

PIAM Road Safety 2026 Giveaway Contest Terms & Conditions

1. Contest Period

9 August 2026 at 11:00AM until 7:00PM ("Contest Period").

2. Pledge Mechanics

Any individual who submits an entry to the **PIAM Road Safety 2026 Giveaway Contest** ("Giveaway Contest") during the Contest Period will stand a chance to win a Prize(s) subject to the Terms and Conditions stated herein.

3. General Provisions

- a. This PIAM Road Safety 2026 Giveaway Contest is organised by **Persatuan Insurans Am Malaysia** ("PIAM" or Organiser") and is open to Participants residing in Malaysia.
- b. Participation is open only to individuals who are Malaysian citizens or permanent residents, aged eighteen (18) years and above as at the date of entry, who possess a valid Malaysian NRIC, and Participants are responsible for ensuring that their Touch 'n Go eWallet account is active, valid, registered in their own name, and capable of receiving the Prize throughout the Contest Period and prize fulfilment process. Employees and contract staff of PIAM and its appointed agencies, and the immediate family members include spouse, parents, parents-in-law, children, siblings and their spouses of the foregoing, are not eligible to participate in this Giveaway Contest.
- c. All valid and eligible entries received during the Contest Period will be entered into a random selection process for a chance to win one (1) Touch 'n Go eWallet credit worth RM10, subject to verification and compliance with these Terms and Conditions.
- d. PIAM reserves the right at any time to verify the eligibility and identity of any Participant and to request such information or documentation as it reasonably considers necessary for such verification.
- e. Winners will be selected at random from a cumulative pool of eligible entries collected over the campaign period in all contest announcement posts. The Organiser's determination of eligibility and winner selection shall be final and binding.
- f. The Organiser reserves the right to reject, disqualify or remove any entry suspected of being fraudulent, generated through automated means, or otherwise submitted in breach of these Terms and Conditions.
- g. Participation in the Contest does not guarantee the receipt of any Prize.
- h. The Organiser reserves the right not to award all available Prizes if an insufficient number of eligible entries is received.

4. Participation Mechanics

- a. To participate in the Giveaway Contest, Participants must:

- i. Upload a photo that was taken at PIAM's booth at the Yamaha Gen Blu 2026 event and include the hashtag #PIAMRoadSafety in their caption on their respective Instagram accounts.
 - ii. The photo ("Submission") must be posted on their Instagram account feed and their profile needs to be public and must remain accessible throughout the Contest Period and until the winner announcement.
- b. All entries must be received by the Organiser during the Contest Period. Any entry(ies) received after the expiry of the Contest Period shall be automatically disqualified. The Organiser reserves the right to disqualify any entry that is not publicly accessible, has been removed, or cannot be verified at any time during the Contest Period or winner selection process.

5. Prize(s)

Prize	Prize Description	Quantity	Total Quantity
Once off prize	Touch n' Go eWallet Credits worth RM10	Up to 100 Winners	Total Prize Amount: RM1000 Total Winners: Up to 100 individuals

- a. Each participant may only submit 1 entry and shall only be eligible to win one (1) prize throughout the Contest Period.
- b. Prizes are non-transferable, non-exchangeable, and cannot be converted into cash or other forms of compensation.

6. Selection of Winners

- a. Up to 100 Participants ("Winners") will be selected randomly during the Contest Period, subject to the number of valid and eligible entries received. Where the number of eligible entries is fewer than 100, the number of Winners selected shall be reduced accordingly and no substitute or cash equivalent shall be payable in respect of any unallocated Prizes.
- b. The Winners will be announced on 19 August 2026 via PIAM's official social media platform(s) below:
 - i. **Facebook:** Persatuan Insurans Am Malaysia
 - ii. **Instagram:** piam_malaysia
 - iii. **TikTok:** piam_malaysia

7. Prize Fulfilment

- a. Winners will be notified via PIAM's official social media platform(s), where their Instagram usernames may be included in the post visual for the purpose of winner announcement.

