Customer Campaign
For a Golden Future

Campaign Period
1 June 2026 – 31 July 2026

Terms and Conditions

1) The *For a Golden Future Campaign* ("**Campaign**") is offered by **Prudential BSN Takaful Berhad** ("**PruBSN**" or "**our**"). By participating in this Campaign, Eligible Customers (as defined under Clause 4 herein) are bound by these terms and conditions and our Privacy Policy, which is accessible at https://www.prubsn.com.my/en/privacy-policy/.

2) **Campaign Period**: **1 June 2026 to 31 July 2026**, both dates inclusive.

3) Campaign Eligibility:
   3.1 **Eligible Customers** are customers who:
   - Participate in a new certificate of **PruBSN WarisanGold**, which fulfils the requirements mentioned in Clause 4 below; and
   - Submitted the proposal form and **received by PruBSN** between **1 June 2026 to 31 July 2026** (both dates inclusive), whereby such certificate must be approved and issued by **15 August 2026**.

   3.2 The certificates must remain in-force, with all contribution payments up to date and without any reduction of certificate contribution until **31 January 2027** for annual payment mode and until **31 July 2027** for other payment modes.

   3.3 The Eligible Customers (participants/certificate owners) must provide accurate full name, identification number (NRIC), email, mobile number, correspondence address and bank account details (e-Credit) in the proposal form or in PruBSN Touch/PRUServices by **31 January 2027**.

   3.4 The **payment method must be a recurring payment method**, such as **Credit/Debit Card** or **Direct Debit**, which is enrolled via **PruBSN Mobility** or updated via **PruBSN Touch/PRUServices** by **31 January 2027**. This payment method must also be maintained until the campaign reward is received.

4) Campaign Reward:
   Each Eligible Customer who meets the Campaign Eligibility requirements stated in Clause 3 is entitled to receive **999.9 Gold Bar ("Reward")** based on the certificate requirements as follows:

Plan	Requirements per Certificate	Contribution Term	Reward per Certificate
PruBSN WarisanGold	Basic Sum Covered of RM1,000,000 – RM1,999,999	10 years / 20 years / Full Contribution Term	**0.5g 999.9 Gold Bar**
	Basic Sum Covered of RM2,000,000 – RM2,999,999		**1g 999.9 Gold Bar**
	Basic Sum Covered of RM3,000,000 – RM4,999,999		**2g 999.9 Gold Bar**
	Basic Sum Covered of RM5,000,000 and above		**4,25g (1 Dinar) 999.9 Gold Bar**

5) Eligible Customers who are entitled to the Reward will be notified via SMS sent to their mobile number stated in the proposal form or via PruBSN Touch/PRUServices, based on the latest

information captured in PruBSN’s system, starting from **15 February 2027** for annual payment mode and starting from **15 August 2027** for other payment modes.

6) The Reward will be distributed either via servicing agents, collection at designated hub/branch or any other delivery method which will be communicated at a later date.

7) The Eligible Customers are responsible for maintaining the accuracy of their information provided to PruBSN at all times. PruBSN reserves the right to make reasonable requests for further information from Eligible Customers to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.

8) This Campaign excludes PruBSN Agents’ own certificate (where the agent is the certificate owner/covered person of the plan) and certificates under PruBSN staff promotion plan.

9) PruBSN does not provide any warranty on the quality of services in relation to the Reward. PruBSN shall not be liable for any loss, damages or harm (whether physically or mentally) that the Eligible Customers may suffer arising from the receipt and usage of the Reward.

10) All rights, interests, entitlements and benefits to the Reward are deemed to have given to the Eligible Customer upon delivery or collection of the Reward. In the event that the Reward is stolen or lost for any reason or under any circumstances, no replacement will be provided by PruBSN except where such events are attributable to PruBSN.

11) The Reward provided herein shall not in any event be construed as a variation to the terms and conditions of the takaful certificate issued, which is subject to PruBSN’s standard processing or underwriting rules.

12) PruBSN’s decision on the Reward awarded is final, conclusive and shall be bound by the terms and conditions stated herein. No appeals will be entertained.

13) PruBSN may amend and/or change the Reward with items of similar value at its discretion without prior notice given. The Reward is not transferable, not exchangeable and not redeemable for cash, credit or in kind.

14) PruBSN may decline any participation in the event any of the terms and conditions of this Campaign is not fulfilled. No appeals will be entertained.

15) The Eligible Customers shall comply with all applicable anti-bribery and anti-corruption laws, including US Foreign Corrupt Practices Act, UK Bribery Act, Hong Kong Prevention of Bribery Ordinance, Malaysian Anti-Corruption Commission Act 2009, and any related regulations and guidance thereto. PruBSN shall have the right to disqualify the participation of any Eligible Customer without notice in the event of any non-compliance or violation of the law in relation to the Eligible Customer’s participation in this Campaign.

16) The Eligible Customers and PruBSN agree that any usage and disclosure of the information pursuant to this Campaign shall be subject to the Personal Data Protection Act 2010 (“**PDPA**”). The Eligible Customers and PruBSN shall comply with the PDPA.

17) Regardless of anything to the contrary contained in this Campaign,

    a) If PruBSN learns or is notified that the Eligible Customers are named on any Sanctions list, or are threatened with being added to any Sanctions* list; or

    b) If PruBSN could be found to be in breach of Sanctions obligations as a result of this Campaign,

    PruBSN shall disqualify the Eligible Customers with immediate effect and take any other action PruBSN deems appropriate, including but not limited to notifying any relevant government authority without notice and liability.

*"**Sanctions**" refers to any restrictive measures imposed on targeted regimes, countries, governments, entities, individuals and industries by international bodies or governments in Malaysia or outside of Malaysia, including but not limited to the Office of Financial Sanctions Implementation HM Treasury, the United Nations, the European Union, the US Treasury Department's Office of Foreign Assets Control and the Hong Kong Monetary Authority.

c) To the fullest extent permitted by law, this Clause 17, and PruBSN's ability to claim against the Eligible Customers for any losses that PruBSN may incur arising out of the operation of this Clause 17, shall survive the termination or expiry of this Campaign.

18) PruBSN reserves the right to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, without notice. For the avoidance of doubt, cancelation, withdrawal, suspension, extension or termination by PruBSN of the Campaign shall not entitle the Eligible Customers to any claim or compensation against PruBSN for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.

19) PruBSN reserves the right to add, delete, or vary the Campaign Terms and Conditions wholly or in part at any time by providing prior notice to the Eligible Customers. The mode of notification (if any) shall be at PruBSN's reasonable discretion, which could include but is not limited to posting on PruBSN's website or social media sites, displaying a notice at any of PruBSN's branches and/or any other manner as determined by PruBSN.

20) The terms and conditions herein shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

21) The terms and conditions are available in English and Bahasa Malaysia version. In the event of any inconsistency, the English version shall prevail.