MSIG Online Exciting Rewards For Your Journey 2026 Campaign Terms & Conditions.
Last updated 2 November 2026

CAMPAIGN PERIOD

MSIG Insurance (Malaysia) Bhd Registration No. 197901002705 (46983-W) (**"MSIG"**) presents the MSIG Online Exciting Rewards For Your Journey 2026 Campaign **("Campaign")** that commences on 12 November 2026 and ends on 31 December 2026, 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. (a) The Campaign, which is organised 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 purchased (which shall be referred to as **"Policyholders"**) the following insurance product(s) (which shall be referred to as **"Insurance Plan"**), which is underwritten by MSIG online via MSIG's website at https://takeiteasy.msig.com.my/msigonline (**"MSIG's Website"**) during the Campaign Period:

    - **MSIG EZ Travel SafeGuard Insurance**

    (b) Where a group travel insurance policy is issued under a single master policy number, only one (1) Campaign reward shall be awarded in respect of that master policy. Such reward shall be awarded only to the Policyholder identified as the policy owner and/or primary policyholder in MSIG's records. No other insured person, dependant or person covered under the same master policy shall be entitled to receive any separate or additional Campaign reward.

2. Policyholders who have committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to the Insurance Plan 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 spend in the amounts provided below via MSIG's Website during the Campaign Period shall be entitled to receive the 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 application for the Insurance Plan (exclusive of service tax and stamp duty, if applicable).

Insurance Plan	Gross Premium After Rebate Excluding Service Tax & Stamp Duty	Reward Value (TNG e-Wallet Credit)
MSIG EZ Travel SafeGuard Insurance (Single Trip / Annual Plan)	Below RM50	RM5
	RM50 - RM99.99	RM10
	RM100 - 199.99	RM15
	RM200 - 349.99	RM 30
	RM350 & above	

6. Policyholders may purchase more than one Insurance Plan during the Campaign Period that is linked to the same TNG e-Wallet.

7. Each Policyholder will not be entitled to other TNG e-Wallet reward from other MSIG campaign(s) which is/are running concurrently with this Campaign, if any.

8. Policyholders are responsible to provide accurate and full contact details as required in the purchasing process. MSIG shall not be held responsible if MSIG is unable to contact the Policyholders with the information provided by the Policyholders in the purchase e-form. If Policyholders did not receive the e-Wallet Credit due to inaccurate contact details, or did not have a valid TNG e-Wallet, or are non-contactable through adequate means possible and reasonable best efforts, MSIG reserves the right to forfeit the e-Wallet Credit.

9. Disbursement of e-Wallet Credit will be arranged one month after the Campaign Period has ended.

10. Policyholders shall download, sign and email scan all required signed standard documents for insurance which may include but not limited to the application form and nomination form to MSIG. All applications for the Insurance Plan shall be subject to MSIG's approval and terms and conditions as may be imposed by MSIG in MSIG's sole and absolute discretion. In order to be eligible for the Campaign, Policyholders' application for the Insurance Plan and payment of insurance premium must be accepted by MSIG during the Campaign Period.

11. The premium paid for the Insurance Plan under this Campaign is not refundable and not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.

12. 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

13. 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 https://takeiteasy.msig.com.my/msigonline/ 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 Insurance Plan; 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.

14. MSIG reserves the right to add, delete, suspend, or vary the T&Cs contained herein and/or details of the Insurance Plan, 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.

15. 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.

16. This document is not intended to be an invitation or offer for subscription of Insurance Plan, nor does it amount to solicitation by MSIG for subscription of Insurance Plan by anyone. Policyholders are advised to read and understand the contents of the product brochure / policy contract before signing up for the relevant insurance products.

17. The T&Cs herein are to be read together with the terms and conditions governing MSIG's Insurance Plan as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.

18. 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.

*****END*****