#SiapaHeroAnda Social Media Contest

Terms & Conditions

Contest Period
29 October 2026 – 30 November 2026

1. Organiser
   #SiapaHeroAnda Social Media Contest ("**Contest**") is organised by **Prudential BSN Takaful Berhad** ("**PruBSN**", "**we**", "**our**" or "**us**"). By participating in this Contest, participants agree to be bound by these Terms and Conditions and PruBSN's Privacy Policy available at https://www.prubsn.com.my/en/privacy-and-policy/.

2. Contest Period
   29 October 2026 until 30 November 2026 (both dates inclusive).

3. Eligibility
   a) The Contest is open to individuals who:
      - are Malaysian citizens aged 18 years and above;
      - have a valid social media account; and
      - complete all the entry steps set out in Clause 4 during the Contest Period.

   (shall be referred as "Eligible Participant")

   b) The following individuals who are not eligible to participate in this Contest:
      - employees, directors and temporary staff of PruBSN;
      - PruBSN takaful consultants (agents);
      - vendors, contractors and business partners directly involved in organising this Contest; and
      - immediate family members of the above individuals.

4. Contest Mechanics
   a) To qualify for the Prize, Eligible Participant must:
      - follow PruBSN's official social media account;
      - like and share the Contest post;
      - watch the pinned video;
      - comment on the Contest post by answering: "They are the hero of their own story. Who is the hero in your life? Tag 1 of your heroes and share why they mean so much to you.";
      - include the hashtags #PruBSN20Tahun and #SiapaHeroAnda in the comment;
      - submit only one (1) comment entry; and
      - satisfy all eligibility requirements.

   b) A total of twenty-three (23) winners will be selected from all valid entries received during the Contest Period.

c) Each Eligible Participant is entitled to receive one (1) Prize only throughout the Contest.
d) Duplicate, incomplete, fraudulent or automated submissions will be disqualified.

5. Prize
   a) Winners will receive the following prizes (each a "**Prize**"):
      - **Grand Prize** (1 winner): Nespresso Vertuo Pop & Aeroccino Bundle and two (2) VIP tickets to the premiere show of BoBoiBoy Live Show: Misi Rekrut Tapops ("**Premiere Show**") on 17 December 2026 at 5.00pm;
      - **Prize #2** (1 winner): Ninja CRISPi® 4-in-1 Portable Glass Air Fryer and two (2) VIP tickets to the Premiere Show;
      - **Prize #3** (1 winner): Shokz OpenRun Pro 2 and two (2) VIP tickets to the Premiere Show; and
      - **Consolation Prize** (20 winners):
        i. seven (7) winners will each receive one (1) RM30 Shopee voucher and two (2) CAT 1 tickets to the Premiere Show; and
        ii. thirteen (13) winners will each receive one (1) RM30 Shopee voucher.
   b) The Prize:
      - is non-transferable;
      - is not exchangeable for cash; and
      - may be substituted by PruBSN with an item of equivalent value where necessary.
   c) The VIP tickets to the Premiere Show do not include the Projector Watch and the Tapops VIP Card.
   d) The tickets are valid for the Premiere Show on 17 December 2026 at 5.00pm only. PruBSN shall not be responsible for any change, postponement or cancellation of the Premiere Show by its organiser.

6. Verification & Notification
   a) PruBSN will verify Eligible Participants after the end of the Contest Period.
   b) Successful participants will be notified through PruBSN's official social media account via direct message or any communication channel determined by PruBSN, and may be announced on PruBSN's official social media account.
   c) Winners must respond to PruBSN's notification and provide the information required for Prize delivery within seven (7) days from the date of notification, failing which the Prize shall be forfeited and PruBSN may award it to another participant at its discretion.
   d) PruBSN's decision on eligibility and Prize shall be final, conclusive and shall be bound by the terms and conditions stated herein. No appeals will be entertained.

7. Participant Responsibilities
   a) Participants are responsible for ensuring that their social media account remains public until the winners are announced and that their contact details provided to PruBSN are accurate.
   b) PruBSN shall not be responsible if the Prize cannot be delivered due to inaccurate or outdated information.

8. Fraud & Disqualification
    a) PruBSN reserves the right to disqualify any participant who:
        - submits multiple entries;
        - provides false or misleading information;
        - manipulates the Contest process;
        - uses fake, duplicate or automated accounts;
        - posts any comment that is offensive, defamatory, discriminatory or otherwise inappropriate, as determined by PruBSN;
        - breaches these Terms and Conditions.

9. Personal Data
    a) Personal data will be processed in accordance with the Personal Data Protection Act 2010 ("PDPA") and PruBSN's Privacy Policy.
    b) Contest entries may be analysed in aggregate to improve PruBSN's products, services and customer experience.
    c) By participating, participants grant PruBSN a non-exclusive, royalty-free right to display, repost and reproduce their comments and Instagram usernames on PruBSN's official channels for purposes relating to this Contest. Participants confirm that they have the consent of the person they tag to do so.
    d) Eligible participants and PruBSN agree that any usage and disclosure of the information pursuant to this Contest shall be subject to PDPA. The Eligible Participants and PruBSN shall comply with the PDPA.

10. General
    a) The Eligible Participant 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 Participant without notice in the event of any non-compliance or violation of the law in relation to the Eligible Participant's participation in this Contest.
    b) Regardless of anything to the contrary contained in this Contest,
        i. If PruBSN learns or is notified that the Eligible Participants are named on any Sanctions list, or are threatened with being added to any Sanctions* list; or
        ii. If PruBSN could be found to be in breach of Sanctions obligations as a result of this Contest,
        iii. PruBSN shall disqualify the Eligible Participants 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.

iv. To the fullest extent permitted by law, this Clause 10(b), and PruBSN's ability to claim against the Eligible Participant for any losses that PruBSN may incur arising out of the operation of this Clause 10(b), shall survive the termination or expiry of this Contest.

c) PruBSN reserves the right to cancel, withdraw, suspend, extend or terminate the Contest prior to the expiry of the Contest 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 Contest shall not entitle the Eligible Participants to any claim or compensation against PruBSN for any and all losses or damages suffered or incurred by the Eligible Participants whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.

d) PruBSN reserves the right to add, delete, or vary the Contest Terms and Conditions wholly or in part at any time by providing prior notice to the Eligible Participants. 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.

e) 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.

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