

CARSOME CAPITAL x MONEE CAPITAL SPAY LATER
Terms and Conditions
Information Details:

Organizer	CARSOME CAPITAL SDN. BHD.
Campaign Period	1 January 2026 – 31 March 2026
Eligibility	<ul style="list-style-type: none"> • Open to all individuals who purchase or renew Car and Motorcycle Insurance via CARSOME. • To be eligible for the discount, users must select SPayLater as the payment method during checkout. • Users must have a valid and active SPayLater account within the Shopee App to participate.
Eligible Promotion Platforms	<ul style="list-style-type: none"> • CARSOME Insurance webpage - https://www.carsome.my/car-insurance • Carlist webpage - https://carlist.policystreet.com/ • WapCar webpage - https://wapcar.policystreet.com/
Promotion Benefits	<ul style="list-style-type: none"> • Eligible customers will receive a 10% discount on the final payment amount. • The discount is capped at a maximum of RM50.00 per transaction. • No manual claim is required. The discount will be automatically applied on the Shopee payment page. • Promotion is on a first-come, first served basis. • Each user is limited to one (1) redemption per month.
How to Redeem	<ol style="list-style-type: none"> 1. Complete the insurance checkout process on the CARSOME eligible platforms. 2. Select ShopeePay as the payment option. 3. Scan the generated QR code using the Shopee App on your mobile device. 4. Enter the payment amount and select SPayLater as the payment method. 5. The 10% discount will be automatically applied to the total amount. Click "Pay Now" to proceed. Incomplete, cancelled, refunded, or unsuccessful transactions will not be eligible for the discount.
General Terms	<ul style="list-style-type: none"> • CARSOME Capital and Shopee reserve the right to alter, cancel, terminate, or suspend the promotion or any part thereof or any part of the applicable terms and conditions at any time, with or without any prior notice.

- This promotion cannot be exchanged for cash or used in conjunction with other ongoing CARSOME Capital promotions unless stated otherwise.
- CARSOME Capital shall not be liable for any technical errors, system interruptions, delays, or failures that may affect a user's participation or redemption. CARSOME Capital is not responsible for any payment failures caused by Shopee systems or account restrictions.
- By participating in this campaign, users agree to be bound by these Terms and Conditions and the decisions of CARSOME Capital. All decisions by CARSOME Capital in relation to this promotion are final.
- Promotion benefits or discounts are strictly personal to the participant and may not be transferred, sold, or assigned to another person.
- SPayLater is subject to Shopee's approval and discretion. The approval, credit limit, and availability of SPayLater are determined solely by Shopee. CARSOME Capital has no control over, and shall not be liable for, any decision by Shopee to approve, reject, suspend, or restrict a user's access to SPayLater. Any enquiries or disputes relating to SPayLater eligibility must be directed to Shopee. CARSOME Capital will not intervene in or entertain any appeals regarding such matters.
- CARSOME Capital and Shopee reserve the right to disqualify any participant suspected of fraud, abuse, or manipulation of the promotion.
- CARSOME Capital is not responsible for any typographical errors, misprints, or inconsistencies in advertising materials related to this promotion.
- By participating in this campaign, users acknowledge that their personal data may be processed in accordance with CARSOME Capital's privacy notice and applicable laws (including PDPA), solely for purposes related to administering the campaign and providing the promotion. This promotion is governed by the laws of Malaysia.