

My Rezeki Contest Terms and Conditions

- This My Rezeki Contest ("Campaign") is jointly organised by Prudential Assurance Malaysia Berhad and Prudential BSN Takaful Berhad (collectively referred as "Prudential", "we", "our" or "us"). By participating in this Campaign, you ("you", "your" or "customer") agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign and/or the Terms and Conditions of this Campaign with prior notice, whereby such changes or modification will be notified on Prudential's websites or in any other manner that Prudential deems fit.
By participating in this Campaign, you also agree to be bound by our Privacy Policies accessible at <https://www.prudential.com.my/en/privacy-policy/> (for customer who purchases an insurance policy) and <https://www.prubsn.com.my/en/privacy-policy/> (for customer who subscribes a takaful certificate). If you do not agree with our Privacy Policies and the Terms and Conditions of this Campaign, you will not be able to participate in this Campaign.
 - Campaign Period: 12 July 2022 to 30 September 2022, both dates inclusive.
 - Campaign Eligibility:
 - This Campaign is open to customers who purchased a new coverage/subscribed a certificate of any of the plans as follow ("New Business"):
 - PruBSN Lindung;
 - PruBSN Cegah;
 - PRUGuard Life**; or
 - PRUCare Life**,and submitted the New Business to Prudential during the Campaign Period ("Eligible Customers").
 - The coverage purchased/certificate subscribed is an "Eligible Policy/Certificate" where:
 - the insurance coverage is provided/certificate is issued as a result of the Eligible Customers' submission of the New Business through i-Lindung of Employees Provident Fund ("EPF"); and
 - the insurance coverage/certificate must be in force as at the time of Campaign Rewards fulfillment.
 - Prudential may disqualify the Eligible Customers, who submitted application to purchase/subscribe **PRUGuard Life** or **PRUCare Life** or PruBSN Lindung or PruBSN Cegah ("proposal") at any time prior to the commencement of this Campaign but cancelled the said proposal and subsequently resubmitted the proposal for New Business during the Campaign Period.
 - Campaign Rewards:
 - RM20 GrabPay Credit ("RM20 GrabPay Credit")

Subject to the Terms and Conditions of this Campaign, the first 3,000 Eligible Customers who purchased/subscribed the New Business with minimum premium/contribution of RM50 and have fulfilled the eligible criteria as set out in paragraph 3(a) and (b) ("Successful Customers") will be entitled to one (1) RM20 GrabPay Credit only, irrespective of the number of New Businesses purchased/subscribed during the Campaign Period.
 - Rezeki Prizes
 - Subject to the Terms and Conditions of this Campaign, an Eligible Customer, who has fulfilled the eligible criteria as set out in paragraph 3(a) and (b), will be eligible for a maximum of one prize provided under Rezeki Prizes, which will be selected by Prudential's automated selection system ("Winner", or collectively referred to as "Winners"). The table below lists the prizes available ("Prizes"):
- | Categories of Prizes | Prize | Number of Winners |
|----------------------|-------------------------|-------------------|
| Grand Prize | IPhone 13 Pro Max 256GB | 3 |
| 2nd Prize | IPad Air 256GB | 5 |
| 3rd Prize | Apple Watch Series 7 | 7 |
| Consolation Prizes | RM100 GrabPay Credit | 50 |
- The Eligible Customers will earn one entry for Rezeki Prizes for each Eligible Policy/Certificate issued during the Campaign Period.
 - The selection of the Winners will be performed based on the below schedule:
- | Selection Month of the Winners | Proposal Submission Period | Prizes Fulfillment |
|--------------------------------|----------------------------------|---------------------|
| November 2022 | 12 July 2022 - 30 September 2022 | By 31 December 2022 |
- The Winners will be notified via SMS based on the mobile number as maintained in the Prudential's system. Prudential reserves the right to use any other medium or method, including Prudential's websites at <https://www.prudential.com.my/en/> and <https://www.prubsn.com.my/en/> for the purpose of announcing the Winners.
 - In order to receive the Prizes, the Winners are required to furnish the Winners' correspondence address and mobile number ("Winners' Details"), for the most recent valid Eligible Policy/Certificate purchased/subscribed during the Campaign Period. The Winners' Details must be captured within the Prudential's system on or before 30 September 2022.
 - Upon the Prizes being issued to the Winners, Prudential shall be fully discharged of its obligations in relation to the Prizes and shall have no further obligations in connection to it. In the event that the Prizes are stolen or lost for any reason or under any circumstances, Prudential will not be liable to provide the Winners with a replacement.
 - Prudential does not provide any warranty or guarantee of any kind for the Prizes nor shall Prudential be responsible for the quality, merchantability or fitness whatsoever of the Prizes. In this regard, Prudential is not liable for any loss, damages or harm (whether physically or mentally) that the Winners may suffer arising from the Prizes or usage of the Prizes.
- Modes of Delivery of the Campaign Rewards

