

PruBSN Belanja Campaign

Terms and Conditions

- 1) PruBSN Belanja Campaign (“**Campaign**”) is offered by **Prudential BSN Takaful Berhad (“PruBSN”)**. By participating in this Campaign, Eligible Customer (as defined under Clause 3 herein) shall be bound by these terms and conditions and our Privacy Policy accessible at <https://www.prubsn.com.my/en/privacy-policy/>.
- 2) Campaign Period: 2 December 2024, 12.01am to 31 January 2025, 11.59pm both dates inclusive (“**Campaign Period**”).
- 3) Campaign Eligibility and Reward
 - 3.1 **Eligible Customers** (participant/certificate owner) are customers who:
 - a) Hold existing certificate(s) that is still In-Force with regular contribution on selected Takaful Plans; and
 - b) Receive an email from PruBSN with a Bask Bear cash vouchers worth RM25

Plan	Requirement per Certificate	Reward/Gift per Certificate
Selected Takaful Plans	certificate with PruBSN that is still In-Force with regular contribution	Bask Bear RM25 vouchers, utilisation on first come first serve basis while stock last

- 3.2 Customers are encouraged to enroll for Direct Debit (FPX) or Debit/Credit Card Recurring Payment via PruBSN Touch or Payment Gateway.

- **How to Enrol Direct Debit (FPX) or Credit / Debit Card Auto Deduction Recurring Payment**
 - Payment via PruBSN Touch
 1. Visit app.prubsn.com.my/PruBSNTouch.
 2. Register for PruBSN Touch (if the Participant(s) is not a registered PruBSN Touch user).
 3. Log in to PruBSN Touch.
 4. Click “Contribution” >> “Recurring Payment Enrolment”.
 5. Select “Direct Debit (FPX)” or “Credit / Debit Card” as payment method and select one certificate for enrolment at a time.
 6. Fill in all the details, tick the declaration box and click “Continue”.
 7. Complete the transaction on the FPX Internet Bank Login Page or iPay88 Payment Page.
 8. View latest payment method on the Recurring Payment Enrolment Page.
 - Payment via Payment Gateway
 1. Visit www.prubsn.com.my
 2. Select Online Payment.
 3. Fill in the certificate and personal details.
 4. Complete the transaction on the FPX Internet Bank Login Page or iPay88 Payment Page
 5. Complete the Recurring Payment Page

6. View latest payment method on Recurring Payment Enrolment Page for selected certificate via PruBSN Touch.
- 3.3 The certificate must continue to be in-force with all contribution payments up to date, no reduction of certificate contribution and no partial withdrawal.
- 4) The Reward/Gift will be sent to the Eligible Customers from 2 December 2024 via e-mail/servicing agent. Participants can go to any Bask Bear outlet nationwide, present the voucher and claim the free meal. The cash vouchers availability will be on a First Come First Serve basis. There will be a limited number of vouchers in this Giveaway. The expiry date will be stated on the vouchers. All selected customers may claim the voucher while stock last.
- 5) The Eligible Customer is responsible for maintaining the accuracy of his/her information that are 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.
- 6) PruBSN including Prudential affiliate companies' employees (Permanent, Temporary and Contracted Staff) and their immediate family members and agents (where agent is the certificate owner/covered person of the plan) are not eligible for this Campaign.
- 7) All rights, interests, entitlements and benefits to the Reward/Gift are deemed to have given to the Eligible Customer upon the giveaway of the Reward/Gift. In the event that the Reward/Gift 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.
- 8) 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.
- 9) 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.
- 10) PruBSN reserves the right to amend and/or change the Reward/Gift with items of similar value at its discretion without prior notice given. The Reward/ Gift is not transferable, not exchangeable and not redeemable for cash, credit or in kind.
- 11) 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.
- 12) 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.
- 13) 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 Customer and PruBSN shall comply with the PDPA.
- 14) Regardless of anything to the contrary contained in this Campaign,

- a) If PruBSN learns or is notified that the Eligible Customer 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,

PruBSN shall disqualify the Eligible Customer 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 15, and PruBSN’s ability to claim against the Eligible Customer for any losses that PruBSN may incur arising out of the operation of this Clause 15, shall survive the termination or expiry of this Campaign.
- 15) 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, cancellation, withdrawal, suspension, extension or termination by PruBSN of the Campaign shall not entitle the Eligible Customer to any claim or compensation against PruBSN for any and all losses or damages suffered or incurred by the Eligible Customer whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
 - 16) 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 Customer. 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, email, displaying a notice at any of PruBSN’s branches and/or any other manner as determined by PruBSN.
 - 17) 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.
 - 18) The terms and conditions are available in English and Bahasa Malaysia version. In the event of any inconsistency, the English version shall prevail.