

**TERMS & CONDITIONS – TELL US YOUR FAVOURITE MALAYSIAN FOOD and WHY!
Campaign**

1. This **“TELL US YOUR FAVOURITE MALAYSIAN FOOD IN YOUR CREATIVE WAY!”** (“Campaign”) is jointly organised by BIGLIFE Sdn. Bhd. (“BIG”) and Chubb Insurance Malaysia Berhad (“Chubb”) (jointly referred to as “the Organisers”).
2. By participating in this Campaign, all participants (“Participants”) will be deemed to have read, understood and expressly agreed to be bound by the Terms & Conditions of this Campaign as stated herein and any additional terms and conditions stipulated by the Organisers (as may be applicable) including the decisions of the Organisers in all matters related thereto.
3. Information on how to enter forms part of these conditions of entry. Registration for and/or participation in this Campaign is deemed as acceptance of these conditions of entry. Acceptance of these Terms and Conditions is a condition of entry.
4. This Campaign runs from 1st December 2020 (12.01AM) until 31st March 2021 (11:59 PM) (both dates inclusive), unless advised otherwise by Organisers (“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.
5. To qualify and participate in this Campaign, Participants must fulfil the following requirements (“Campaign Requirements”):
 - a) be an existing BIG Member (having subscribed and registered for membership under the loyalty and rewards program operated by BIG under the name “BIG Rewards”) and have a unique registration number known as the “BIG Member ID” issued by BIG at the point of participation in the Campaign;
 - b) Click on the marketing assets as advertised by BIG on its website and/or mobile app, Facebook page or electronic direct mail (“EDM” to BIG Members) which will lead to Chubb’s microsite <https://www.chubb.com/my-en/aabmakan.html> (“Dedicated Website”) during the Campaign Period;
 - c) On the Dedicated Website, Participants to tell us their favourite Malaysian food in creative words, during the Campaign Period;
 - d) Submit their BIG Member account ID on the Dedicated Website.
6. Participants who meet all the Campaign Requirements above shall be rewarded with fifty (50) BIG Points for their successful submission (“Participation Prize”).
7. Each Participant is only allowed to submit one entry and earn the Participation Prize once throughout the Campaign Period.
8. At the end of each month of the Campaign Period, the Organisers will select 10

Participants with the most creative entry as winners to win five thousand (5,000) BIG Points each (“Winning Prize”).

9. The winners will be contacted and notified by the Organisers accordingly, through any mean of communication deemed appropriate. (Participation Prize and Winning Prize shall be collectively referred to as the “Prizes”)
10. All entries submitted after the Campaign Period or submitted through any other means other than the prescribed method above, will not be eligible for the Campaign.
11. The Organisers reserve the absolute right, at any time, to verify the validity of entries, submissions and eligibility of the Participants. Without limitation, Participants agree to provide necessary documentation and information to the Organisers upon request. 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.
12. Only Participants that fulfil the Campaign Terms and Conditions and Campaign Requirements shall be eligible to receive the BIG Points/Prizes. Participants that fail to fulfil the Campaign Terms and Conditions and Campaign Requirements will automatically be disqualified from the Campaign without notice.
13. The Organisers reserve the absolute right to substitute and/or replace the BIG Points/Prizes from time to time without any prior notice to the Participants.
14. The Organisers further reserve their right to use any personal data of Participants in any manner and/or for any purpose as they deem fit in accordance with the Organisers’ respective Privacy Policy and the Participants are deemed to consent to such use with no monetary payment.
15. The Organisers reserve the right in their sole discretion to disqualify any Participant and/or to forfeit the BIG Points/Prizes from any Participant if the Organisers’ reasonably believe that the Participant has undertaken fraudulent practices and/or activities or other activities harmful to this Campaign or to the Organisers.
16. Participants may be contacted, at any time deemed appropriate by the Organisers, via email or any other mode of communication deemed appropriate by the Organisers.
17. The BIG Points are not exchangeable and/or transferable and cannot be exchanged or redeemed for cash. All use of BIG Points pursuant to this Campaign is subject to BIG’s Terms and Conditions that can be located at <https://www.airasiabig.com/my/en/ask-big?topic=26&sub=-1&subsub=-1&article=69>
18. The Organisers reserve the absolute right to cancel, terminate or suspend the Campaign with or without any prior notice and/or assigning any reason. For the avoidance of doubt, cancellation, termination or suspension of the Campaign by the Organisers shall not entitle the Participants to any claim or compensation against the

Organisers for any and/or all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.

19. The Organisers accept no responsibility for late, lost, incomplete, incorrectly submitted, delayed, corrupted or misdirected booking whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise.
20. The Organisers, their subsidiaries, affiliates, and associated companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Campaign (in which case that liability is limited to the minimum allowable by law).
21. By participating in the Campaign, each Participant acknowledges, represents and warrants that the content of their submission and/or entry does not infringe the intellectual property rights of any third party and/or violate any copyrights, patents, trade names, proprietary, personal, privacy or moral right(s) of any third party. In the event the content does infringe the intellectual property rights of any such third party, the said Participant shall release the Organisers from any liability in relation to damages, losses (including any loss of data or profits) or any other consequences that the said Participant may incur or be liable to.
22. The Terms and Conditions contained herein shall prevail over any inconsistent terms, conditions, provisions or representation contained in any other promotional or advertising materials for the Campaign.
23. 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.
24. The decision of the Organisers in relation to every aspect of the Campaign including but not limited to the BIG Points/Prizes award, Campaign Requirements, selection of winners and/or eligibility of Participants shall be deemed final and conclusive under any circumstances and no appeal or complaint from any Participants will be entertained.
25. 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.
26. These Terms and Conditions are governed by the laws of Malaysia.