

#MyDuitStory 2 Short Video Competition

- Terms and Conditions

1. Introduction

#MyDuitStory 2 Short Video Competition (Competition) is a financial education initiative by Financial Education Network (FEN)¹, in collaboration with Life Insurance Association of Malaysia (LIAM), Malaysian Takaful Association (MTA) and Persatuan Insurans Am Malaysia (PIAM). The Competition aims to raise awareness on the importance of insurance/takaful protection for personal financial risk management among youth.

2. Eligibility

The Competition is open to all Malaysian undergraduate students (Students) of listed full-fledged universities and Institut Pendidikan Guru aged 18 to 25 in 2021 (please refer to item 13 below).

3. Registration

- a) Students may submit an individual entry OR as a team of not more than 4 members (including Team Leader but excluding talents).
- b) Students are required to register at <https://myduitstory.my/> by providing the following details:
 - i. Name (Individual/Team Leader), e-mail address, contact number, and name of the university/Institut Pendidikan Guru represented by the Individual/Team Leader.
 - ii. Upon registration, the Individual/Team Leader will receive a confirmation e-mail which include:
 - ✓ a link to a Google Form for the Individual/Team Leader to fill in the details of the Lecturer(s) and the Team, if applicable.
 - ✓ Facebook link to the Virtual Briefing by The National Film Development Corporation Malaysia (FINAS) and representatives from the Insurance/Takaful Industry.
- c) Team Members can be from the same or different participating universities.
- d) Only registered university in the Google Form is eligible for the 'University With Most Entries Submitted' prize category.
- e) The Organizer reserves the right to validate the status of the Students
- f) Students may submit multiple entries, but only one entry could be considered to the final round

¹ FEN members include the Ministry of Education Malaysia, Ministry of Higher Education, Bank Negara Malaysia, Securities Commission Malaysia, Employees Provident Fund, Agensi Kaunseling dan Pengurusan Kredit, Perbadanan Insurans Deposit Malaysia and Permodalan Nasional Berhad

4. Important Dates

- a) Registration: 16 November 2021 – 15 January 2022
- b) Virtual Briefing via Facebook Live: 26 November 2021
 - i. FINAS - on creating an engaging video and cultural nuances
 - ii. Insurance/Takaful Industry - on personal financial risk management
- c) Videos submissions: 16 January 2022 – 31 January 2022

5. Video Submission

- a) Students must upload the videos to their respective YouTube accounts and ensure that the videos are set to "Private".
- b) Students to invite myduitstory.my@gmail.com to view the YouTube video.
- c) The video uploaded in YouTube must have a title and a brief synopsis of up to 300 (in English or Bahasa Melayu).
- d) Students must e-mail to myduitstory.my@gmail.com the following:
 - i. Indicate in the e-mail Subject: #MyDuitStory2 Submission | Individual/Team Name | University (Compulsory)
 - ii. Provide the link to the video uploaded in YouTube
 - iii. Indicate the title of the video and Coverage.

6. Coverage

Students to create inspiring and educational videos relating to personal financial risk management, covering the areas, as follows:

Table: Personal Financial Risk Management

No.	Areas	Examples
i.	Lifestyle	<ul style="list-style-type: none">• Recognize common types of financial risks associated with one's personal life and lifestyle.• Evaluate the financial risks associated with one's personal decisions and life choices and the potential impact it may bring to one's personal financial well-being.
ii.	Risk	<ul style="list-style-type: none">• Recognise that some risks, if materialised, might result in significant financial losses and derail one's livelihood for a long period of time.• Recognise the need of having insurance/takaful coverage against such high-cost events• Consider the benefits of insurance/takaful when financial risks have been identified.
iii.	Risk management through	<ul style="list-style-type: none">• Recognise the different types of protection and products offered by the different insurance/takaful policies.

	insurance/ takaful	<ul style="list-style-type: none"> • Promote roles of insurance and takaful protection that best meet the risk management needs of individuals and their loved ones. • Selecting enough protection based on personal financial conditions. • In the event of financial loss, file a claim with the proper insurance/takaful.
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7. Format of the Video

- a) **Duration:** Between 3 to 5 minutes, including the title.
- b) **Format:** High-definition MP4 format. The aspect ratio should be 16:9 and a minimum resolution of HD (1080 X 1920 px).
- c) **Style:** Documentary, narrative (scripted), short drama, animation, or anything suitable to deliver the personal financial management story.

