

Pru-Ease Campaign Terms & Conditions

This Pru-Ease Campaign ("Campaign") is carried out by Prudential BSN Takaful Berhad ("PruBSN"). PruBSN is the administrator for this campaign. By participating in this campaign, the Participant(s) shall be taken to have fully and unconditionally agreed to be bounded by the Terms and Conditions stated herein.

1. Eligibility

- This campaign is open to all Malaysian citizens ("Participant") including the employees of PruBSN, Prudential Assurance Malaysia Berhad, Eastspring Investments Berhad, Eastspring Al-wara' Investments Berhad (permanent, temporary and contracted staff) and their immediate families, PruBSN's associated agencies (Quality Leaders/Agents and Wealth Managers/Planners) and their immediate families.
- The Participant(s) must be an individual who is a Malaysian citizen and is eighteen (18) years of age or older at the start of this campaign.
- This campaign is applicable to all Participant(s) who make their contribution payment via cash/cheque.
- It is compulsory for the Participant(s) to enroll for Direct Debit (FPX) Recurring Payment via **PruBSN Touch** and **maintain at least six (6) months recurring payment from 1 January to 30 June 2021**.
- No new takaful participation or payment is required to be made by the Participant(s) in order to participate in this campaign.

2. Campaign Period

- This campaign shall begin on 16 December 2020, 12:01am and end on 18 January 2021, 11:59pm.
- PruBSN reserves the right to review the campaign period for any reason whatsoever without prior notice or reason.

3. Campaign Mechanics

- Log on to **app.prubsn.com.my/PruBSNTouch**
- Register to PruBSN Touch (if the Participant(s) is not a registered PruBSN Touch user)



STEP 1

Key in your personal information



STEP 2

Create your username and password



STEP 3

Select your security information



STEP 4

Review and confirm your registration

- The Participant(s) shall perform the following steps:

STEP 1

Log on to **PruBSN Touch**

STEP 2

Click on Contribution >>
Direct Debit & Card Enrolment

STEP 3

Select "**Direct Debit (FPX)**" as your payment method and select one certificate for enrolment at a time.

STEP 4

Fill in all the details, tick on the declaration box and click "**Continue**"

STEP 5

Complete the transaction on the **FPX Internet Bank Login Page**

STEP 6

Done. You can view your enrolment transaction on Contribution >> Enrolment History

Certificate Number	Person Covered Name	Status	Enrolled
<input checked="" type="checkbox"/> 87105118	ABCEFD HAMDAN BIN ABUL HALEM	In Force	No
<input type="checkbox"/> 87105101	ABCEFD HAZIQ ASYRAF BIN ABUL HAL	In Force	Yes
<input type="checkbox"/> 87105076	ABCEFD ALIFF HAKIM BIN ABUL HALEM	In Force	No

☒ Please tick the box if the Participant is the Payor

Next

- The Participant's certificate must be in-force during the six (6) months recurring payment period.
- The Participant(s) is encouraged to provide a valid bank account number or update their account details via PruBSN Touch (for transfer of prize money).

4. Selection of Winners

- a) The winners' announcement shall be made in July 2021 on PruBSN's official corporate website, official Facebook and Instagram page.
- b) The first 1,000 participants to sign up and then maintain the six (6) months recurring payment method via Direct Debit (FPX) from 1 January until 30 June 2021 will be selected as the winners.
- c) These 1,000 Participants will then be in a Rezeki Draw pool where PruBSN will randomly pick five (5) winners.
- d) The randomisation of names shall be made in the presence of PruBSN's Shariah, Legal, Compliance, Digital, Brand and Marketing and Customer Service Team.

5. Prizes

- a) RM80 x First 1,000 Winners (Refer Clause 4)
- b) Rezeki Draw : RM500 x 5 Winners (Refer Clause 4)
- c) The prizes from this campaign shall not be exchangeable for items in kind, and are non-transferable.
- d) PruBSN reserves the right to substitute the prizes at its discretion to another prize of similar value without any prior notice to the Participant(s).
- e) The prizes are exclusive of all charges that may be incurred by the Winners (if any), such as taxes, levies, fees and are subject to any other terms and conditions as may be imposed by PruBSN from time to time.
- f) All decisions made by PruBSN in relation to this campaign is final and binding on all Winners. PruBSN shall not entertain or allow any appeal against any of its decision.

