085-T) ("the Organiser"). The Campaign shall commence on 2 February 2018 and shall be made available until 2 March 2018 (both dates inclusive) unless notified otherwise ("Campaign Period") at the Organiser's websites located at the following weblinks: <https://www.facebook.com/policystreetbypolisea>; <https://www.policystreet.com>. The Organiser reserves the right to end the Campaign earlier than 2 March 2018. Purchases made after the Campaign Period will not be entitled to the Campaign Gift.

2. Those who are eligible for the Campaign Gift are visitors to PolicyStreet.com who:
 - 2.1. purchases the listed products in paragraph 3 below ("Qualifying Product"), on PolicyStreet.com, during the Campaign Period;
 - 2.2. are residents of Malaysia and have attained the age of 18 years old at the time of making the Application;
 - 2.3 are not entitled to PolicyStreet's partner offer unless specified otherwise

3. The Qualifying Products - both monthly and annual purchase - are:
 - 3.1. Manulife ManuProtect Term-Life Insurance
 - 3.2. AXA 200 CancerCare
 - 3.3. MSIG Pet Insurance

4. The following categories of persons are NOT eligible for this Campaign:
 - 4.1. any person(s) who made an online application to purchase on any insurance companies' website or any other website apart from PolicyStreet.com
 - 4.2. any person(s) who is entitled to PolicyStreet's partner offer unless specified otherwise
 - 4.3. any person(s) who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to any facility(ies), service or accommodation by the Organiser; or

- 4.4. permanent and contract employees of Polisea Sdn Bhd and its working partners
5. The Organiser reserves the right to approve or reject any application to Purchase submitted at PolicyStreet.com without assigning any reason(s).
6. Subject to the terms and conditions below, the Organiser will award an exclusive reward ("Campaign Gift") to all Successful Purchasers of the Campaign **after 15 business days of the following month** from the submission of the listed details in paragraph 6.4, subject to confirmation of the said Purchase from PolicyStreet.
 - 6.1. The Campaign Gift is a reimbursement of any legal expenses made by the Successful Purchaser for the Chinese New Year festivity (**for example: petrol purchase, Touch n Go top up, microchipping of your cat or dog**), of which is up to RM50.00;
 - 6.2. Each Successful Purchaser is only eligible for up to three (3) Campaign Gifts during the Campaign if the Purchaser purchases one (1) Manulife Term Life policy, one (1) AXA 200 CancerCare policy and one (1) MSIG Pet Insurance policy.
 - 6.3. The Campaign Gift is exclusively available at PolicyStreet.com
 - 6.4. The Successful Purchaser will need to send an e-mail to admin@policystreet.com with the following details within **2 weeks** upon purchase of the Qualifying products, in order to apply for the Campaign Gift ("Gift Claim Process"):
 - e-Policy
 - NRIC number
 - Bank Account Number
 - Bank Account Holder Name
 - Bank Name
 - A jpg, jpeg, png **or** pdf file of a single receipt with a clear visual of the amount.
 - 6.5. The Campaign Gift will follow the amount stated on the receipt as provided according to paragraph 6.4, only up to RM50.00. If the receipt shows expenses beyond RM50.00, the Campaign Gift remains at a maximum of RM50.00.
 - 6.6. It shall be the Successful Purchaser's responsibility to claim the Campaign Gift from the Organiser once he/she purchases a PolicyStreet insurance

policy AND provide the receipt or evidence of purchase required for the reimbursement.

- 6.7 Claims of reimbursement must happen within two weeks after purchase; this is the "Claim Period". Applicant who claims the gift after the Claim Period will not be eligible for the Campaign Gift.
 - 6.8 The Organiser is responsible for delivery of the Campaign Gift to the Successful Purchaser after 15 business days of the following month from the submission of the listed details in paragraph 6.4.
 - 6.9 The Campaign Gift is only for the Successful Purchaser who has made the insurance policy purchase on PolicyStreet.com
 - 6.10 For the avoidance of doubt, only persons who fulfil the criteria set out in Paragraph 2 above shall be eligible for the Campaign Gift. The Organiser reserves the right to disqualify any Successful Purchaser without prior notice who failed to fulfil the criteria set out in Paragraph 2 above and/or who have submitted incomplete or inaccurate data.
 - 6.11 The Organiser is not responsible for any loss, delay, tampering, theft or modification of the Campaign Gift once it has been delivered by the Organiser.
7. By making an application at PolicyStreet.com, all Purchasers hereby give their consent to the use of their personal data by the Organiser for the purposes of the administration of this Campaign and any other purposes to which the Purchaser has consented to, such as these terms and conditions, the Personal Data and Information Notice and Privacy Policy published at PolicyStreet.com.
 8. By participating in this Campaign, each Purchaser agrees to be bound by the following terms and conditions:
 - 8.1. The Organiser reserves the right to cancel, terminate or suspend the Campaign without notice. Any cancellation, termination or suspension of the Campaign by the Organiser shall not entitle the Purchaser to any claim or compensation against the Organiser for any loss or damage incurred by the Purchaser as a direct and indirect result of such cancellation, termination or suspension.
 - 8.2. The decisions of the Organiser in relation to every aspect of the Campaign, including but not limited to the type of Campaign Gift, shall be deemed final

and conclusive under any circumstance and no complaint from any Purchaser will be entertained.

- 8.3. The decisions of the Organiser are final, conclusive and binding and no further appeal, enquiry and/or correspondence will be entertained.
- 8.4. To the fullest extent permitted by law, by participating in the Campaign, each Purchaser or Successful Purchaser agrees that he/she will not hold PolicyStreet and its partners liable for any injury, loss or damages that he/she may incur in connection with the Campaign and the use of the Campaign Gift by the Successful Purchaser and/or any other persons.
- 8.5. Any term and condition applicable to this Campaign which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
- 8.6. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia. Each Purchaser agrees that the Courts of Malaysia have exclusive jurisdiction over all matters arising from this Campaign.