

TERMS & CONDITIONS – EPF Ramadhan and Raya Campaign 2023

1. This “EPF Ramadhan and Raya Campaign 2023” (“Campaign”) is organised by Prudential BSN Takaful Berhad (“PruBSN”, “We”, “Our” or “Us”). By participating in this Campaign, you (“You” or “Your”) agree that you have read, understood and agree to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign from time to time by updating the Terms and Conditions with prior notice, and such change or modification will be notified in PruBSN’s website or in any other manner that Prudential deems fit.
2. By joining this Campaign, you agree to be bound by our Privacy Policy accessible at: <https://www.prubsn.com.my/en/privacy-policy/>.
3. **Campaign Period:** 1 April 2023 to 31 May 2023, both dates inclusive (“Campaign Period”).
4. **Campaign Eligibility**
 - a) This Campaign is open to the customers (“Eligible Customer”) who have participated in any of the plans below during the Campaign Period (“Eligible Certificate”) with a minimum annual contribution of RM50 for any of certificate:
 - i) PruBSN Lindung; and/or
 - ii) PruBSN Cegah;No aggregation of annual contributions if you have multiple certificates of PruBSN Lindung and/or PruBSN Cegah.
 - b) The certificate shall be in force at the time of Campaign Rewards fulfillment.
5. **Campaign Reward:**
 - a) On behalf of the Eligible Customer, PruBSN will donate RM10 into PruBSN Microtakaful Jariah Fund (“Campaign Rewards”) after the Campaign ends, by 31 June 2023.
 - b) Subject to the Terms and Conditions of this Campaign, the Eligible Customers who subscribed the Eligible Certificates with minimum contribution of RM50 and have fulfilled the eligible criteria as set out in paragraph 4 shall be entitled to one (1) RM10 donation, for each Eligible Certificates subscribed during the Campaign Period. There is no limit of entries may be submitted by the Eligible Customers, so long the eligibility criterias in Clause 3 have been fulfilled.
 - c) Delivery of the Campaign Reward: PruBSN will donate RM10 to PruBSN Microtakaful Jariah Fund on behalf of the Eligible Customers. Upon donation has been fulfilled, PruBSN shall be fully discharged of its obligations in relation to the Campaign Reward and shall have no further obligations in connection to it.
 - d) Eligible Customers who participate in this Campaign are solely responsible for always maintaining the accuracy of their information. PruBSN may request further information from the Eligible Customers to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.

- e) By participating in this Campaign, the Eligible Customers are deemed to have provided consent to PruBSN to disclose the particulars to any service providers and/or authorized third party only for the purpose of running this Campaign and delivering the Campaign Reward.
- f) The Campaign Reward is not transferable, not exchangeable and/or not redeemable for cash, credit, or any other form in part or in full.
- g) PruBSN shall have the absolute discretion and right to decline the Campaign Reward in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.

General Terms and Conditions

- a) PruBSN's decision on the Campaign Reward and all matters relating to this Campaign including the Terms and Conditions herein or any amendments to the same shall be final, binding, and conclusive. No appeal will be entertained.
- b) PruBSN shall have the discretion to decide in respect of all matters and disputes concerning this Campaign in accordance with treating customers fairly, including substituting the Campaign Reward with other form of gifts/rewards of equivalent value.
- c) PruBSN shall have the right to cancel, terminate or suspend this Campaign with prior notice. For the avoidance of doubt, cancellation, termination, or suspension by PruBSN shall not entitle you to any claim against PruBSN for any and all losses or damages suffered or incurred as a direct or indirect result from the cancellation, termination, or suspension.
- d) PruBSN reserves the right at its discretion to disqualify any Eligible Customer and/or to retract or forfeit the Campaign Reward from any Eligible Customers if PruBSN believes the said Eligible Customer has undertaken fraudulent practice and/or activities to earn the Campaign Reward or undertake any activities that are or may be harmful to this Campaign or to PruBSN.
- e) Eligible Customer(s) shall comply with all the applicable anti-bribery and anti-corruption laws, including Malaysian Anti-Corruption Commission Act 2009, and any related regulations and guidance thereto. PruBSN shall have the right to disqualify Eligible Customer's entry/entries without notice in the event of any non-compliance or violation of the law in relation to your participation in this Campaign.
- f) These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the courts of Malaysia.
- g) These Terms and Conditions may be translated to other languages. If there is any conflict between these Terms and Conditions and other translated versions, the English version shall prevail.