



“UPCYCLING FOR OUR PLANET” CONTEST TERMS AND CONDITIONS

The BSIB Upcycling Contest (“**Contest**”) is organised by Berjaya Sampo Insurance Berhad (“**BSIB**”) in accordance with the terms and conditions (“**Terms and Conditions**”) stated herein.

ELIGIBILITY CRITERIA

- The Participant must be either a Malaysian citizen, Permanent Resident cardholder or expatriate with a valid employment pass and shall include their respective immediate family members (spouse, children, parents or siblings) residing in Malaysia.
- Participants must be aged eighteen (18) years and above.
- Employees of BSIB or its related companies and their immediate family members (spouse, children, parents, or siblings) are NOT eligible to participate in the Contest.
- Participants may be required to submit further proof of their eligibility within such timeframe as may be required by BSIB, failing which BSIB shall be entitled to disqualify the Participant.

GENERAL TERMS AND CONDITIONS

1. Participants shall read these Terms and Conditions before participating.
2. By participating in this Contest, Participants shall be deemed to have read, understood, accepted, and agreed to be bound by the Terms and Conditions of the Contest.
3. BSIB reserves the right to vary, postpone or re-schedule the Contest dates or extend the Contest Period at its sole discretion.
4. BSIB may terminate or suspend the Contest at any time at its absolute discretion, in which case, BSIB may elect not to award any Prize. Such termination or suspension will not give rise to any claim by the Participants. If BSIB resumes the Contest, Participants shall abide by BSIB’s decision regarding resumption of the Contest and disposition of the Prizes.
5. Participants shall not be entitled to claim any compensation from BSIB for any losses and damages suffered or incurred, either directly or indirectly, due to any representations, amendments, alterations or modifications of the Terms and Conditions of the Contest, including cancellation, termination, or suspension of the Contest, which remains at the sole discretion of BSIB.
6. BSIB’s decision on all matters relating to the Contest shall be final, conclusive, and binding on the Participants and no appeal against its decision will be entertained.



7. All information, including personal information or data submitted to BSIB in connection with the Contest, will only be used for the purposes set out in and treated in accordance with these Terms and Conditions, the Personal Data Protection Act 2010 and BSIB's Privacy Notice, which is available at <https://www.berjaysompo.com.my/page/privacy-notice>.
8. By participating in the Contest and submitting the Contest Entry, Participants consent and agree that BSIB is entitled to collect, process, and use the personal data submitted for the purpose of the Contest, including publishing the Participant's personal data (e.g., name and email address) for publicity, promotional and advertising or prize/winner notification purposes of the Contest ONLY, without any compensation or need for prior notification to Participants.
9. BSIB will take all reasonable precautions to ensure that any third-party service provider involved in the Contest keeps the Participant's personal data secure and dealt with in accordance with the Personal Data Protection Act 2010 and BSIB's Privacy Notice.
10. Participants shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including death) resulting from their participation in this Contest, redemption and/or usage of the Prize and BSIB shall not be responsible for any liability, mishap, loss, damage, claim or accident (including death) in any manner whatsoever.
11. The Contest will be conducted in the English language.
12. BSIB shall not be responsible for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorised access to, or alteration of, the user or member communications, or any problems or technical malfunction of its website, any telephone network or lines, online computer systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the internet and/or website.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.

CONTEST MECHANICS

1. The Contest shall commence on **11th October 2021, Monday at 10.00am** and will end on **25th October 2021, Monday at 11.59pm** ("End Date"), both dates inclusive ("Contest Period").
2. Participants are required to leave a comment with their DIY upcycling project's photo and description.
3. Contest submission is closed on 25th October 2021, Monday at 11.59pm.



6. Participants need to do the following:
 - (a) "Follow" BSIB's Instagram and Facebook (@berjayasompoinurance)
 - (b) Leave a comment with your DIY upcycling project's photo and description.
7. All costs and related expenses incurred to participate in the Contest and redeem the prizes are the sole responsibility of the Participant.
8. BSIB shall not be responsible for any Contest submission not received due to any reason whatsoever.

DISQUALIFICATION

1. BSIB reserves the right to disqualify Participants and/or revoke the goodies set (at any stage of the Contest) if:
 - (a) the Participant is ineligible or does not meet the Eligibility Criteria;
 - (b) the Participant breaches any of these Terms and Conditions, other rules and regulations of the Contest or violates any applicable laws or regulations; or
 - (c) in BSIB's sole determination, it believes that the Participant attempted to undermine the operation of the Contest by fraud, unlawful or wrongful acts, including cheating or deception.
2. In the event of a disqualification after the prizes have been awarded, BSIB reserves the right to demand the return of the prize from the disqualified Participant.

Prizes

1. 15 eligible entry/per week will receive a free 14-days VIU subscription
3. There will be a total of 5 winners comprising of the following Prizes:
 - RM 100 Grab Voucher
 - Hamper from The Hive Bulk Food
4. The Prize shall be sent by electronic mail ("email") to the winners, and the hamper will be mailed to the winner's preferred address located in Malaysia, provided the same is not a PO Box address. BSIB shall not be held responsible for any Prize which is lost or not received during such transmission.
5. BSIB reserves the right to substitute the Prize with another prize of equivalent value at any time at its absolute discretion.
6. Prizes are not transferable, non-refundable, non-renewable (if expired) and not exchangeable for cash.



SELECTION OF WINNERS

1. Each Participant may only win one (1) Prize throughout the Contest.
2. All winners selected shall be final.

NOTIFICATION OF THE WINNERS

1. Selected participants will be contacted by BSIB from 1 November 2021 onwards
2. Winners will also be asked to acknowledge and provide necessary information such as full name, contact number and residential address to BSIB within seven (7) days from the Notification Date via email to pr@bsompo.com.my to enable sending of the prizes.
3. Participants need to ensure to turn off the “private account setting” of their Instagram page to enable BSIB to notify the Participant if he/she is selected as a winner.
5. In the event the winner fails to respond to BSIB within seven (7) days and/or is disqualified for non-compliance with the Contest Terms and Conditions, BSIB reserves the right to select the next best Participant as the winner.