

MyTokioApp Campaign The Power of 10

Terms and Conditions

- 1. **Organizer:** The MyTokioApp Campaign The Power of 10 ("Campaign") is organized by Tokio Marine Insurans (Malaysia) Berhad ("TMIM").
- 2. **Campaign Period:** The Campaign runs from 1 September 2025 to 31 October 2025.
- 3. **Eligibility:** Open to all TMIM individual policyholders who download, sign up and activate MyTokioApp account within the Campaign Period
- 4. **No Combination:** This Campaign cannot be combined with any other campaigns that may be launched periodically.
- 5. **Extension:** TMIM may extend the Campaign period (if it deems necessary). Participation after the Campaign Period will not be considered.

6. **Prizes:**

Milestones:

Every 10th eligible participant up to the 2500th (excluding Special Milestone winners) will receive one (1) RM100 Touch 'n Go eWallet credit.

Special Milestones:

The 10th, 410th, 810th, 1210th, 1610th, 2010th, or 2410th eligible participant will receive one (1) Apple Watch Series 10.

Lucky Draw:

All other eligible participants who do not win a milestone/special milestone reward will receive one (1) lucky draw entry for a chance to win one (1) iPhone 16 Pro.

7. Participation Criteria:

 Download and register on MyTokioApp during the Campaign Period. Ensure the mobile number used to register for MyTokioApp is linked to a valid Touch 'n Go eWallet account for the RM100 Touch 'n Go eWallet credit reward.

Campaign Period	Reward / Prize	Criteria
1 September – 31 October 2025	243 x RM100 Touch 'n Go eWallet credit	Milestones Every 10th eligible participant up to the 2500th will receive RM100 Touch 'n Go eWallet credit. The first milestone will start from the 20th milestone and continue up to the 2500th milestone (milestone reward excludes Special Milestone winners).
	7 x Apple Watch Series 10	Special Milestones Awarded to the 10th, 410th, 810th, 1210th, 1610th, 2010th, and 2410th eligible participants.
	3 x iPhone 16 Pro	Lucky Draw Open to all eligible participants who did not receive a Milestone or Special Milestone Reward.

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- 8. **Registration Verification:** Milestone winners and Special Milestone winners will be determined based on their registration timestamp.
- Lucky Draw Winner Selection: Winners are chosen randomly and announced on TMIM's website, social media, or via app notification the following month. TMIM may change or postpone the notification date.
- 10. **One Prize Limit:** Each participant can only win one (1) prize.
- 11. **Contact:** If a winner is not reachable within 24 hours of notification, TMIM reserves the right to disqualify the winner and select another winner.

12. Prize Collection:

- Prizes must be claimed in person unless otherwise specified by TMIM.
- TMIM is not responsible for any damage or loss of prizes sent by courier.
- 13. **Representative Collection:** Winners can nominate a representative to collect the prize with a written authorization letter and ID copies.
- 14. **Non-Transferable:** Prizes are non-exchangeable, non-transferable, and not redeemable for cash.
- 15. **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.
- 16. **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.

- 17. **Final Decision:** TMIM's decisions on all matters related to the Campaign are final.
- 18. **Agreement to Terms:** By participating, participants acknowledge that they have read, understood, and agree to be bound by these Terms and Conditions.
- 19. **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.

20. Touch 'n Go eWallet Credit:

- Ensure the mobile number used to register for MyTokioApp is linked to a valid Touch 'n Go eWallet account.
- 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.
- Winners must have a valid TNG eWallet account.
- · No cancellation or refund of credited amounts.
- If the crediting of the prize to a winner's account is unsuccessful due to unverified accounts, TMIM reserves the right to disqualify the winner.