

# PruBSN Damai Tunai Vaganza Campaign

## Terms and Conditions

1. This Campaign is offered by Prudential BSN Takaful Berhad ("PruBSN"). By participating in this Campaign, you are bound by these terms and conditions.
2. Campaign Period: 1 March 2023 to 31 March 2023, both dates inclusive.
3. The Eligible Customer must provide accurate full name, identification number (NRIC), email, mobile number and bank account details (e-Credit) in the proposal form or via PruBSN Touch by 31 May 2023.
4. Campaign Eligibility:
  - a. Eligible Customers are customers who:
    - Participate in a new certificate (New Business) of **PruBSN AnugerahPlus (including PruBSN Damai/PruBSN Sinar)** which fulfils the requirements mentioned in Paragraph 5 below; and
    - Submit the proposal form to PruBSN between 1 March 2023 to 31 March 2023 (both dates inclusive) and certificates are approved and issued by 15 April 2023.
  - b. The certificates must be in-force with all contribution payments are up to date, no reduction of certificate contribution, no partial withdrawal and no removal of the campaign riders i.e. Medic TotalCare and Crisis Total Care until 31 July 2023.
  - c. The contribution payments must be made by one of the following **payment methods**:
    - **Credit/Debit Card with subsequent e-enrolment via PruBSN Mobility or PruBSN Touch, or**
    - **Direct Debit with subsequent e-enrolment via PruBSN Mobility or PruBSN Touch**
 The chosen payment method must be updated by 31 May 2023 and maintained until the campaign reward is received.
5. Campaign Reward:

Each Eligible Customer who meets the Campaign Eligibility requirements stated in Paragraph 4 above, will receive a **cash reward ("Reward")** based on the certificate requirement as follows:

Plan	Requirement per Certificate	Reward per Certificate
PruBSN AnugerahPlus (including PruBSN Damai/ PruBSN Sinar)	<ul style="list-style-type: none"> <li>• Minimum Annualised Contribution* of RM2,000; and</li> <li>• Attached Medic TotalCare rider</li> </ul>	Cash reward equivalent to 1 month's contribution amount*
	<ul style="list-style-type: none"> <li>• Minimum Annualised Contribution* of RM2,000; and</li> <li>• Attached Medic TotalCare rider; and</li> <li>• <b>Attached Crisis TotalCare rider</b></li> </ul>	Cash reward equivalent to 1 month's contribution amount* and additional RM50 cash reward

*\*Excluding Takaful Saver. If the certificate contribution frequency is other than monthly mode, the monthly equivalent contribution will be used as the basis for the calculation of the cash reward.*

6. Eligible Customers who are entitled to the Reward will be notified via SMS to his/her mobile number stated in the proposal form or via PruBSN Touch, based on the latest information captured in PruBSN's system.
7. The Reward will be credited to the Eligible Customers' respective bank account from 31 August 2023 based on the e-Credit details provided in the proposal form or via PruBSN Touch.
8. 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 entry on 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.
9. This Campaign excludes Agents' own certificate (where agent is the certificate owner/covered person of the plan).
10. All rights, interests, titles and benefits to the Reward are deemed to have passed to the Eligible Customers upon crediting of the Reward.
11. The Reward provided is not intended as a variation to the terms and conditions of the takaful certificates received, which is subject to PruBSN's standard processing or underwriting rules.
12. PruBSN's decision on the Reward awarded is final, conclusive and bound by the terms and conditions stated herein, and no appeal will be entertained.
13. The terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
14. The terms and conditions are available in English and Bahasa Malaysia. In the event of inconsistency, the English version shall prevail.