6. Winner Notification

- a) Winners shall be notified through a "Winners Announcement" post on PruBSN's official corporate website, official Facebook and Instagram page, within 30 working days after 30 June 2021.
- b) PruBSN shall have the right to publish the names of the Winners (with masked IC number where applicable) in any of PruBSN's websites, social media sites, the newspapers and/or its promotional materials without further notice.
- c) The Winners hereby consent and agree to the use of their names given by them for purposes of publicity, advertising, trade or promotion in any media by PruBSN without any prior consent or compensation.
Non-acceptance of this clause may result in an alternative Winner being chosen. Winners are personally responsible for ensuring that their personal particulars, contact details and email address have been accurately submitted.
- d) PruBSN shall not be held responsible or liable for any late, misdirected, lost or unsuccessful efforts to notify the Winners.

7. Distribution of Prizes

- a) PruBSN will transfer the prize money into the Winners bank account within thirty (30) working days after the Winners Announcement.
(It is strongly encouraged for Participant(s) to update/provide their valid bank account details for PruBSN to transfer the prize money appropriately).
- b) PruBSN expressly disclaims any and all liabilities arising from any unsuccessful transmission of the prize money.
- c) In the event that any Prize has been forfeited, PruBSN may, at its sole discretion, give the forfeited Prize to another Participant from the remaining eligible entries. In such an instance, this other Participant shall be selected by using a method to be determined by PruBSN at its sole discretion.
- d) PruBSN reserves the right to request for written proof of residency and age of the winners before the prize money is transferred.

8. Disclaimers

- a) By entering this campaign, each Participant agrees that PruBSN, its respective employees, officers, directors, agents, affiliates, parent and subsidiaries shall not be liable or responsible for damages, losses, injuries, rights, claims or actions of any kind in connection with this campaign, or resulting from acceptance, possession, use/misuse of prizes, or participation in this campaign, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy.
- b) Each Participant(s) further agrees that PruBSN will not be responsible or liable for any entries that are late (including delayed data transmissions), tampered with, garbled, incomplete, misdirected, lost, mutilated, delayed, corrupted, duplicated or otherwise not in compliance with these Terms and Conditions.

9. Disqualification

- a) PruBSN shall have the sole and absolute discretion to disqualify any Participant(s) from this campaign that it determines to be tampering with the entry process or the operation of this campaign, or acting in breach or potential breach of these terms and conditions.
- b) PruBSN's decision in this matter shall be final and no correspondence shall be entertained.
- c) PruBSN further reserves the right to amend, vary, cancel, modify, suspend or waive this campaign for any reason whatsoever.

10. Anti-Bribery & Corruption Laws

In performing its duties under this campaign, the Participant(s) must comply with all applicable anti-bribery and anti-corruption laws (and related regulation and guidance). In particular, the Participant(s) hereby acknowledges and agrees:

- a) to comply with, the US Foreign Corrupt Practices Act and the UK Bribery Act, together with any related regulation and guidance and that it shall not act in such a way that is or could be construed as a violation of these laws and requirements, including but not limited to offering a bribe or making a facilitation payment to a Public Official or to any other party;
- b) that it will ensure that its activities in connection or relating to its obligations under the Agreement will not cause PruBSN to be in breach of any anti-bribery and anti-corruption laws (and related regulation and guidance);
- c) that it will ensure that it has appropriate internal procedures within its organisation to prevent bribery by its workforce and other people under its control; and
- d) if the Participant(s), in connection with or relating to its obligations under the Agreement, is asked to partake in any activity, that is in violation of any anti-bribery or anti-corruption laws, or becomes aware of any such conduct by its workforce or within its control and concerning or relating to the Agreement, the Participant agrees to immediately report the details of this to PruBSN.

PruBSN shall have the right to terminate this Agreement on no notice, without liability, for any actual breach of this clause.

11. Personal Data Protection

The Participant(s) and PruBSN agree that any usage and disclosure of the information contained herein and/or pursuant to this campaign (which shall include, supplemental agreement(s) and any other corresponding and incidental document(s) hereof) shall be subject to the provisions of the Personal Data Protection Act 2010 ("PDPA"). PruBSN and the Participant(s) shall adhere to the provisions of PDPA. Any personal data, including any sensitive personal data ("Personal Data") provided shall be processed in accordance with PruBSN's Privacy Policy displayed on its corporate website at www.prubsn.com.my.

12. Governing Law

The terms and conditions of this campaign shall be governed by the laws of Malaysia. **PruBSN reserves the right to change the qualifying, selection criteria and allocation of Prizes from time to time at PruBSN's absolute discretion.** PruBSN further reserves the right to amend these terms and conditions, and to suspend, terminate or vary this campaign with or without any notice to the Participant(s). The mode of notification (if any) of suspension, termination or variation shall be at PruBSN's sole discretion, including but not limited to displaying the same in any of PruBSN's website or social media sites. PruBSN's decision on any and/or all matters relating to this campaign including the selection of the names of the winners, the Terms and Conditions herein or any amendments to the same shall be final, binding and conclusive and no correspondence will be entertained.