

TERMS & CONDITIONS

1. By participating in this Campaign, all participants will be deemed to have read, understood and agreed to be bound by the Terms & Conditions of this Campaign as stated herein.
2. This Campaign runs from 15th JAN 2022 to 14th APRIL 2022 ("Campaign Period"). The Organisers reserve the right to amend or extend the duration of the Campaign at any time as they deem fit without prior notice.
3. Promotion mechanics:
 - a. Binifinite members aged 18 and above who sign up with complete information within the campaign period – 100 Bpoints will be issued within fourteen (14) working days.
 - b. Additional RM 100 LAZADA vouchers for those who sign up and purchase a minimum annual premium of RM2,400 from Allianz Life Policies within 3 months from the first day of campaign period.
4. To qualify for free LAZADA vouchers under this Campaign, participants must have fulfilled the following requirements ("Campaign Requirements"):-
 - a) must submit the complete and valid information during the sign up
 - b) must have made a Successful Purchase of an Allianz life policy during the Campaign Period via the unique link found in any of the following platform owned and operated by Binifinite:-
 - (i) Binifinite social media, i.e. Facebook
 - (ii) Binifinite web and app banner; or
 - (iii) Binifinite electronic direct mail

For the avoidance of doubt, Successful Purchase shall mean when an Allianz life policy is issued to a participant.
5. Subject to non-cancellation or termination of the Allianz life policy purchased pursuant to this Campaign, RM 100 LAZADA vouchers will be issued to the participants 15days after the premium payment made to participant's Allianz life policy.
6. The Organisers' decision in relation to all aspects of this Campaign is final and binding and no correspondence nor appeal will be entertained.
7. Only participants that fulfilled the Campaign Requirements shall be entitled to the RM 100 LAZADA vouchers. Participants that fail to fulfil the Campaign Requirements will not be entitled to the RM 100 LAZADA vouchers.
8. The Organisers shall process the personal data of the participants in accordance with their respective Privacy Notice for the purpose relating to their participation in this Campaign, as applicable and by participating in this Campaign, the participants hereby consent to the processing of their personal data in accordance with the Organisers' Privacy Notice and the participants are deemed to consent to such use with no monetary payment.
9. Participants may be contacted, at any time deemed appropriate by the organiser, via email or any other mode of communication deemed appropriate by organiser in relation to participants' participation in this Campaign.

10. The LAZADA vouchers are not exchangeable and/or transferable and cannot be redeemed for cash.
11. The Organisers reserve the absolute right to cancel, terminate or suspend the Campaign with or without any prior notice and assigning any reason. The participants agree that the Organisers 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 the Campaign.
12. These Terms and Conditions may be translated into other languages. In the event of inconsistencies between these terms and conditions and the translated versions, the English version shall prevail.
13. These Terms and Conditions are governed by the laws of Malaysia.
14. The Organisers reserve the absolute right, at any time, to verify each participant's eligibility and award of the Campaign vouchers. The Organisers' 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.
17. Only participants who fulfil the Campaign Terms and Conditions and Campaign Requirements shall be eligible to receive the vouchers. Participants who fail to fulfil the Campaign Terms and Conditions and Campaign Requirements will automatically be disqualified from the Campaign without notice.
18. The Organisers reserve the right at their sole discretion to disqualify any participant and/or to cancel the issuance of LAZADA VOUCHERS from any participant if they reasonably believe that the participant has undertaken fraudulent practices and/or activities or other activities harmful to this Campaign or to the Organisers.
19. 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.
20. The Organisers reserve the absolute right to vary, delete or add to any of these Terms and Conditions (wholly or in part) from time to time without any prior notice to the participants.