

## Terms and Condition

### PruBSN EPF Phase 2 “Lindungi Famili, Ganjaran Menanti” Campaign

#### Terms and Conditions

- 1) This PruBSN Lindungi Famili, Ganjaran Menanti Campaign (“**Campaign**”) is offered by **Prudential BSN Takaful Berhad (“PruBSN”)**. By participating in this Campaign, Eligible Customer (as defined under Clause 2 herein) shall be bound by these terms and conditions and our Privacy Policy accessible at <https://www.prubsn.com.my/en/privacy-policy/>.
- 1.1 Campaign Period: **17 March 2025 to 17 June 2025**, both dates inclusive (“**Campaign Period**”).
- 2) Campaign Eligibility
  - 2.1 **Eligible Customers** (participant/certificate owner) are customers who:
    - a) Participate in a new certificate of PruBSN Lindungi Famili and/or PruBSN Cegah Famili, which fulfils the requirements mentioned in Clause 3 below; and
    - b) Submit the proposal form and received by PruBSN between 17 March 2025 to 17 June 2025 (both dates inclusive), whereby such certificate must be approved and issued by 17 June 2025.
  - 2.2 The certificate must continue to be in-force with all contribution payments up to date, no reduction of certificate contribution, no partial withdrawal and no removal of the campaign rider.
  - 2.3 Methods of Subscription: the takaful coverage is enrolled by the Eligible Customers via the KWSP i-Akaun application (download via Apple App Store or Google Playstore) (“**Subscription Method**”)
- 3) Each Eligible Customer who meets the Campaign Eligibility requirements stated in Clause 2 above is entitled to receive ONE reward (“**Reward/Gift**”) prize provided under Campaign Rewards, which will be selected by PruBSN’s automated selection system (“**Winner**”).

Plan	Requirement per Certificate	Reward/Gift per Certificate
PruBSN Lindungi Famili; PruBSN Cegah Famili;	Open to all EPF members who subscribes a new certificate for themselves and/or their family members for either one of the following plans with a minimum of <b>two certificates and contribution of RM150</b> per transaction.	Eligible for a maximum of One (1) reward provided, which will be selected by PruBSN’s automated selection system The table below lists the rewards available

Categories of Prizes	Rewards	Number of Winners
<b>Grand Prize</b>	Holiday vouchers Worth RM3,000	6
<b>Top 1</b>	Harvey Norman Malaysia vouchers worth RM1,500	20
<b>Top 2</b>	Shopee Malaysia vouchers worth RM500	40
<b>Top 3</b>	Lazada / AEON CO. vouchers worth RM300	30
<b>Consolation Prizes</b>	Touch ‘n Go RM100	300

- 4) The Reward/Gift will be delivered to the Eligible Customers via e-mail from September 2025.
- 5) Winners must maintain an active certificate for a minimum period of (6) months from the date of reward disbursement. In the event of early surrender, PruBSN reserves the right to reclaim or adjust the reward accordingly.

- 6) The Eligible Customer is responsible for maintaining the accuracy of his/her information that are provided to PruBSN at all times. PruBSN reserves the right to make reasonable requests for further information from Eligible Customers to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- 7) All rights, interests, entitlements and benefits to the Reward/Gift are deemed given to the Eligible Customer upon successful delivery of the Reward/Gift. In the event that the Reward/Gift is stolen or lost for any reason or under any circumstances, no replacement will be provided by PruBSN except where such events are attributable to PruBSN.
- 8) The Reward/Gift provided herein shall not in any event be construed as a variation to the terms and conditions of the takaful certificate issued, which is subject to PruBSN's standard processing or underwriting rules.
- 9) PruBSN's decision on the Reward/Gift awarded is final, conclusive and shall be bound by the terms and conditions stated herein. No appeals will be entertained.
- 10) PruBSN reserves the right to amend and/or change the Reward/Gift with items of similar value at its discretion without prior notice given. The Campaign Gift is not transferable, not exchangeable and not redeemable for cash, credit or in kind.
- 11) PruBSN may decline any participation in the event any of the terms and conditions of this Campaign is not fulfilled. No appeals will be entertained.
- 12) The Eligible Customer 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 participation 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 participation in this Campaign.
- 13) The Eligible Customer and PruBSN agree that any usage and disclosure of the information pursuant to this Campaign shall be subject to the Personal Data Protection Act 2010 ("**PDPA**"). The Eligible Customer and PruBSN shall comply with the PDPA.
- 14) 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 this Campaign,

PruBSN shall disqualify the Eligible Customer with immediate effect and take any other action PruBSN deems appropriate, including but not limited to notifying any relevant government authority without notice and liability.

\*"**Sanctions**" refers to any 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 the Hong Kong Monetary Authority.

- c) To the fullest extent permitted by law, this Clause 12, and PruBSN's ability to claim against the Eligible Customer for any losses that PruBSN may incur arising out of the operation of this Clause 12, shall survive the termination or expiry of this Campaign.
- 15) PruBSN reserves the right to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, without notice. For the avoidance of doubt, cancelation, withdrawal, suspension, extension or termination by PruBSN of the Campaign shall not entitle the Eligible Customer to any claim or compensation against PruBSN for any and all losses or damages suffered or incurred by the Eligible Customer whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
- 16) PruBSN reserves the right to add, delete, or vary the Campaign Terms and Conditions wholly or in part at any time by providing prior notice to the Eligible Customer through their registered email. The mode of notification (if any) shall be at PruBSN's reasonable discretion, which could include but is not limited to posting on PruBSN's website or social media sites, displaying a notice at any of PruBSN's branches and/or any other manner as determined by PruBSN.
- 17) The terms and conditions 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.
- 18) The terms and conditions are available in English and Bahasa Malaysia version. In the event of any inconsistency, the English version shall prevail.