ENG

Customer Campaign
Kasih Berganda

Campaign Period
1 November 2026 – 31 December 2026

Terms and Conditions

1. The *Kasih Berganda* ("**Campaign**") is offered by **Prudential BSN Takaful Berhad** ("**PruBSN**" or "**our**"). By participating in this Campaign, Eligible Customers (as defined under Clause 3 herein) are bound by the terms and conditions of this Campaign and our Privacy Policy accessible at https://www.prubsn.com.my/en/privacy-policy/.

2. **Campaign Period**: **1 November 2026 to 31 December 2026**, both dates inclusive.

3. Campaign Eligibility:
   3.1 **Eligible Customers** are customers who:
   - Participate in a new certificate of **PruBSN AnugerahMax**, **PruBSN Asas360** or **PruBSN WarisanGold**, which fulfils the requirements mentioned in Clause 4 below; and
   - Submit the proposal form, which must be **received by PruBSN** between **1 November 2026 and 31 December 2026** (both dates inclusive), and the certificate must be approved and issued by **15 January 2027**;

   3.2 The certificates must continue to be in-force with all contribution payments paid up to date, no reduction made to the certificate contribution and no partial withdrawal until **30 June 2027**.
   3.3 The Eligible Customers (participants/certificate owners) must provide accurate and complete details, including their full name, identification number (NRIC), email address, mobile number and bank account details (e-Credit), in the proposal form or via **PRUServices** by **30 June 2027.**
   3.4 The **payment method must be a recurring payment method**, such as a **Credit/Debit Card** or **Direct Debit**, which is enrolled via **PruBSN Mobility** or updated via **PRUServices** by **30 June 2027**. This payment method must also be maintained until the Reward is received by Eligible Customers.

4. Campaign Reward:
   Each Eligible Customer who meets the Campaign Eligibility requirements stated in Clause 3 is entitled to receive a reward ("**Reward**") for each eligible certificate, limited to one (1) Reward per eligible certificate based on the highest tier achieved, as detailed below:

Eligible Plan	Requirement per Certificate	Reward per Certificate
PruBSN AnugerahMax / PruBSN Asas360	Minimum Annualised Contribution of **RM3,600**[1]	**RM250 Touch 'n Go e-Wallet credit**
	Minimum Annualised Contribution of **RM4,800**[1]	**RM400 Touch 'n Go e-Wallet credit**

Eligible Plan	Requirement per Certificate	Contribution Term	Reward per Certificate
PruBSN WarisanGold	Minimum Basic Sum Covered of **RM1,000,000**	10 years / 20 years / Full contribution term	**Cash reward equivalent to 1 month' contribution amount**[2]
	Minimum Basic Sum Covered of **RM2,000,000**		**Cash reward equivalent to 2 months' contribution amount**[2]
	Minimum Basic Sum Covered of **RM5,000,000**		**Cash reward equivalent to 3 months' contribution amount**[2]

[1]*PruBSN AnugerahMax / PruBSN Asas360, the annualised contribution excludes contributions for Takaful Saver and Takaful Saver Impian.*

[2]For PruBSN WarisanGold, if the certificate's contribution frequency is other than monthly, the monthly equivalent contribution will be used as the basis for calculating the Reward.

5. Eligible Customers who are entitled to the Reward will be notified via SMS sent to the mobile number stated in their proposal form or updated via **PRUServices**, based on the latest information captured in PruBSN's system which may be updated from time to time.

6. Starting from **15 August 2027**, Touch 'n Go e-Wallet credit rewards will be delivered to the Eligible Customer's email address, while cash rewards will be credited to the Eligible Customer's bank account. Distribution will be based on the respective email address or e-Credit details provided in the proposal form or updated via PRUServices, using the latest information captured in PruBSN's system, which Eligible Customers may update from time to time.

7. The Eligible Customers are responsible for maintaining the accuracy of their information provided to PruBSN at all times. PruBSN may 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. PruBSN agents' own certificates (where the agent is the certificate owner/covered person of the plan) and Certificates under PruBSN staff promotion plan are excluded from this Campaign.

9. All rights, interests, entitlements and benefits to the Reward are deemed to have been given to the Eligible Customer upon crediting/delivering 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.

10. 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.

11. PruBSN's decision on the Reward awarded is final, conclusive and shall be bound by the terms and conditions stated herein. No appeal will be entertained.

12. 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 and not exchangeable for any form of reward.

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

14. 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.

15. 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.

16. 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 16, 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 16, shall survive the termination or expiry of this Campaign.

17. PruBSN may 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.

18. PruBSN may 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.

19. 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.

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