



ASEAN Women's MSIG Serenity Cup Finals Player Escort 2025 Terms and Conditions ("Terms and Conditions")

These Terms and Conditions apply to the MSIG's ASEAN Women's MSIG Serenity Cup Finals Player Escort 2025 promotion (the "**Promotion**") administered by MSIG Insurance (Vietnam) Company Limited ("**MSIG**") and MSIG Asia Pte. Ltd. ("**MSIG Asia**"). By posting their entries on their social media accounts and tagging MSIG on Instagram or Facebook with either of these hashtags:

#MSIGSerenityCupPEK
#ProtectingGoals
#PoweringFutures

each entrant and Eligible Child agrees to be bound by these Terms and Conditions.

Eligibility

1. To be eligible for this Promotion:
 - a. entrants and Eligible Child must be Vietnamese citizens;
 - b. entrants must be a parent or legal guardian of a female child ("**Eligible Child**") aged between 6- 8 years (inclusive) at the time of the ASEAN Women's MSIG Serenity Cup Finals on 19 August 2025 (the "**Final**");
 - c. entrants must be an existing policyholder of MSIG or applied for an MSIG policy during the Campaign Period (defined below);
 - d. entrants must confirm that the Eligible Child is able to participate as a player escort kid ("**PEK**") during the Final on 19 August 2025; and
 - e. entrants and the Eligible Child must possess valid passports or necessary travel documentation at the time of the Final.

2. The following people are not eligible to participate:
 - a. employees and agents of MSIG and other MSIG companies in Asia;
 - b. any person who is not an individual natural person; and
 - c. other persons assisting with this Promotion or are professionally connected with it.

Duration of the Promotion

3. The Promotion starts on 4 July 2025 and closes at 23:59 on 25th July 2025 ("**Campaign Period**"). Entries received after 23:59 on 25th July 2025 ("**Closing Date**") will not be valid.

Conditions for Participation in the Promotion

4. Entries which are invalid or generated by robotic, programmed, script, macro or other automated means will be void.
5. Each entrant is only entitled to one entry for each Eligible Child. Duplicate entries for the same Eligible Child will be void.
6. The entrant of the winning entry ("**Winner**") and the Eligible Child will be required to grant to MSIG and MSIG Asia including the vendors working with MSIG and MSIG Asia for this Promotion, the right to use his or her name, address, photograph, video or any likeness of the Winner or of the winning Eligible Child ("**Winning Child**") and wording of the entries, for lawful purposes in connection with this Promotion including without limitation, advertisements, publicity and other commercial purposes, in any and all forms and media including the internet world-wide without any monetary compensation. The Winner for himself or herself and on behalf of the Winning Child assign the copyrights and all intellectual property rights of the winning entry to MSIG and MSIG Asia.

Conduct of the Promotion

7. Entries will be judged on their relevancy, creativity and emotional impact. MSIG's decision on the winning entry for this Promotion will be final. MSIG is not obliged to communicate with unsuccessful entrants.
8. Entries must not, as determined by MSIG, contain any content which knowingly duplicates other submitted entries, is sexually explicit or suggestive, unnecessarily violent or is derogatory of any religious, ethnic, racial, gender, professional or age group; and/or breaches Governing Law.
9. Each entry must be the original work of the entrant, must not have been previously published, must not have won previous awards, and must not infringe upon the copyrights, trademarks, rights of privacy, publicity or other intellectual property or other rights of any person or entity.
10. MSIG will not consider any entries which are fraudulent or arises from any misconduct or misrepresentation of any kind.

Description of the Prize and Conditions

11. The Winning Child and the Winner (collectively the “**Winning Pair**”) will be entitled to the prize (“**Prize**”) consisting of:
 - a. Return flights within Vietnam;
 - b. 1 night’s hotel accommodation;
 - c. A pair of tickets to watch the Final at Lach Tray Stadium, Hai Phong;
 - d. 2 way local transportation to Lach Tray Stadium, Hai Phong; and
 - e. 1 MSIG United football kit for the Winning Child consisting of a jersey, a pair of shorts and socks.
12. The Winning Pair must comply with the ticket conditions of the Vietnam Football Association.
13. The Winning Pair must carry proof of their identities when entering the Lach Tray Stadium and comply with all applicable safety and security regulations of the Lach Tray Stadium.
14. MSIG reserves the right to verify the identity and age of the Winning Child and identity of the Winner and other relevant factors to ensure compliance with these Terms and Conditions prior to awarding the Prize for the winning entry of the Promotion.

General Conditions

15. The Prize cannot be exchanged for cash, is not transferable or sold, replaced or refunded in the event of loss or theft.
16. To the fullest extent permitted by the prevailing law, MSIG and the supporting vendors of the Prize does not have any responsibility or liability for any losses, injuries or damages of any kind to the Winning Pair including death or property resulting in whole or in part, directly or indirectly from the acceptance, possession, misuse or use of the Prize or participation in this Promotion including any Prize-related travel.

Prize Claim Conditions

17. The Winner will be notified via the social media platform on which the winning entry was posted and tagged. Subsequently, MSIG will get in touch by writing to the Winner to his or her email address. The Winner must confirm receipt of the notification within 72 hours of such receipt and provide to MSIG:
 - a. with a copy of the Winning Child’s passport/ ID card/ birth certificate or equivalent document; and
 - b. satisfactory proof to MSIG that the Winner is a MSIG policyholder or that the Winner has purchased a MSIG policy during the Campaign Period, failing which MSIG reserves the right to choose an alternative winning entry.

