

December - PruBSN WarisanGold Bonus+ Round 2 Campaign

Terms and Conditions

- 1) The PruBSN WarisanGold Bonus+ Round 2 Campaign (“**Campaign**”) is offered by **Prudential BSN Takaful Berhad** (“**PruBSN**” or “**our**”). By participating in this Campaign, Eligible Customers (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: **1 November 2025 to 31 December 2025**, both dates inclusive (“**Campaign Period**”).
- 3) Campaign Eligibility:
 - 3.1 **Eligible Customers** are customers who:
 - Participate in a new certificate of **PruBSN WarisanGold** which fulfils the requirements mentioned in Clause 4 below; and
 - Submit a proposal form and **received by PruBSN** between **1 November 2025 to 31 December 2025** (both dates inclusive), whereby such certificate must be approved and issued by **15 January 2026**.
 and include **Existing Customers** defined as customers who:
 - Are the participant of at least one in-force individual Family Takaful certificate under PruBSN’s agency channel at the point of submission of the proposal form for the new certificate (“**Existing Certificate**”).
 - 3.2 This Campaign is only applicable to new certificates with a minimum basic sum covered of RM750,000.
 - 3.3 The certificates must continue to be in-force with all contribution payments up to date, no reduction of certificate contribution and no partial withdrawal until **31 December 2026**.
 - 3.4 The Existing Certificates must continue to be in force until **31 December 2027**.
 - 3.5 Eligible Customers (participants/certificate owners) must provide accurate details including full name, National Registration Identity Card (NRIC) number, email address, mobile number and bank account details (e-Credit) in the proposal form or in PruBSN Touch by **31 December 2026**.
 - 3.6 **The payment method must be a recurring payment method**, such as a **Credit/Debit Card** or **Direct Debit**, which is enrolled via **PruBSN Mobility** or updated via **PruBSN Touch** by **31 December 2026**. This payment method must also be maintained until the campaign reward is received.
- 4) **Campaign Reward:**
Each Eligible Customer who meets the Campaign Eligibility requirements stated in Clause 3 above is entitled to receive a reward (“**Reward**”) based on the certificate requirements as follows:

Plan	Requirement per Certificate	Contribution Term	Reward per Certificate
PruBSN WarisanGold	Base Tier		
	<ul style="list-style-type: none"> • Minimum Basic Sum Covered of RM750,000 	10 years/ 20 years/ Full contribution term	Cash reward equivalent to 1 month contribution amount*
	Bonus Tier		
	<ul style="list-style-type: none"> • Minimum Basic Sum Covered of RM750,000, and • Existing Customer of PruBSN 	10 years/ 20 years/ Full contribution term	Additional cash reward equivalent to 1 month contribution amount*

**Excluding Takaful Saver/Takaful Saver Kid. If the certificate's contribution frequency is other than monthly mode, the monthly equivalent contribution will be used as the basis for the calculation of the Reward.*

- 5) Eligible Customers entitled to the Reward will be notified via SMS sent to their mobile number stated in the proposal form or via PruBSN Touch, based on the latest information captured in PruBSN's system.
- 6) The Base Tier Reward and the Bonus Tier Reward will be credited to the Eligible Customer's bank account starting from **15 February 2027** and **15 February 2028** respectively based on the e-Credit details provided in the proposal form or via PruBSN Touch.
- 7) The Eligible Customer is responsible for maintaining the accuracy of his/her information that are provided to PruBSN at all times. PruBSN may 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 certificates under PruBSN staff promotion plan.
- 9) All rights, interests, entitlements and benefits to the Reward are deemed to have been given to the Eligible Customer upon crediting 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 are named on any Sanctions list, or are 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 may 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, cancellation, 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 cancellation, 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.

