

Terms & Conditions: Tune Protect “Jom Gear Up!” Campaign.

Organizer & Contest Period

1. This “Jom Gear Up!” Campaign is organized by Tune Insurance Malaysia Berhad (“Organizer”, “We”, “Us”, “Tune Protect”).
2. The Campaign will commence on 2 November 2026 at 12.00am (GMT +8) and ends on 31 December 2026 at 11.59pm (GMT +8) (“Campaign Period”).

Eligibility

3. The Campaign is open to all Malaysians, Permanent Residents, Work Permit / Employment Pass Holders, or otherwise legally employed persons in Malaysia and their Dependents (Family Members) who are eighteen (18) years of age and above at the start of the Campaign Period (“Eligible Customers”).

Prizes

4. Prizes are as follows:
 - 1 x Full Face Helmet
 - 1 x Riding Jacket
 - 1 x Bluetooth Helmet Intercom
 - 1 x Waterproof Bag
 - 50 x RM20 eWallet credit

Campaign Mechanics

5. To participate in the campaign, all Eligible Customers must successfully purchase and maintain a valid policy for one of the Eligible Products stated below during the Campaign Period:
 - a. **Bike Easy (Motorcycle Insurance)**
6. Only customers who have completed payment successfully will be eligible to participate in the campaign. The Organizer will not be responsible for any failure to complete payment or purchase successfully for whatever reason.
7. Eligible products must be purchased on Tune Protect’s official website (www.tuneprotect.com) or through the Tune Protect mobile app during the Campaign Period. Purchases made through any third-party platforms or agents are excluded.
8. Winners will be chosen on a lucky draw basis. All winners are eligible to win only one (1) prize each.

Prize Distribution

9. eWallet prizes will be distributed by our authorized rewards partner, Wogi Malaysia Sdn Bhd (“Wogi”), OR any other vendor appointed by the Organizer from time to time. Any such distribution shall remain subject to these Terms and Conditions. eWallet prizes will be distributed via email or other suitable distribution method.
10. Physical prizes must be collected by Winners residing in the Klang Valley at a location, date and time to be informed by the Organizer. For Winners residing outside the Klang Valley, the Organizer may, at its sole discretion, arrange for the prize to be delivered.
11. Prizes are not exchangeable for cash and are non-refundable in the event of loss, expiry or damage after distribution.

12. Tune Protect reserves the right to replace or change any prize at any time, at its sole discretion, with an item of equal or lower value due to unavailability of the original prize or unforeseen circumstances. All decisions by Tune Protect are final.

Prize Fulfilment

13. We will endeavour to contact and distribute the prizes to all Winners within sixty (60) days from the end of the Campaign Period.
14. Prize fulfilment is dependent on Winners providing us with requested details that include (but are not limited to) Name, Identification Card (IC) Number, Contact Number, Email and Insurance Policy Number. We will contact the Winners through any mode of communication deemed appropriate.
15. The Organizer will not be held responsible or liable if the Winner's contact details are not reachable or invalid. If a Winner does not receive the prize within sixty (60) days after being contacted by the Organizer, the Winner must notify the Organizer at hello@tuneprotect.com within seven (7) days thereafter. All requests/claims after 60 days will not be entertained.
16. Prizes will be forfeited if the Winners fail to claim their prizes or respond to us within one (1) week after we contact them. Prizes will also be forfeited if Winners terminate their Bike Easy policy within 30 days after the campaign ends. No refunds or compensation will be provided and no related correspondence or pleas will be entertained.
17. Prize fulfilment may be delayed in the event of any unforeseen or unexpected circumstances.
18. The Organizer shall not be held responsible for any missing, damaged, delayed, lost, returned or uncollected Prizes for whatever reason.
19. All Prizes are non-refundable, non-returnable and not exchangeable for cash or any other benefits in kind. Prizes must be taken as stated and no compensation will be payable if the Winner is unable to use the Prize.
20. The Organizer, its agencies, its directors, its affiliates, and representatives shall not be liable for any damage relating to and/or arising from the prizes or misuse of the Prizes, or any claims, liabilities, expenses, losses or damages be it directly or indirectly, arising out of or in connection with this Campaign and/or the Prizes.
21. Winner(s) shall be responsible for any additional costs, duties, taxes and/or other incidental expenses incurred because of and/or related to their acceptance or use of the Prize or participation in this Campaign.

Rights of the Organizer

22. The Organizer reserves the right to cancel, terminate or suspend the Campaign at any time before, during or after the Campaign has commenced, with or without any prior notice and reason. For the avoidance of doubt, cancellation, termination, or suspension of the campaign by the Organizer shall not entitle the customers to any claim or compensation against the Organizer for all losses, damages, and/or costs suffered or incurred as a direct or indirect result of the act of cancellation, termination, or suspension.
23. The Organizer reserves the right to disqualify any participant found to be tampering with the entry process, acting fraudulently, or otherwise in breach of these Terms and Conditions.

24. The Organizer reserves the right to change the Campaign Mechanics or any of these Terms and Conditions at any time without prior notice.

Personal Data Protection Act 2010

25. The Organizer reserves its rights to publish or display materials or information, including but not limited to the names of winners for marketing, advertising, and publicity purposes in any manner it deems appropriate. By participating in the Campaign, Customers shall also confirm that they have read, understood, and accepted Tune Protect's Privacy Policy at <http://www.tuneprotect.com/privacy-policy>.
26. By participating in this Campaign, customers are deemed to have read, understood and agreed to be bound by the Terms and subject to the Conditions set out herein. The Terms and Conditions herein shall prevail over any inconsistent terms, conditions, provisions, or representations contained in any other promotional or advertising materials for the campaign. In the event of any inconsistency, conflict, ambiguity or discrepancy between the English version and any other language version of these terms and conditions, the English version shall always prevail.

Liability & Responsibility

27. Tune Protect Malaysia shall bear no responsibility for any damage, loss (including but not limited to direct, indirect and consequential loss), expenses, liability, injury or disappointment incurred or suffered by the customers with this Campaign, the promotion of this Campaign or the use of any prize, except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).

Governing Law

28. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia, and all parties agree to submit to the exclusive jurisdiction of the courts of Malaysia.

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