

PruBSN Complimentary Coverage Campaign

Berkat 100

Terms and Conditions ("T&C")

1. This Berkat 100 Campaign ("**Campaign**") is provided by **Prudential BSN Takaful Berhad** ("**PruBSN**", "**We**", "**Our**" or "**Us**"). By enrolling in this Campaign, You ("**You**", "**Your**" or "**Customer**") agree that You have read, understood and agreed to be bound by the T&C of this Campaign and Our Privacy Policy accessible at <https://www.prubsn.com.my/en/privacy-policy/>.
 2. **Campaign Period**
The Campaign shall commence from 13 Jan 2025 until 30 Jun 2025, both dates inclusive, unless otherwise amended by PruBSN ("**Campaign Period**"). The Campaign expiry date will be updated in PruBSN corporate website if there is any extension to the Campaign Period.
 3. **Campaign Eligibility**
 - a. This Campaign is open to all new customers* of PruBSN who meets the following criteria ("**Eligible Customer**"):
 - Age Next birthday (ANB) between 1 to 60 years old[^]; and
 - Malaysians and currently residing in Malaysia;
 - b. Eligible Customers must ensure that they provide the correct full name, National Registration Identity Card (NRIC) number, correspondence address, email and mobile number to Our agent. Subsequently, the Eligible Customers must acknowledge the coverage in the Hijrah & Kembara Microsite ("**Microsite**") as shared by Our agent before 30 Jun 2025.
- Notes:
- * New customers refer to customers that were not in Our records upon Campaign enrolment and excludes active agents and employees of PruBSN (including permanent, contract and temporary employees, as well as contingent workers).
 - [^] Only parents or the legal guardians can sign up for this complimentary coverage for children of ANB 1 – 16 under their care. Proof of relationship will be required upon claims submission.
4. **Campaign Complimentary Coverage**
Eligible Customer who meets the Campaign Eligibility requirements stated in Clause 3 above is entitled to receive the complimentary coverage for a period of 100 days from the Campaign registration date ("**Campaign Coverage Period**").

The complimentary coverage is as follows:

Claimable Event	Amount
Accidental death due to the following events: <ul style="list-style-type: none"> ▪ While performing Hajj; OR ▪ While performing Umrah; OR ▪ While commuting in public conveyance or elevator car; OR ▪ During burning of theatre, hotel or other public buildings. 	RM20,000
Accidental death for events other than mentioned above	RM10,000
Hospitalisation* due to accidental causes including while performing Hajj or Umrah	RM5,000

**Subject to a minimum confinement in hospital for at least 3 consecutive days*

Notes:

- Only one of the above complimentary coverages, whichever is higher, will be payable during the Campaign Coverage Period.

- Please refer to the full Frequently Asked Questions ("**FAQ**") on complimentary coverage payable, exclusions and the definition of the terms used herein for this Campaign.

The complimentary coverage will be effective for a period of 100 days from the date of the Campaign registration (i.e., Complimentary Coverage Start Date), subject to this T&C. For the avoidance of doubt, the Complimentary Coverage Start Date will be as set out in the Confirmation of Campaign Enrolment Slip attached in the confirmation email delivered to you upon your successful sign-up.

5. Eligible Customer who agrees to enrol in this Campaign will need to ensure that the information provided to PruBSN's agent is correct. Subsequently, Eligible Customer may accept the enrolment in this Campaign before the Campaign end date. Successful enrolment of this Campaign will be notified via email based on the latest information captured as stated in the Microsite.
6. PruBSN may request further information from the Eligible Customer to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
7. Any payment by PruBSN to the Eligible Customer or claimant will be deemed as full payment, and PruBSN shall automatically be released and be fully discharged of its obligations in relation to the complimentary coverage and shall have no further obligation and liability in relation to it.
8. PruBSN's decision on all matters concerning this Campaign, including the T&C, shall be final, binding, and conclusive. No correspondence and/or appeal will be entertained.
9. PruBSN shall have the right to decide all matters and disputes concerning this Campaign in accordance with treating all Eligible Customers fairly.
10. 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 taking any action under this Campaign,
 then PruBSN shall disqualify the Eligible Customer with immediate effect with or without prior notice to the Eligible Customer. PruBSN shall not be liable for any losses of whatever nature that the Eligible Customer may incur arising thereof.
 *"**Sanctions**" refers to 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 Ministry of Home Affairs in Malaysia.
11. By participating in this Campaign, 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 enrolment 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 enrolment in this Campaign.
12. Complimentary coverage will be administered based on the T&C set for this Campaign, FAQ, as well as the eligibility criteria, which are made available in the PruBSN's corporate website ("**Prevailing Document**"). Please note that the Prevailing Document shall prevail, in the event of any inconsistencies between the Prevailing

Document and any other materials relating to this Campaign.

13. PruBSN may amend and/or change any part of this Campaign or withdraw any part (or in whole) of this Campaign any time at its discretion with prior notice to You, in which such notice shall be given by PruBSN. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at PruBSN's discretion, including but not limited to displaying the same in any of PruBSN's corporate website or social media sites.
14. The T&C 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.
15. The T&C are available in English and Bahasa Malaysia versions. In the event of any inconsistency, the English version will prevail.