

## **Terms and conditions**

### **Eastspring Business Challenge**

**Period: 1 January 2026 – 31 March 2026**

#### **A. ABOUT THE CHALLENGE**

1. The Eastspring Business Challenge (“Contest”) is run by Eastspring Investments Berhad (“Organiser”) and is open to all undergraduate students enrolled in a bachelor programme (“Participant”).
2. The Contest starts from 1 January 2026 and ends on 31 March 2026 (“Contest Period”).

#### **B. FORMAT**

1. The Contest will be delivered as a case study based on a real-life business situation in need of a solution, the main objective of which is the stimulation of learning skills, knowledge sharing, and innovation to participants. The case study question will be revealed following the successful registrations of the teams.
2. Each university/college may submit teams comprising three to five students. The team must comprise of undergraduate students currently enrolled in a bachelor programme. There is no limit to the number of teams for each university/college. Successful teams will be notified by email.
3. The Contest consists of 2 (two) phases:
  - 3.1. Phase 1
    - 3.1.1. Upon receiving the business case/problem, the team are to submit a 1500-2000 written solution to the judges for review. At least 6 teams will be selected to the finals to present their solution to a panel of judges.
  - 3.2. Phase 2
    - 3.2.1. The shortlisted teams will be briefed on what is required in their presentation at Eastspring Investments headquarters in Menara Prudential @TRX. The teams will have one month to prepare their presentation.
4. Evaluation criteria:
  - 4.1. Skill demonstrated in conceptualising and analysing the case
  - 4.2. Ability to defend a particular position or strategy
  - 4.3. Use of pertinent literature and best practices
  - 4.4. The effectiveness of the proposed solution
  - 4.5. Innovative and creative thinking
  - 4.6. Overall quality of the assessment.

#### **C. REWARD**

1. Winners will be selected and announced at the final presentation in Menara Prudential @ TRX
2. Monetary reward (up to RM18,000 worth of unit trusts for the top 3 (three) winning teams).
  - 2.1. First prize – RM10,000 worth of unit trust investment (divided equally among team members)
  - 2.2. Second Prize – RM5,000 worth of unit trust investment (divided equally among team members)
  - 2.3. Third Prize – RM3,000 worth of unit trust investment (divided equally among team members)
3. Winning team members will be required to open an account via myEastspring to be eligible to receive the unit trust investment. In the event that the winner is below the age of 18 (“minor”), the minor cannot be named as the Principal Account Holder.

4. In such case, the minor will be designated as a Designated Account Holder per the term and conditions outlined in Eastspring Investments Master Account Opening form (Individual). The Principal Account Holder must be 18 years old and complete the suitability assessment as required under applicable regulations. Minor joint holders are exempt from the suitability assessment requirement.
5. The Organiser will credit the winning team member's account with the prize upon successful completion of the suitability assessment.
6. For clarity, the reward cannot be exchanged for cash.
7. The Organiser reserves the right to replace the prize with any other prize of equivalent value for whatsoever reason.
8. Winning team gets breakfast with the Eastspring Executive Committee.
9. Internship opportunity in Eastspring Investments Berhad.

#### D. GENERAL

1. By participating in the Contest, Participants acknowledge that they have read the Terms and Conditions and agree to be bound by these terms and conditions.
2. The Contest will be held during the Contest Period set out in PART A, ITEM 2. The Organiser reserves the right at its sole and absolute discretion, to vary, postpone, or re-schedule or extend the Contest Period, at any time without any liability.
3. The Organiser reserves the right at its sole and absolute discretion, to change, amend, delete, or add to the Terms and Conditions and other applicable rules and regulations including the mechanism of the Contest as set out in PART B, at any time and without any liability.
4. The Organiser will not be liable to the Participants in any way in respect of any matter arising under the Contest whether caused by error, negligence (whether in contract or tort) or unintentional wrongful act or conduct on the part of the Organiser or otherwise or from the use or redemption of the Reward.
5. All Participants shall indemnify the Organiser and its associated companies, against all claims for any loss or damages, whether direct, indirect, consequential, or otherwise, arising from any cause whatsoever from their participation in any way howsoever in this Contest.
6. All costs incurred by the Participant in relation to and/or with respect to the Contest shall be solely borne by the Participant. The Organiser shall not be under any obligation to reimburse the Participant for any such costs and expenses incurred thereof.
7. The Participant acknowledges that his/her participation in the Contest and if a winner, that the acceptance of the Reward shall be at his/her own risks.
8. These terms and conditions are subject to and construed in accordance with the laws of Malaysia, and the courts of Malaysia shall have exclusive jurisdiction in setting any disputes.
9. The invalidity, illegality or unenforceability of any terms hereunder shall not affect or impair the continuation in force of the remained of the Terms and Conditions of the Contest.
10. The Organiser's decisions are final.

#### E. PRIVACY POLICY

1. By participating in the Contest, Participants acknowledge that they have read the Personal Data Protection Notice on the Organiser's website and Participant's consent to the use and disclosure of your personal information for receiving invitations and/or marketing communication materials from the Organiser.
2. Any personal data of participants and winners processed by the Organiser shall be subject to the notice and terms of the Organiser which can be retrieved from [https://www.eastspring.com/docs/librariesprovider18/default-document-library/pdp/pdp-notice\\_aug2023.pdf?sfvrsn=ef4377f\\_1](https://www.eastspring.com/docs/librariesprovider18/default-document-library/pdp/pdp-notice_aug2023.pdf?sfvrsn=ef4377f_1)