8. Video Requirements

- a) The video can be either in English, Bahasa Melayu, or a mix of both languages.
- b) The videos have not been submitted to any other competitions.
- c) All entries must be the Students' original works, and no part or component thereof is copied from any other work or material.
- d) The videos must not include any endorsements of products or services.
- e) The videos must not contain any obscene, violent, racist, religious, political and/or defamatory content.
- f) Students shall fully bear all costs and expenses for the production of the videos and their participation in the Competition.

9. Judging criteria

a) Main Theme Message (40 points)

i. Presentation

Does the video include personal financial risk management areas? Is the video presented in a logical sequence?

ii. Effectiveness of messages to be conveyed

Are the key messages clearly identified? Does the video clearly depict the key messages? Are the messages sent effectively? How compelling is the video?

iii. Call to Action

Does the video create a viewer's desire to make a change, spread the message further, or provide a call to action?

b) Creativity/Originality (30 points)

Videos must be Students' work, in Students' own words, and may include personal experiences and thoughtful observations. Videos must reflect that

Students have carefully examined and thought through the personal financial risk management areas.

- i. **Originality** - uniqueness, and originality of the story.
- ii. **Creativity** - effective use of imagination and creativity.
- iii. **Plot** - actions, events, conflicts, and turning points that propel the story forward. How the story unfolds.
- iv. **Pacing and Structure** - the timing of the action, unfolding of plot elements, character development, and the video's framework.
- v. **Characters** - personalities that are distinctive and compelling. A protagonist and antagonist with clear and active goals.
- vi. **Entertainment Value** - does the story keep the viewer's attention? Is it fun, engaging, or thought-provoking?
- vii. **Dialogue** – voices that are natural, concise, and unique to each character. Use of language that effectively reveals character and moves the story forward or the lack of dialogue is used effectively.

c) **Technical Organization (30 points)**

How well is the video produced in terms of continuity, timing, camera operation, sound quality, editing, and adherence to the time limit of 3 - 5 minutes?

- i. **Videography** - the quality of videography demonstrated in work.
- ii. **Sound Quality** - the dialogues are clear and not hindered by any noise or music score.
- iii. **Music Score** - the music score is suited to the video and helps to tell the story and its characters

10. **People's Choice – Most Likes**

- a) Top 13 videos will be posted on #MyDuitStory Facebook and Instagram.
- b) The videos will be ranked based on the number of 'Likes' or 'Views'.
- c) Digital buy is **NOT** allowed to boost video promotion on social media. Entries found to have digital buy will be disqualified.

11. **Prizes and Announcement of Winners**

- 1st Prize: RM8,000 cash
- 2nd Prize: RM5,000 cash
- 3rd Prize: RM3,000 cash
- Consolation Prizes: RM1,000 cash X 10
- University/Institut Pendidikan Guru With Most Entries Submitted*: RM5,000 cash X 1
- People's Choice (Most Likes): RM2,000 cash

** with at least one entry shortlisted in the top 30 entries*

- a) The winners will be notified either by phone, e-mail, and published in the #MyDuitStory website, Facebook, and Instagram.

- b) Cash prizes will be credited into an account of the individual/one of the team members (including Team Leader). Winners will be required to provide the account details for the purpose of transferring the prizes money.

