



MY MSIG App “Download, Register, Reward!” Campaign Terms & Conditions.

MSIG Insurance (Malaysia) Bhd Registration No. 197901002705 (46983-W) (“MSIG”) presents the **MY MSIG App “Download, Register, Reward!” Campaign (“Campaign”)** beginning 1 August 2024 until 30 June 2025 (extended from 31 March 2025), both dates inclusive (**“Campaign Period”**), unless otherwise notified.

Terms & Conditions

The following sets out the terms and conditions applicable to the Campaign (“T&Cs”):-

ELIGIBILITY

1. The Campaign, which is organized by MSIG, is open to all Malaysians, Permanent Residents, Work Permit / Employment Pass Holders or otherwise legally employed persons in Malaysia and their Dependants and who have an active insurance policy issued by MSIG that is listed below in Appendix A (which shall be referred to as **“Policyholders”**) and have registered an account on the MY MSIG Mobile App (**“MSIG App”**) during the Campaign Period.
2. Policyholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to the active insurance policy issued by MSIG or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.
3. Policyholders who have committed, or determined by MSIG to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.
4. MSIG reserves the right to decline any Policyholders’ eligibility for the Campaign for any reason whatsoever that MSIG may in its sole and absolute discretion deem fit.

MECHANICS

5. Policyholders who download and register an account on the MSIG App during the Campaign Period shall be entitled to receive Touch N’ Go e-Wallet Credit (**“e-Wallet credit”**) which will be directly credited into the Touch N’ Go e-Wallet (**“TNG e-Wallet”**) associated with the mobile phone number provided to MSIG during the account registration on MSIG App.

Action	Value of the e-Wallet credit
Registering a valid account with a unique mobile phone number and email address during the Campaign Period.	RM20

6. Policyholders are responsible to provide accurate and full contact details as required in the registration process. MSIG shall not be held responsible if MSIG is unable to contact the Policyholders with the information provided by the Policyholders during registration. If Policyholders did not receive the e-Wallet credit due to inaccurate contact details, are non-contactable through adequate means possible and reasonable best efforts, or encounter limitations as set out in the TNG e-Wallet Terms of Service, MSIG reserves the right to forfeit the e-Wallet credit.
7. Disbursement of e-Wallet credit will be arranged after the Campaign Period has ended.

8. Policyholders are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Campaign.

GENERAL

9. By participating in the Campaign, the Policyholders:-
 - (a) agree that they have read, understood and agree to be bound by the T&Cs of the Campaign and any other relevant terms and conditions that MSIG may impose from time to time;
 - (b) agree to access MSIG's website at www.msig.com.my at regular time intervals to view and to ensure to be kept up-to-date on any changes or variations to the details of the Campaign information; and
 - (c) agree that MSIG's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Policyholders and no further correspondence and/or appeal to dispute such decision will be entertained.
10. MSIG reserves the right to add, delete, suspend or vary the T&Cs contained herein and/or details of the Campaign, wholly or in part at its absolute discretion by way of posting on MSIG's website, or in any manner deemed suitable by MSIG in order to give prior notice to the Policyholders of such additions, deletions or amendments.
11. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Policyholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
12. This document is not intended to be an invitation or offer for subscription of insurance products nor does it amount to solicitation by MSIG for subscription of insurance products by anyone.
13. The T&Cs herein are to be read together with the terms and conditions governing the creation of an account on the MSIG App, which is presented during the registration process. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
14. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final terms and conditions on MSIG's website shall prevail.

Appendix A

Insurance Category	Insurance Products
Home	1 Home Plus All-In-Home Fire Domestic 1 Fire Domestic 2 Fire Domestic 3 Home SafeGuard Home Contents Houseowner/Householder Key Plan
Motor	Comprehensive Private Car Comprehensive Private Car with Driver's PA InfinitiCare Insurance MSIG Motor Plus NisCare Insurance Perodua Total Protect Plus Private Car – Third Party Rencare Insurance Motorcycle - Comprehensive Motorcycle – Third Party
Travel	TravelRight Plus – Single Trip TravelRight Plus – Annual
Medical	FlexiHealth FlexiHealth Individual Healthcare International Hospital & Surgical Group