

TERMS & CONDITIONS CYA Vouchers Giveaway Campaign

1. This “CYA Vouchers Giveaway Campaign” (“Campaign”) is organised by CY ACADEMY GROUP SDN BHD (“CYA”) *for the insurance products underwritten by Allianz Life Insurance Malaysia Berhad (“Allianz”).* CYA is not the agent of Allianz nor distributor of Allianz’s insurance products.
2. Eligible participants of this Campaign will each get a CYA cash voucher rewarded by CYA (“CYA Voucher”) with every purchase of any life insurance policy from Allianz (“Allianz Life Policy”) subject to the terms and conditions of this Campaign (“Terms and Conditions”). The value of CYA Voucher to be rewarded to the eligible participants shall be determined by CYA and as informed on the respective CYA’s platforms.
3. By participating in this Campaign, all participants will be deemed to have read, understood and agreed to be bound by the Terms and Conditions of this Campaign as stated herein.
4. This Campaign runs from 31st October 2022 until 31st May 2023 (both dates inclusive) (“Campaign Period”). CYA reserves the right to amend or extend the duration of the Campaign at any time as it deems fit without prior notice.
5. Participants who have fulfilled the following requirements (“Campaign Requirements”) will be eligible for the CYA Vouchers:-
 - a) be an existing and valid member of CYA (“CYA Member”) at the point of purchase of Allianz Life Policy;
 - b) have not owned any Allianz Life Policy before participating in this Campaign;
 - c) have made a Successful Purchase of an Allianz Life Policy with a minimum annual premium of RM6,000.00 during the Campaign Period via the unique link found in any of the following platforms owned and operated by CYA:-
 - (i) CYA’s social media, i.e. Facebook
 - (ii) CYA’s web banner; or
 - (iii) CYA’s electronic direct mail.

For the avoidance of doubt, “Successful Purchase” shall mean the requisite premium for the Allianz Life Policy purchased by a participant has been paid and the Allianz Life Policy has been issued to the participant.
 - d) Premium of the Allianz Life Policy purchased under this Campaign must be in annual payment mode.
6. Subject to non-cancellation or termination of the Allianz Life Policy purchased pursuant to this Campaign, participants who have fulfilled the Campaign Requirements will receive the CYA Voucher from CYA via email within two (2) months after the requisite annual payment of premium is received by Allianz.
7. The CYA Voucher is valid for twelve (12) months from the voucher issuance date and is solely for the redemption of selected CYA’s courses and services and the use of which is subject to CYA’s terms and

conditions. The CYA Voucher is not transferable to any other person and cannot be exchanged for cash.

8. CYA shall process the personal data of the participants in accordance with the Personal Data Protection Act 2010 ("PDPA") for the purpose relating to their participation in this Campaign. By participating in this Campaign, the participants are deemed to have consented to the processing and use of their personal data in accordance with the PDPA without any compensation or need for prior notification.
9. Participants may be contacted, at any time deemed appropriate by CYA, via email or any other mode of communication deemed appropriate by CYA in relation to participants' participation in this Campaign.
10. CYA reserves the absolute right to cancel, terminate or suspend the Campaign or vary these Terms and Conditions (in whole or in part) from time to time without any prior notice and assigning any reason. For the avoidance of doubt, CYA shall not be held liable for any losses or damages suffered or incurred directly or indirectly as result of the of cancellation, termination or suspension of this Campaign or variation of any of these Terms and Conditions by CYA, or the participants' participation in this Campaign.
11. Any query or dispute on this Campaign and the usage of the CYA Voucher must be directed to and resolved directly with CYA. Allianz shall not be liable for any losses or damages suffered by the participants as a result of this Campaign or the use of the CYA Voucher or any product or service associated with it.
12. These Terms and Conditions are governed by the laws of Malaysia.
13. CYA reserves the absolute right, at any time, to verify each participant's eligibility and reward the CYA Voucher. CYA's decision in relation to all aspects of the Campaign are final, binding and conclusive under any circumstances and no correspondence nor appeal will be entertained.
14. CYA reserves the right at its sole discretion to disqualify any participant and/or to forfeit the CYA Voucher from any participant if it reasonably believes that the participant has undertaken fraudulent practices and/or activities or other activities harmful to this Campaign or to CYA.
15. The Terms and Conditions contained herein shall prevail over any inconsistent terms, conditions, provisions or representation contained in any other campaign or advertising materials for the Campaign.