



MyTokioApp 2nd Anniversary Campaign

Terms and Conditions

1. Organizer

The MyTokioApp Campaign ("Campaign") is organized by Tokio Marine Insurans (Malaysia) Berhad ("TMIM").

2. Campaign Period

The Campaign runs from 1 August to 31 October 2026.

3. No Combination

This Campaign cannot be combined with any other campaigns that may be launched periodically.

4. Extension

TMIM may extend the Campaign period (if it deems necessary). Participation after the Campaign Period will not be considered.

5. Eligibility

The Campaign is open to all TMIM individual policyholders who:

- Hold an active individual insurance policy with TMIM throughout the Campaign Period;
- New users who download, register, and activate an account via the MyTokioApp Application during the Campaign Period ("Participant"); and
- Comply with these Terms and Conditions.

6. Lucky Draw Entries

Each participant gets one (1) entry into the lucky draw upon completing the download and registration.

7. Participation Criteria

TMIM employees (permanent and contract) are eligible.

8. Active Policy Requirement

Participants must maintain an active individual policy with TMIM at the time of prize fulfilment. Participants whose policies have lapsed, expired, terminated, or otherwise become inactive before prize fulfilment shall not be eligible to receive any prize or reward.

9. Campaign Mechanics

To participate in the Campaign, participants must:

- Download and register a MyTokioApp account during the Campaign Period.
- Successfully activate their MyTokioApp account.
- Ensure that the mobile number used to register their MyTokioApp account is linked to a valid Touch 'n Go eWallet account.

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10. Campaign Prizes

The Campaign consists of three (3) Monthly Campaign Draws and one (1) Grand Anniversary Draw. A total of two hundred (200) winners will be selected throughout the Campaign.

Campaign Prizes

Campaign Period	Prize
1 - 31 August 2026	• 2 x Sony Headphones • 60 x RM50 Touch 'n Go eWallet Credits
1 - 30 September 2026	• 3 x Sony Headphones • 60 x RM50 Touch 'n Go eWallet Credits
1 - 31 October 2026	• 2 x Sony Headphones • 60 x RM50 Touch 'n Go eWallet Credits

Grand Anniversary Draw

- 3 x iPhone 17 Pro
- 10 x RM200 Touch 'n Go eWallet Credits

11. Winner Selection

i. Monthly Campaign Prizes

Winners will be selected randomly from eligible participants who registered during the respective monthly campaign period.

ii. Grand Anniversary Draw

All eligible participants who were not selected as winners in any Monthly Campaign Prize draw will automatically qualify for the Grand Anniversary Draw.

Grand Anniversary Draw winners will be selected randomly after the Campaign concludes.

12. One Prize Per Participant

Each participant is only entitled to win one (1) prize throughout the Campaign. Participants who have won a Monthly Campaign Prize will not be eligible for the Grand Anniversary Draw.

13. Winner Announcement

Only winners will be notified via app notification through MyTokioApp by the following month. TMIM may change or postpone the notification date without prior notice.

14. Winner Notification

TMIM will make reasonable attempts to notify winners using the contact details provided during registration. Winners are responsible for ensuring that their contact information is accurate and up to date. If a winner cannot be contacted, is uncontactable, declines the prize, or fails to respond within the period specified by TMIM, TMIM reserves the right to disqualify the winner and select an alternative winner without further notice.

15. Prize Collection

- Prizes must be collected in person unless otherwise specified by TMIM.
- TMIM is not responsible for any damage or loss of prizes sent by courier.

16. Representative Collection

Winners can nominate a representative to collect the prize with a written authorization letter and ID copies.

17. Non-Transferable

Prizes are non-exchangeable, non-transferable, and not redeemable for cash.



18. Rule Changes and Cancellation

TMIM reserves the right to amend the rules, suspend, or cancel the Campaign at its own discretion within 14 days' notice. Participants are not entitled to any claims or compensation.

19. Liability

TMIM is only liable for losses directly caused by its gross negligence. TMIM is not responsible for indirect, incidental, special or consequential damages arising out of or in connection with the campaign.

20. Final Decision

TMIM's decisions on all matters related to the Campaign are final.

21. Agreement to Terms

By participating, participants acknowledge that they have read, understood, and agree to be bound by these Terms and Conditions.

22. Data Use

Participants agree to the collection and use of their personal data by TMIM for the Campaign and marketing activities, including advertising and publicity.

23. Touch 'n Go eWallet Credit

- Winners' mobile numbers will be shared with TNG Digital Sdn Bhd for credit reload purposes.
- eWallet credit will be added by the following month. TMIM may change the credit date.
- No cancellation or refund of credited amounts.
- Winners must have a valid Touch 'n Go eWallet account registered under the same mobile number used for their MyTokioApp registration. If a winner does not maintain a valid and verified Touch 'n Go eWallet account linked to the registered mobile number at the time of fulfilment, TMIM reserves the right to forfeit the reward.
- No alternative payment, transfer, replacement, or cash compensation will be provided for any forfeited Touch 'n Go eWallet reward.