

Tokio Marine Life Malaysia Train Spotter Challenge

Terms & Conditions

1. Introduction

- 1.1 This **Tokio Marine Life Malaysia Train Spotter Challenge** Terms and Conditions shall govern the Contest that is organised by Tokio Marine Life Insurance Malaysia Bhd. (“Organiser”).
- 1.2 By participating in this Contest, the person (Participant) indicates that they fully and unconditionally agree to the terms and conditions stated hereinafter.

2. Contest Period

- 2.1 The Contest will commence on **14 September 2026 and ends on 14 November 2026** at 11:59pm (“Contest Period”). Entries received after the Contest Period will NOT be eligible nor accepted.
- 2.2 The Organiser reserves the right to amend the Contest Period for any reason and will be communicated through the Organiser’s official social media channels.

3. Eligibility

- 3.1 The Contest is open to all Malaysian citizens only. The Participant needs to be 18 years of age and above at the date of entry.
- 3.2 The Participants need to be a follower of Tokio Marine Malaysia’s official Facebook account.
- 3.3 The Participants may be required to submit proof of eligibility (Full name, IC number, contact number, email address and mailing address) within the contest timeframe as it may be required by the Organiser to ensure the eligibility of the Participant. If the Participant does not provide the required proof, the Organiser is entitled to disqualify the Participant’s entry.
- 3.4 The Organiser reserves the right to disqualify the Participants and/or revoke the Prize (at any stage of the Contest) if in the Organiser’s identifies that the entry does not meet the Contest Mechanics.

4. Contest Mechanics

Step 1: Like/Follow our page - Tokio Marine's Facebook <https://www.facebook.com/tokiomarine.my> & Instagram (@tokiomarine.my)

Step 2: Share this contest post.

Step 3: Spot our branded train wrap in action on the Kelana Jaya LRT line. Take a selfie or a photo of you posing with the train, then upload it on your Facebook or Instagram page and tag us.

Step 4: Tag 3 friends & family in the comment section along with the #TMLMSpotSnapWin

5. Prizes and Selection of Winners:

5.1 30 winners who have fulfilled all requirements set by Organiser will be selected randomly to receive their prize.

5.2 A winner announcement will be made on Organiser's Facebook and Instagram account within 14 days after the end of the contest period. Remember to stay tuned. The winners are required to send a private message (PM) to the organiser's Facebook inbox within 3 days of the announcement and provide the requested information (Full name, IC number, contact number, email address and mailing address).

5.3 In the event the participant does not PM the organiser within the given timeline or failure to provide the requested information shall result in the prize being forfeited and Organiser has the right to select another winner.

5.4 The prizes won are not transferable and not redeemable by cash.

5.6 The winner is responsible for any and all taxes payable as a result of a prize being awarded (if applicable).

5.5 Organiser reserves the right to change the prize at its discretion to another prize of a similar or lesser value without any prior notice. The selected Winners who have been notified and contacted are deemed final.

6. Judging Criteria

6.1 The Organiser's decisions on all matters relating to the Contest shall be final and absolute and binding on the Participants. No discussion, correspondence, enquiry, appeal or challenge in respect of any decision of the Organiser will be entertained.

6.2 The Participants may not dispute nor make any oral or written complaints, public announcements or statements on the same whether during or after the Contest Period.

7. Indemnity

- 7.1 The Participants agree to waive, release and discharge the Organiser, its agencies, sponsors and representatives from and against, any and all liabilities, costs, loss, damages or expenses which the Participants or any party claiming through the Participants hereafter may have arising out of acceptance of any Prize(s) or participation in the Contest including (but not limited to) personal injury and damage to property and whether or not direct, consequential or foreseeable.
- 7.2 The Participants shall indemnify the Organiser, its affiliates, agent and sponsors from and against all liability, cost, loss or expenses suffered thereby as a result of the Participants' breach of the Participants' warranties and undertakings and any breach of the Terms and Conditions and/or the rules and regulations of the Contest.

8. General Terms and Conditions:

- 8.1 The laws of Malaysia shall govern this Contest.
- 8.2 This Contest is void where prohibited or restricted by any local, national, state, or any governmental laws.
- 8.3 This Contest is also subject to these contest Terms and Conditions stated.
- 8.4 Organiser also reserves the right to amend these Terms and Conditions, and to suspend, terminate or vary the Contest with an announcement or notice to the Participants.
- 8.5 The mode of notification (if any) of suspension, termination or variation shall be at Organiser's sole discretion, including but not limited to displaying the same in any of Tokio Marine Malaysia's website or social media sites.
- 8.6 By participating in this contest and providing your details to the Organiser, you are deemed to have agreed to the terms in our Privacy Policy and Data Protection Policy, and are giving us consent to use your details, images and contest entry for marketing purposes and/or in any publicity material. Observing this contest Terms and Conditions, our Privacy Policy and Data Protection Policy can be viewed at <https://www.tokiomarine.com/my/en/life/privacy-policy.html>, and our general Terms of Use are available at <https://www.tokiomarine.com/my/en/life/terms-of-use.html>

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