

PruBSN Member-Get-Member Campaign

1. Terms and Conditions

PruBSN Member-Get-Member Campaign ("Campaign") is offered by Prudential BSN Takaful Berhad ("PruBSN"). By participating in this Campaign, Eligible Customers (as defined below) agree to be bound by these Terms and Conditions and PruBSN's Privacy Policy accessible at: <https://www.prubsn.com.my/en/privacy-policy/>.

2. Campaign Period

6 March 2026 to 31 December 2026, both dates inclusive ("Campaign Period").

3. Definitions

3.1. Organiser: PruBSN

3.2. Referrer: An existing PruBSN customer with an active certificate who shares their unique referral link provided by PruBSN to a Referee.

3.3. Referee: A new customer who is not found in PruBSN's existing customer database and who uses the referral link to begin onboarding.

4. Campaign Eligibility

4.1. Eligible Referrers are:

Existing PruBSN customers with active certificates at the time the referral

4.2. Eligible Referees are:

- a) New customers, not listed in PruBSN's existing customer database.
- b) Uses a Referrer's unique referral link to initiate the onboarding process.

4.3. Successful Referral Criteria: A referral is deemed successful when:

- a) The Eligible Referee uses the unique referral link;
- b) The Eligible Referee completes onboarding;
- c) The Eligible Referee's Takaful certificate is approved, issued, and remains in-force at the time of reward crediting;

5. Campaign Details

5.1. Mechanics

- a) Eligible Referrers must participate by sharing their unique referral link, which will be provided by PruBSN to the Eligible Referrer's email address.
- b) The referral link must be used by the Eligible Referee to initiate their sign-up process. Referrals made through other means will not be accepted.
- c) The Eligible Referrer must be an existing customer with an active certificate at the time the referral link is shared.
- d) The Eligible Referee must be a new customer and must not be listed in PruBSN's existing customer database.
- e) PruBSN will verify referral activity using system records to ensure the Eligible Referee is new and to prevent duplication.
- f) A referral will be considered successful only when the Eligible Referee completes the onboarding process and participates in the Takaful coverage, as per item 4.3 above.
- g) PruBSN may impose a monthly referral limit per Eligible Referrer and will monitor for suspicious activity, including repeated non-converting or invalid referrals. Flagged cases will be subject to manual review.

5.2. Reward

- a) Each successful referral entitles the Eligible Referrer to a Campaign Reward of RM100.
- b) The reward will be credited within three (3) months from the date the Eligible Referee's certificate is approved and issued.

- c) The certificate must be active/in-force at the time of reward crediting.
- d) Rewards will be disbursed via e-wallet only.
- e) If multiple referral links were used by an Eligible Referee, the reward will be given to the Eligible Referrer whose link was used first, based on timestamp records.
- f) The reward will be forfeited if the Eligible Referrer's contact details are not updated at the time of reward crediting.
- g) Payment by PruBSN to the Eligible Referrer constitutes full and final settlement of the Campaign Reward.

6. Additional Reward Opportunity

- a) If the Eligible Referee does not purchase a new product via the referral link, the PruBSN Agent may offer free coverage for 100 days to the Eligible Referee.
- b) This ensures that even if the initial referral attempt does not convert into a purchase, the Eligible Referee still receives a valuable benefit.
- c) This creates two chances for customer onboarding: (1) through the referral-based purchase, and (2) via the complimentary coverage.

7. Exclusions

- a) This Campaign excludes Agents' own certificate (where agent is the certificate owner/covered person of the plan).
- b) Referrals made through any means other than the official referral link are not accepted.

8. General Terms & Conditions

- a) The Campaign Reward will be credited within three (3) months from the date the Eligible Referee's takaful certificate is approved and issued. To qualify, the certificate must be active (in force) at the time of reward crediting. All rewards will be disbursed via e-wallet only.
- b) The Reward/Gift 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 or to the Eligible Referrer's existing certificate.
- c) PruBSN's decision on the Reward/Gift awarded is final, conclusive and shall be bound by the terms and conditions stated herein. No appeals will be entertained.
- d) PruBSN reserves the right to amend and/or change the Campaign Reward with items of similar value at its discretion without prior notice given. The Campaign Reward is not transferable, not exchangeable and not redeemable for cash, credit or in kind.
- e) 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.
- f) The Eligible Referee 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 Referee without notice in the event of any non-compliance or violation of the law in relation to the Eligible Referee's participation in this Campaign.
- g) The Eligible Referee 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 Referee and PruBSN shall comply with the PDPA.

9. Regardless of anything to the contrary contained in this Campaign,

- a) If PruBSN learns or is notified that the Eligible Referee is named on any Sanctions list, or is 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,
- c) PruBSN shall disqualify the Eligible Referee 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.

- d) ***“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.
- e) To the fullest extent permitted by law, this Clause 9, and PruBSN’s ability to claim against the Eligible Referee for any losses that PruBSN may incur arising out of the operation of this Clause 9, shall survive the termination or expiry of this Campaign.
- f) 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 Referee to any claim or compensation against PruBSN for any and all losses or damages suffered or incurred by the Eligible Referee whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
- g) 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 Referee via email. 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.
- h) 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.
- i) The terms and conditions are available in English and Bahasa Malaysia version. In the event of any inconsistency, the English version shall prevail.