The Campaign Rewards will be given by 31 December 2022 in the following modes:

 - Crediting of the GrabPay Credit
 - The RM20 GrabPay Credit and Consolation Prizes will be credited by GPay Network (M) Sdn Bhd ("GPay") to the Successful Customers and Winners' Grab mobile application ("Grab App") account respectively.
 - The RM20 GrabPay Credit and Consolation Prizes are subject to the following conditions:
 - the RM20 GrabPay Credit will be given to the Successful Customers as mentioned in paragraph 4(a) above and Consolation Prizes will be given to the Winners as selected by Prudential pursuant to paragraph 4(b)(i) above;
 - the Successful Customers and Winners must be the users of the Grab App;
 - the mobile number of the Successful Customers and Winners in the Grab App must be the same as registered in Prudential's system.
 - The usage of the RM20 GrabPay Credit and Consolation Prizes is subject to the terms and conditions of GPay, including privacy policy or privacy notice as set out by GPay, and the Successful Customers and Winners shall be solely responsible for the usage of the RM20 GrabPay Credit and Consolation Prizes. Prudential shall not be liable or be required to offer replacement of the RM20 GrabPay Credit and/or Consolation Prizes, or otherwise to compensate the Successful Customers and Winners for:
 - the discontinued or cancelled RM20 GrabPay Credit and/or Consolation Prizes;
 - the improper use of the RM20 GrabPay Credit and/or Consolation Prizes; or
 - the inability to use the RM20 GrabPay Credit and/or Consolation Prizes due to technical issues.
 - Once the RM20 GrabPay Credit and Consolation Prizes have been credited, a notification will be sent to the inbox of the Successful Customers and Winners' Grab App account(s) respectively.
 - Upon the RM20 GrabPay Credit and Consolation Prizes being issued to the Successful Customers and Winners respectively, Prudential shall be fully discharged of its obligations in relation to the RM20 GrabPay Credit and Consolation Prizes, and shall have no further obligations in connection to it. Prudential shall not be responsible or liable for non-availability, cancellation and alterations made to the RM20 GrabPay Credit and/or Consolation Prizes.
 - The Successful Customers and Winners agree to resolve directly any complaint or dispute in respect of the RM20 GrabPay Credit and/or Consolation Prizes with GPay.
 - Delivery to the Winners' Correspondence Address
The Grand, 2nd and 3rd Prizes will be delivered to the Winners' correspondence address as registered in the Prudential's system.
- The Campaign Rewards are non-transferable, non-exchangeable and non-redeemable for cash, credit or in kind, either in full or in part.
- By participating in this Campaign, the Eligible Customers hereby give consent to Prudential to disclose his/her particulars to GPay, any service providers and/or authorized 3rd party for the purpose of running this Campaign and delivering the Campaign Rewards.
- The Eligible Customers are solely responsible for maintaining the accuracy of their information at all times. Prudential may request further information from the Eligible Customers to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- Prudential shall have the discretion to decide in respect of all matters and disputes concerning this Campaign in accordance with treating you and other Eligible Customers fairly, including substituting the Campaign Rewards with other forms of gifts/rewards of equivalent value.
- Prudential may decline the Campaign Rewards entitlement in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled.
- For all intents and purposes, the Terms and Conditions for this Campaign as well as the Campaign Rewards shall not in any event be construed as a variation to the Terms and Conditions under your insurance/takaful proposal(s) ("Terms"). The Terms shall continue in full force and effect. All insurance/takaful proposals are subject to Prudential's standard processing and/or underwriting rules. Further, the Campaign Rewards shall not form part of the rights, benefits and monies payable under the Eligible Policy/Certificate.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the courts of Malaysia.
- This Campaign Terms and Conditions may be provided in English, Bahasa Malaysia and Chinese. In case of any inconsistencies between these three versions, the English version shall prevail.

Important Notes and Disclaimers:

PruBSN Cegah (a group critical illness takaful plan) and **PruBSN Lindung** (a group term takaful plan) are underwritten by Prudential BSN Takaful Berhad ("PruBSN") 200601020898 (740651-H) which is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia. For more information on **PruBSN Cegah** and **PruBSN Lindung**, kindly refer to the Product Disclosure Sheet before participating in this plan and refer to the terms and conditions in the Certificate Summary for details on the important features as well as exclusions that apply to the plan. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.

PRUGuard Life and **PRUCare Life** are single premium non-participating insurance plans underwritten by Prudential Assurance Malaysia Berhad ("PAMB") 198301012262 (107655-U) which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. You should satisfy yourself that this insurance certificate will best serve your needs and that the premium payable under the insurance certificate is an amount that you can afford. Please refer to the Product Disclosure Sheets, Frequently Asked Questions and policy documents for the full list of benefits, exclusions, waiting periods, terms and conditions and other information before purchasing the plan. You may also contact the insurance company directly for more information. **PRUGuard Life** and **PRUCare Life** are not Shariah-compliant products.