

**CARSOME CAPITAL ZERO INTEREST, FULL PROTECTION - 0% INSTALLMENT OFFER
("Promotion")**

Terms and Conditions

This Promotion (details of which are set out below) is available only to Eligible Customers who meet the Promotion Qualifications during the Promotion Period only.

Promotion Information Details:

Organizer	CARSOME CAPITAL SDN. BHD. ('CCSB')
Promotion Description	Customers who choose to pay via the instalment plan when renewing their motor insurance through Carsome Insurance webpage during the promotion period will enjoy 0% interest, subject to the Organizer's terms and conditions.
Promotion Period	15 November 2024 until 31 December 2024 (all dates are inclusive)
Eligible Customers	<p>Customers who choose to pay via the instalment plan when renewing their motor insurance through Carsome Insurance webpage during the promotion period will enjoy 0% interest,</p> <p>The renewal of the motor insurance policies shall be completed via the following link: https://www.carsome.my/car-insurance</p>
Promotion Qualifications	<p>Only customers who meet the following criteria shall be eligible to receive the promotion ("Promotion"):</p> <p>To qualify for the 0% instalment, customers must fulfil the following requirements:</p> <ul style="list-style-type: none">a) The motor insurance policy must be renewed through https://www.carsome.my/car-insuranceb) the customer must have a valid credit card from our partnered bank and meet the minimum purchase amount specified for each bank and plan (refer to Appendix 1 for details)c) Customers must select the Instalment Plan as the payment option during the checkout process to take advantage of the Promotion. Approval for the instalment plan is subject to the bank's discretion.
Special Promotion Terms	1. This Promotion shall not be valid with any other ongoing promotions, discounts, vouchers, or other campaigns or privileges.

	<ol style="list-style-type: none"> 2. The Organizer reserves the right to amend or terminate the promotion at any time without prior notice. 3. The discount is non-transferable and has no cash value.
--	---

Promotion Terms and Conditions:

This Promotion is as specified in the Promotion Information Details above and is strictly made available to the Eligible Customers who meet the Promotion Qualifications during the Promotion Period and is subject to the following terms and conditions ("Terms and Conditions"):

1. The Organizer reserves the right to amend or extend the Promotion at any time as they deem fit. The Organizer may engage their Affiliates in order to assist the Organizer with the execution of the Organizer's roles and responsibilities pursuant to this Promotion. For purposes of this Promotion, the term "Affiliate" shall mean any entity, individual, firm, or corporation, directly or indirectly, through one or more intermediaries, controlling, controlled by, or under common control with the Organizer.
2. The Promotion is only applicable during the Promotion Period. Any customer who does not meet the Promotion Qualifications and is not an Eligible Customer is not entitled to the Promotion.
3. In the event this Promotion involves vendors, merchants, and/or third-party providers ("Merchant") the relevant participating Merchant reserves the right to revise its terms and conditions without prior notice. Eligible Customers' participation in the Promotion shall be further subjected to the participating Merchant's terms and conditions.
4. By participating in this Promotion, all Eligible Customers will be deemed to have read, understood and expressly agreed to be bound by the Terms & Conditions of this Promotion as stated herein and any additional terms and conditions stipulated by the Organizer (as may be applicable) including the decisions of the Organizer in all matters related thereto.
5. All personal information provided by the Eligible Customers is subject to the Organizer's Privacy Policy (details of which are available at https://www.carsome.my/privacy_policy). Amongst others, the Eligible Customers agree to provide consent for the Organizer to collect, record, hold, store, use and disclose their personal information for purposes which are necessary or related to their participation in the Promotion and agree to grant the Organizer the absolute and unrestricted right to modify, use and publish any still or moving images of the Eligible Customers for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
6. The Organizer shall have the full discretion to determine (a) the eligibility of the Eligible Customers in relation to taking part in the Promotion; and (b) for any terms not specifically mentioned herein. The Organizer reserves the right to change or amend the Promotion mechanics, incentives, rewards, and the Terms & Conditions any time without any prior notice to the Eligible Customers.
7. The Organizer reserves the absolute right to cancel, terminate or suspend the Promotion with or without any prior notice and/or assigning any reason. For the avoidance of doubt, cancellation, termination or suspension by the Organizer shall not entitle the Eligible Customers to any claim or compensation against the Organizer 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.

8. The Eligible Customers acknowledges and agrees that in relation to this Promotion, neither the Organizer nor their Affiliates, agents, members, partners, employees, successors, or assigns shall be liable for claims, demands, compensation, costs, or expenses arising out of any damage or loss which may be sustained by the Eligible Customers, whether or not caused in whole or in part by the active or passive actions of the Organizer or their affiliates, agents, employees, partners, members, successors, or assigns. The Eligible Customers acknowledges and agrees to hold harmless, indemnify and defend the Organizer against any and all claims, liabilities, damages, liens and expenses (including, without limitation, reasonable attorney's fees) arising directly or indirectly from any such occurrences in relation to this Promotion.
9. The Terms & Conditions contained herein shall prevail over any inconsistent terms, conditions, provisions or representation contained in any other promotional or advertising materials for the Promotion.
10. The Terms & Conditions herein shall be governed by the laws of Malaysia.

Easy Payment Plan Period & Minimum Spend Criteria:

BankName	Provider	InstallmentPeriod	MinAmount (RM)	MaxAmount (RM)
Affin Bank Berhad	Payex	6	500	NULL
Affin Bank Berhad	Payex	12	1,000	NULL
AMBank Berhad	Payex	6	500	NULL
AMBank Berhad	Payex	12	1,000	NULL
CIMB Bank Berhad	Payex	6	600	NULL
CIMB Bank Berhad	Payex	12	1,200	NULL
Hong Leong Bank	Payex	6	500	NULL
Hong Leong Bank	Payex	12	1,000	NULL
Maybank Berhad	Payex	6	500	50,000
Maybank Berhad	Payex	12	1,500	50,000
OCBC Bank (MALAYSIA) Berhad	Payex	6	500	NULL
OCBC Bank (MALAYSIA) Berhad	Payex	12	1,000	NULL
Public Bank Berhad	Payex	6	500	NULL
Public Bank Berhad	Payex	12	500	NULL
RHB Bank Berhad	Payex	6	500	NULL
RHB Bank Berhad	Payex	12	1,000	NULL
United Overseas Bank Berhad	Payex	6	500	NULL
United Overseas Bank Berhad	Payex	12	500	NULL
Affin Bank Berhad	Razer	3	500	NULL
Affin Bank Berhad	Razer	6	1,000	NULL
Affin Bank Berhad	Razer	12	1,200	NULL
AMBank Berhad	Razer	3	500	NULL
AMBank Berhad	Razer	6	1,000	NULL
AMBank Berhad	Razer	12	1,200	NULL
Hong Leong Bank	Razer	3	500	NULL
Hong Leong Bank	Razer	6	1,000	NULL
Hong Leong Bank	Razer	12	1,200	NULL
RHB Bank Berhad	Razer	3	500	NULL
RHB Bank Berhad	Razer	6	1,000	NULL
RHB Bank Berhad	Razer	12	1,200	NULL