

TERMS AND CONDITIONS

1. The qualifying period for this “Experian Malaysia’s Say Something That Heals Giveaway” campaign (hereinafter referred to as the “Campaign”) is from 5 November 2025 to 5 December 2025 (hereinafter referred to as the “Campaign Period”).
2. This Campaign is only open to customers who are of eighteen (18) years old and above during the Campaign Period, subject to the terms and conditions stated herein.
3. Any customer who (i) redeems or purchases an Experian Personal Credit Report Plus; (ii) follows Experian’s Facebook and/or Instagram accounts; and (iii) comment on the Campaign social media posts, during the Campaign Period (hereinafter referred to as an “Eligible Customer”) will be eligible to be a weekly winner and grand prize winner and stand a chance to win any one (1) of the following (hereinafter referred to as the “Prize”):
 - 1x Grand Prize: RM1,000 cash prize
 - 5x Weekly Winners: RM168 for each winner
4. By participating in this Campaign, the Eligible Customer(s) are deemed to have understood and agreed to be bound by these Terms and Conditions as well as consented to Experian Information Services (Malaysia) Sdn Bhd (hereinafter referred to as “Experian”) processing and disclosing their personal data in accordance with Experian’s Privacy Statement which can be found at www.experian.com.my/privacy-statement/.
5. All decisions made by Experian in relation to every aspect of this Campaign shall be final, binding and conclusive. No correspondence, queries, protests or attempts to dispute the same will be entertained.
6. Eligible Customers are required to provide their name, contact number and NRIC upon contact to be eligible to be a winner. Should an Eligible Customer fail to give the necessary details within 48 hours upon contact, they may be deemed to have forfeited their eligibility to be a winner.
7. Experian will announce the 5 weekly winners and the Grand Prize winner of this Campaign on its social media account(s) by publishing the winner’s social media handle and the last four (4) digits of their NRIC. For the avoidance of doubt, Experian may appoint a third party to handle the fulfillment of the Prize and shall have no liability for the act or omission of any such third party, including any Prize lost or damaged during transit.
8. The Prize is non-exchangeable, non-transferable and not redeemable for cash or other monetary value. Experian is entitled to replace the Prizes with other prizes of similar value at any time without any prior notice. The value of the Prizes is just for indication only and actual prices may vary.

9. Experian reserves the right at its sole discretion to disqualify any Eligible Customer(s) that it determines to be tampering with the entry process, or to be acting in breach or potential breach of these Terms and Conditions.
10. Experian reserves the right to extend, shorten, terminate or suspend this Campaign by giving fourteen (14) calendar days' prior notice to the Eligible Customers via its website, social media account(s) or other means of its choice. For the avoidance of doubt, any extension, shortening, termination or suspension of this Campaign by Experian shall not entitle any of the Eligible Customer(s) or any other persons whatsoever to any claim or compensation against Experian.
11. Experian shall not in any manner whatsoever be liable or held responsible to any Eligible Customer(s) or any party for any loss or damage of whatsoever nature suffered (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party) howsoever arising, in relation to an Eligible Customer's participation or non- participation in this Campaign, any amendment to the Terms and Conditions herein or Experian's failure to perform in whole or in part any of its obligations under this Campaign.
12. The Eligible Customers acknowledge and agree that Experian is entitled to amend or make variations to these Terms and Conditions in its absolute discretion and further agree to access Experian's website at regular intervals to view the most up-to-date Terms and Conditions.
13. These Terms and Conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign. These Terms and Conditions are to be read in conjunction with the prevailing terms and conditions of the Self-Check terms and conditions available at www.experian.com.my/.
14. Experian shall have no liability whatsoever to the winners of the Prize or any other persons for any losses, claims, actions or liabilities suffered or incurred as a result of or in connection with any products and/or services provided by any third party.
15. Employees of Experian (including its affiliated and related companies) and their immediate family members (spouse, children, parents, siblings and their spouses) are not eligible to participate in this Campaign.