12. Copyright and Ownership

- a) **Rights of the Organiser:** The winning entries shall provide the Organiser exclusive rights to use the entries submitted for educational and promotional purposes. The Students further agree that the Organiser reserves the right to use their names in connection with such uses but shall have no obligation to do so. The Organiser has the right to modify/extend dates or cancel the Competition due to unforeseen circumstances.
- b) **Copyright:** By entering the Competition, the Students confirm that they are the rightful owner or otherwise have the intellectual property rights to submit such materials; and therefore warrant that they have obtained rights in incorporating any copyrighted materials including but not limited to music, soundtrack, audio, graphics, images and video clips used in their video entry. Each entry and any part thereof shall not at any time infringe or violate any laws or the rights of third parties.
- c) By submitting your entries for this Contest, all Students agree and acknowledge that all intellectual property rights shall be owned by the Organiser. The Organiser shall have the exclusive right to use, edit, modify and publish the entry submitted by all the Students, publish the names of the Students, in any way it deems fit for any advertising, trade, promotional purpose and for any other reason whatsoever, without any further notice to the Students and the Students shall not claim ownership or any payment or compensation on the materials. For the avoidance of doubt, the submissions will not be edited for judging purposes.
- d) **Consent for Castings:** Students shall inform casting talents featured in their entries of the possibility of the usage of the video entry by the Organiser. This is to avoid any royalty or compensation issues regarding the usage of the video entry by the Organiser in the future.
- e) **Limitations on Liability:** The Organiser hereby disclaims all liabilities that may arise in connection with the Competition entries. Further, the Organiser shall not be held responsible for any lost or damaged entries in transit. Entries are automatically rejected if they are incomplete, unreadable, damaged, not in compliance with the Competition Terms and Conditions stated herein or may bring the Competition into disrepute. The Organiser reserves the right to cancel, terminate, modify, suspend or extend the Competition at any point of time. The Organiser reserves the right to refuse or cancel any video screening, which is of insufficient quality to ensure satisfactory public screening. The decision of Organiser in all matters relating to the Competition shall be final and binding.

13. Personal Data Protection Act

- a) The Students agree that personal data including name and contact details which are provided to the Organizer will be recorded, stored or otherwise processed for administration of the Competition and for related advertising, publicity, and other legitimate business purposes.
- b) Any personal data submitted in paragraph 13(a) may be disclosed to FEN members as permitted by the Personal Data Protection Act 2010.
- c) Request for access to or correction of the personal data or limit the processing of the personal data at any time hereafter can be done by submitting such request to the Organiser via e-mail myduitstory.my@gmail.com. By submitting the personal data via the Competition website, it is deemed that the Organiser has obtained consent to the processing and transfer (if required) of the personal data.

14. List of Universities

a) Public Universities

1. Universiti Malaya (UM)
2. Universiti Sains Malaysia (USM)
3. Universiti Kebangsaan Malaysia (UKM)
4. Universiti Putra Malaysia (UPM)
5. Universiti Teknologi Malaysia (UTM)
6. Universiti Islam Antarabangsa Malaysia (UIAM)
7. Universiti Utara Malaysia (UUM)
8. Universiti Malaysia Sarawak (UNIMAS)
9. Universiti Malaysia Sabah (UMS)
10. Universiti Pendidikan Sultan Idris (UPSI)
11. Universiti Sains Islam Malaysia (USIM)
12. Universiti Teknologi MARA (UiTM)
13. Universiti Malaysia Terengganu (UMT)
14. Universiti Tun Hussein Onn Malaysia (UTHM)
15. Universiti Teknikal Malaysia Melaka (UTeM)
16. Universiti Malaysia Pahang (UMP)
17. Universiti Malaysia Perlis (UniMAP)
18. Universiti Sultan Zainal Abidin (UniSZA)
19. Universiti Malaysia Kelantan (UMK)
20. Universiti Pertahanan Nasional Malaysia (UPNM)

b) Full-fledged Private Universities

1. Al-Madinah International University (MEDIU)
2. Asia e University (AeU)
3. Asia Pacific University of Technology & Innovation (Asia Pasific UTI)
4. Binary University of Management & Entrepreneurship (BUME)
5. City University
6. DRB-HICOM University Of Automotive Malaysia
7. Manipal GlobalNxt University (Universiti Manipal GlobalNxt)