18. After MSIG receives the documents as prescribed in Article 17, MSIG will send to the Winner:
- a. a notification from MSIG by email of the Prize claim including whether MSIG needs to have further details provided to it by the Winner to enable MSIG to finalise any details;
 - b. a confirmation form which:
 - releases MSIG, MSIG Asia, the vendors concerned with conducting this Promotion and their respective employees, officers and agents from responsibility or liability for claims for the Prize, for the Winner and Winning Child;
 - contains undertakings that the Winner is the parent/guardian of the Winning Child, that the Winner and the Winning Child have complied with these Terms and Conditions and the Winner will accompany the Winning Child; and
 - consent for publicity.
19. The Winner must provide to MSIG, no later than 10 days after the date upon which notification of the award is first sent by MSIG to the Winner the completed confirmation form, failing which the Prize will be withheld from the Winner and the Winner's entry and prize claim will become void.

Liability

20. To the fullest extent permitted by Governing Law, MSIG and its vendors does not assume any responsibility for and will not be liable for: the non-availability, damage, loss or late receipt of any claim for the Prize, the Prize or any other communication whether by reason of errors due to the mobile network operators, failures of transmission, full or inoperable inbox or otherwise; any representation, warranty, condition or guarantee in respect of the Prize; any taxes or charges which the Winner has to pay in respect of the Prize; or any charges incurred by the Winner for submitting the entry to MSIG.

MSIG's Rights

21. MSIG reserves the right at its absolute discretion to:
- a. extend, modify, terminate or suspend the Promotion at any time, without prior notice due to events beyond MSIG's control; or
 - b. substitute any part of the Prize with replacements of equal value.
 - c. change the Prize for the Winning Pair without notice.

Personal Data

22. MSIG's Personal Data Collection & Purpose:

- a. Personal Data Collection: names, addresses, photographs, videos or any likeness of the entrant and Eligible Child.
- b. Purpose: for lawful purposes including without limitation, advertisements, publicity and other commercial purposes, in any and all forms and media including the internet world-wide without any monetary compensation.

23. Personal Data Processing

- a. Location: MSIG may process Personal Data of the entrants, the Eligible Child, the Winning Pair ("Data Subject") in Vietnam or in a location outside the territory of Vietnam. In the latter case, MSIG will ensure that appropriate safeguards, as required by applicable laws, are put in place prior to the transfer of data.
- b. Methods: MSIG may, directly, or indirectly via MSIG's Data Recipients, use various methods such as manual, mechanical, and automatic processing to process Data Subject's Personal Data .
- c. Data Recipients: Besides MSIG, Data Subject's Personal Data may be processed by other parties which MSIG shares data with, including: MSIG and MSIG Asia and all vendors working with MSIG and MSIG Asia during the Promotion.
- d. MSIG shall require MSIG's Data Recipients (other than government authorities or law enforcement authorities) to process Data Subject's Personal Data in a lawful and secure manner. With respect to MSIG's Data Recipients, MSIG only engages those who can provide an appropriate level of assurance that the personal data is processed only for the Purposes and that commensurate technical and organizational measures have been implemented to adequately protect Data Subject's Personal Data.
- e. Unwanted consequences and damage: There are some unwanted consequences and damage that can occur during the processing, such as loss, theft, misuse, access, collection, use, disclosure, copying, modification, unauthorized handling of personal data, etc. MSIG shall endeavor to protect Data Subject's Personal Data against these risks by implementing appropriate and necessary protection measures.
- f. The commencement of the processing is when MSIG collect Data Subject's Personal Data, and the end is when MSIG have no legal basis to retain Data Subject's Personal Data. MSIG shall retain Data Subject's Personal Data for as long as it is commensurate with the Purpose for which it was collected unless longer retention is allowed or required by applicable laws.

24. Data Subject's Rights and Obligations:

- a. Unless otherwise provided by applicable laws, with respect to MSIG processing, Data Subjects are entitled to (i) be informed; (ii) consent and withdraw consent; (iii) access and rectify; (iv) require data provision; (v) delete; (vi) restrict; (vii) object to; (viii) denounce, complain and initiate lawsuits; (ix) claim damage and (x) self-defense.
- b. Data Subjects are required to provide MSIG with adequate and correct Personal Data and comply with Governing Law.
- c. Data Subject's failure to comply with this Terms and Conditions and other obligations as prescribed by Governing Law may affect the legitimate rights and interests of Data Subject, MSIG and related parties. In such cases, Data Subject will be responsible against the laws, MSIG and related parties for non-compliance with Data Subject's obligations.
- d. In case the Eligible Child is 7-8 years old, the entrants confirm and are responsible to ensure that the Eligible Child has been informed about and agree to the processing of their personal data as stated above.

25. Inconsistency

If there is any inconsistency between the Terms and Conditions and any statements in the materials used for the Promotion, the Terms and Conditions will prevail.

Governing Law

26. The construction, interpretation, validity and enforceability of these Terms and Conditions including the rights and obligations of entrants concerning this Promotion will be governed by the laws of Vietnam ("Governing Law"). MSIG and the Winner agree to be subject to the exclusive jurisdiction of Vietnam International Arbitration Centre (VIAC).