

PRUServices Rezeki Draw Campaign

Terms and Conditions

1. This PRUServices Rezeki Draw Campaign (“**Campaign**”) is offered by **Prudential BSN Takaful Berhad** (“**PruBSN**” or “**our**”). By participating in this Campaign, Eligible Customer (as defined under Clause 3 herein) shall be bound by these terms and conditions and our Privacy Policy accessible at <https://www.prubsn.com.my/en/privacy-policy/>.

2. Campaign Period: **13 April 2026 to 30 June 2026**, both dates inclusive (“**Campaign Period**”).

3. Campaign Eligibility

3.1 **Eligible Customers** are PruBSN customers who successfully:

- a) Register for a PRUServices account for the first time during the Campaign Period; and
- b) Ensure that such PRUServices account registration is completed and verified within the Campaign Period.

3.2 The certificate must continue to be in-force with all contribution payments up to date and no reduction of certificate contribution until 31 July 2026.

3.3 Registration must be completed using valid and accurate personal information that matches PruBSN’s records.

3.4 Each Eligible Customer is entitled to one (1) entry into the Rezeki Draw regardless of the number of certificates they own.

4. Each Eligible Customer who meets the Campaign Eligibility requirements stated in Clause 3 above will automatically qualify for the **Rezeki Draw** (“**Reward**”). The available prizes are as follows:

Prize Category	Reward	Number of Winners
Grand Prize	Proton e.MAS 5 Premium	1
Consolation Prize	iPhone 17 Pro	2

5. Winners will be selected via a random draw conducted by PruBSN by **31 July 2026**.

6. Fulfilment of Reward

6.1 Winners will be contacted via:

- a) The mobile number registered in PruBSN’s records; and/or
- b) Email address provided in the PRUServices account.

6.2 Prizes may be delivered or collected based on PruBSN’s arrangement. PruBSN reserves the right to request necessary documentation for verification before releasing the prize.

6.3 If a winner cannot be contacted, fails verification, or does not respond within 7 days, PruBSN reserves the right to select another winner.

7. 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.

8. This Campaign excludes PruBSN Agents' own certificate (where the agent is the certificate owner/covered person of the plan) and PruBSN Staffs' own certificate (where the staff is the certificate owner/covered person of the plan).
9. All rights, interests, entitlements and benefits to the Reward are deemed to have given to the Eligible Customer upon successful collection or delivery of the Reward. In the event that the Reward 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.
10. The Reward 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.
11. PruBSN's decision on the Reward awarded is final, conclusive and shall be bound by the terms and conditions stated herein. No appeals will be entertained.
12. PruBSN may amend and/or change the Reward with items of similar value at its discretion without prior notice given. The Reward is not transferable, not exchangeable and not redeemable for cash, credit or in kind.
13. 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.
14. 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.
15. 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.
16. 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 16, 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 16, shall survive the termination or expiry of this Campaign.

17. 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.
18. PruBSN may add, delete, or vary the Campaign Terms and Conditions wholly or in part at any time by providing prior notice to the Eligible Customer. 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.
19. 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.
20. The terms and conditions are available in English and Bahasa Malaysia version. In the event of any inconsistency, the English version shall prevail.