- b. Winners must, within seven (7) days from the date of notification, send a direct message to PIAM's Instagram Account and complete the prize redemption form or submission link provided by PIAM and submit all information required for prize fulfilment, including:
- Full Name (as per NRIC)
 - NRIC Number
 - Contact Number
 - Email Address
 - Instagram Username
- c. PIAM reserves the right to disqualify any Winner and select an alternative Winner where:
- the Winner fails to submit the required information within the stipulated timeframe;
 - the information provided is incomplete, inaccurate or cannot be verified; or
 - the Winner is otherwise found to be ineligible under these Terms and Conditions.
 - Failure to comply with the above requirements may result in forfeiture of the Prize.
- d. PIAM and/or its appointed fulfilment partner will use reasonable endeavours to distribute the Touch 'n Go eWallet Reload PIN to the Winner **within thirty (30) days** of receiving the Winner's complete submission through the designated prize redemption form or redemption link. PIAM shall not be liable for any delay in Prize distribution arising from incomplete or inaccurate information provided by the Winner, the processing timelines of Touch 'n Go or the appointed fulfilment partner, or any circumstances beyond its reasonable control.
- e. By accepting the Prize, Winners consent to PIAM's use of their name, Instagram username, photographs and video recordings, including any taken in connection with Prize fulfilment for publicity, promotional and marketing purposes across any medium, without further notice or compensation.

8. Third-Party Disclaimer

- a. The Touch 'n Go eWallet credit will be charged a convenience fee based on the type of card used and the reload amount as clarified in a notice by Touch 'n Go. The applicable rates are as below:

Reload Channel	Convenience Fee
Reload PIN	1% of the reload amount or the converted amount from Non-Transferrable Balance

For further details, you may refer to the links below:

Touch n' Go eWallet Help Centre	Link
Reload Pin	Link

- b. Winners acknowledge that the Prize is awarded in the form of a Touch 'n Go eWallet Reload PIN with a nominal value of RM10. PIAM shall not be liable for, and makes no representation or warranty in respect of, any convenience fee, conversion fee, processing fee, or other charge or deduction imposed by Touch 'n Go or any other third party that results in a Winner receiving an amount of less than RM10 in usable or transferrable balance. Such fees are determined and imposed solely by Touch 'n Go (or the relevant third-party service provider) in accordance with its own terms and conditions, which are beyond PIAM's control, and Winners are responsible for reviewing Touch 'n Go's applicable terms before accepting the Prize.

9. Acknowledgement

- a. By participating in this Contest, participants acknowledge and agree to be bound by these Terms and Conditions and all decisions made by PIAM.
- b. To the fullest extent permitted by law, PIAM shall not be liable for any loss, injury, damage, or expense (including loss of opportunity) suffered or incurred in connection with the Contest or acceptance or use of any Prize,
- c. All personal data submitted shall be processed in accordance with PIAM's Privacy Policy (available at <http://www.piam.org.my>).
- d. By submitting an entry and, if selected as a Winner, by completing the prize redemption form and providing personal data (including full name, NRIC number, contact number, email address, and Instagram Username), Participants and Winners consent to PIAM collecting, using, and disclosing such personal data for the purposes of administering the Contest, verifying identity, distributing the Prize, and, where consent has been given, for publicity and promotional purposes. Personal data collected shall be retained only for as long as necessary to fulfil these purposes and to meet any applicable legal or regulatory requirements, after which it will be securely destroyed or anonymised. Participants and Winners may exercise their rights under the Personal Data Protection Act 2010 (including the right to access, correct, or withdraw consent for the processing of their personal data) by submitting a request through the channels set out in PIAM's Privacy Policy.
- e. PIAM reserves the right, at its sole discretion, to amend, vary, or supplement these Terms and Conditions, or to suspend, cancel, or terminate the Contest at any time without prior notice.
- f. All decisions by PIAM regarding the Contest, including the selection of Winners, shall be final, conclusive, and not subject to appeal. No correspondence or disputes will be entertained.

14. Governing Law

- a. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia, and Participants submit to the exclusive jurisdiction of the courts of Malaysia in respect of any dispute arising out of or in connection with this Contest.