8. International Medical University (IMU)
9. International University of Malaya - Wales (IUMW)
10. Malaysia University of Science and Technology (MUST)
11. Management and Science University (MSU)
12. Manipal International University (MIU), Malaysia
13. Meritus University
14. Perdana University
15. Quest International University Perak
16. Raffles University (RU)
17. Sunway University
18. UNITAR International University
19. Universiti AIMST (AIMST University)
20. Universiti Antarabangsa Albukhary (Albukhary International University)
21. Universiti Antarabangsa INTI (INTI International University)
22. Universiti HELP
23. Universiti Infrastruktur Kuala Lumpur
24. Universiti Kuala Lumpur (UniKL)
25. Universiti MAHSA (MAHSA University)
26. Universiti Metropolitan Asia (Asia Metropolitan University)
27. Universiti Multimedia
28. Universiti Nilai (Nilai University)
29. Universiti SEGi (SEGi University)
30. Universiti Selangor (UNISEL) Kampus Bestari Jaya
31. Universiti Selangor (UNISEL) Kampus Shah Alam
32. Universiti Sultan Azlan Shah (USAS)
33. Universiti Taylor's (Taylor's University)
34. Universiti Teknologi Kreatif Limkokwing (LUCT)
35. Universiti Teknologi Petronas (UTP)
36. Universiti Tenaga Nasional Kampus Putrajaya (UNITEN)
37. Universiti Terbuka Malaysia (UNITEM)
38. Universiti Terbuka Wawasan (WOU)
39. Universiti Tun Abdul Razak (UNIRAZAK)
40. Universiti Tunku Abdul Rahman (UTAR)
41. Universiti UCSI (UCSI University)
42. Universiti UCSI (UCSI University), Kampus Terengganu
43. Universiti UCSI, Kampus Sarawak (UCSI University, Sarawak Campus)
44. University Malaysia of Computer Science and Engineering (Universiti Malaysia Sains Komputer dan Kejuruteraan)
45. Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS)
46. Universiti Cyberjaya [University of Cyberjaya (UoC)]

c) Institut Pendidikan Guru

1. IPG Kampus Sarawak
2. IPG Kampus Tun Abdul Razak
3. IPG Kampus Batu Lintang
4. IPG Kampus Kent
5. IPG Kampus Gaya
6. IPG Kampus Tawau
7. IPG Kampus Keningau
8. IPG Kampus Bahasa Antarabangsa
9. IPG Kampus Pendidikan Teknik
10. IPG Kampus Ilmu Khas
11. IPG Kampus Bahasa Melayu
12. IPG Kampus Sultan Mizan
13. IPG Kampus Dato' Razali Ismail
14. IPG Kampus Perlis
15. IPG Kampus Tuanku Bainun
16. IPG Kampus Pulau Pinang
17. IPG Kampus Raja Melewar
18. IPG Kampus Perempuan Melayu
19. IPG Kampus Sultan Abdul Halim
20. IPG Kampus Darul Aman
21. IPG Kampus Tun Hussein Onn
22. IPG Kampus Temenggong Ibrahim
23. IPG Kampus Kota Bharu
24. IPG Kampus Tengku Ampuan Afzan
25. IPG Kampus Pendidikan Islam
26. IPG Kampus Ipoh
27. IPG Kampus Rajang

NOTE: Due to the COVID-19 outbreak, Students are encouraged to use their creativity to work within the limitations of social distancing. We do not encourage Students to develop their videos in high-risk situations and conditions, e.g. crowded places.