CARSOME Capital Insurance

Refer & Earn Programme Customer Terms & Conditions & Disclaimer

Organizer: CARSOME Capital Sdn Bhd ("CARSOME Capital", "we", "us")

1. About This Disclaimer

1.1 These terms ("Disclaimer") apply to any customer ("you", "Customer") who is referred to an insurance product offered by CARSOME Capital through its Refer & Earn Programme ("Programme"), which is open to eligible employees across CARSOME Group entities, by an employee using a unique referral code ("Referral Code").

1.2 By using a Referral Code to renew your motor insurance policy, you agree to be bound by this Disclaimer, in addition to the terms of the insurance policy issued by the underwriting insurer ("Insurer") and any other applicable terms on this website.

2. The Referral Discount

2.1 If you complete an eligible motor insurance renewal using a valid Referral Code, you will receive a discount of 10% on the Gross Premium of that renewal ("Discount"), subject to the rules of the applicable campaign, and the requirements of the Insurer.

2.2 The Discount applies only where a valid Referral Code is correctly entered and captured at the point of purchase. CARSOME Capital is not responsible for any failure to apply the Discount where a Referral Code is not provided, is invalid, or is not successfully captured.

2.3 CARSOME Capital reserves the right to verify, reject, adjust, or withdraw the Discount at any time, including where a Referral Code is found to be invalid, expired, misused, or fraudulently obtained.

3. Conflict of Interest Disclosure

3.1 CARSOME Capital operates an internal employee referral programme open to eligible employees across CARSOME Group entities. If you were referred to this insurance product by such an employee, please note that the employee may receive a financial reward from CARSOME Capital upon successful issuance of your policy

3.2 This arrangement does not affect the price you pay (other than the Discount described in Clause 2), the terms of your policy, or your rights as a customer.

4. No Advice; Insurer's Terms Prevail

4.1 Neither CARSOME Capital nor the referring employee provides insurance advice, product comparisons, or recommendations as to suitability. Any information shared by the referring employee is provided for general reference only and does not constitute advice.

4.2 T The policy issued upon your renewal is underwritten by the Insurer and is subject to the Insurer's own terms, conditions, underwriting criteria, and approval. The Discount does not guarantee approval or issuance of any renewal.

4.3 In the event of any inconsistency between this Disclaimer and the Insurer's policy terms, the Insurer's policy terms shall prevail in respect of your insurance coverage.

5. Eligibility and CARSOME Capital's Rights

5.1 The Discount is available only for eligible insurance policies as determined by CARSOME Capital and the Insurer from time to time and may be subject to additional campaign-specific terms.

5.2 CARSOME Capital reserves the right to amend, suspend, or terminate the Programme, including the Discount, at any time. Any such change will not affect a policy that has already been issued prior to the change.

6. Personal Data Protection

6.1 Any personal data you provide in connection with your policy purchase, including data relating to your use of a Referral Code, will be collected, processed and used in accordance with CARSOME Group's Privacy Notice, available at https://www.carsome.my/privacy_policy , and the Personal Data Protection Act 2010.

6.2 Your data may be shared with the Insurer and other relevant service providers solely for the purposes of processing your policy and administering the Programme.

7. Complaints and Enquiries

7.1 If you have any questions or concerns regarding the Programme, the Discount, or this Disclaimer, please contact CARSOME Capital's Product Marketing Team at capital.productmarketing@carsome.com

7.2 Complaints relating to your policy itself, including claims and coverage, should be directed to the Insurer in accordance with the Insurer's own complaints process.

7.3 Any dispute arising out of or in connection with a referral, the Programme, or this Disclaimer shall first be raised with CARSOME Capital's Product Marketing Team using the contact details in Clause 7.1, prior to pursuing any other recourse.

8. General

8.1 This Disclaimer is governed by and shall be interpreted in accordance with the laws of Malaysia, and you submit to the exclusive jurisdiction of the courts of Malaysia.

8.2 This Disclaimer shall prevail over any inconsistent terms, conditions or representations contained in any other CARSOME Capital marketing or promotional materials relating to the Programme, save for the Insurer's policy terms as set out in Clause 4.3.

8.3 CARSOME Capital may amend this Disclaimer at any time by publishing the updated version on this website. Continued use of a Referral Code following such amendment constitutes acceptance of the updated Disclaimer.

8.4 The Discount and the terms of this Disclaimer are fixed and not subject to negotiation. No CARSOME Capital employee, including the referring employee, has any authority to negotiate, vary, or offer any discount, benefit, or term other than as expressly set out in this Disclaimer.