

## PruBSN Xtra Reward Campaign

### Terms and Conditions

1. This PruBSN Xtra Reward 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: 1 October 2025 to 31 December 2025**, both dates inclusive.
3. Campaign Eligibility:
  - 3.1 **Eligible Customer** refers to a customer who meets **all** the following criteria:
    - i) Participates in a new certificate ("New Business") of either **PruBSN Asas360** or **PruBSN AnugerahMax**, subject to Clause 4 below;
    - ii) The certificate has minimum basic sum covered of RM50,000;
    - iii) The certificate has one of the following medical riders attached:
      - a. **Health360** for **PruBSN Asas360**; or
      - b. **Medic TotalCare** or **Medik Asas** for **PruBSN AnugerahMax**;  
(Note: Medik Asas is closed for New Business effective 1 December 2025)
    - iv) The proposal form is submitted and **received by PruBSN** between **1 October 2025 and 31 December 2025** (both dates inclusive), and the certificate must be approved and issued by **15 January 2026**.
  - 3.2 Within the first **three (3) years** from the Certificate Commencement Date:
    - i) The certificate must **remain in-force**;
    - ii) There must be **no removal** of the attached medical riders Health360, Medic TotalCare or Medik Asas (whichever is applicable); and
    - iii) The basic sum covered **must not reduce** below **RM50,000**.
  - 3.3 Eligible Customers or certificate owners must provide **accurate and complete details**, including full name, National Registration Identity Card (NRIC) number, email address, and mobile number in the proposal form or in PruBSN Touch by **15 January 2026**.
  - 3.4 The certificate must be enrolled with a recurring payment method, such as a **Credit/Debit Card** or **Direct Debit**, via **PruBSN Mobility** at the time of participation.

#### 4. Campaign Reward:

Each Eligible Customer who meets the Campaign Eligibility requirements outline in Clause 3 above is entitled to receive the Campaign Reward, effective from the Certificate Commencement Date, based on the requirements as follows:

| Basic Plan                | Requirement per Certificate  | Reward per Certificate  |
|---------------------------|--|---|
| <b>PruBSN Asas360</b>     | <ul style="list-style-type: none"> <li>• Minimum Basic Sum Covered of RM50,000; and</li> <li>• Attach with <b>Health360</b>.</li> </ul>                            | <ul style="list-style-type: none"> <li>✓ <b>3-year Complimentary Coverage of RM50,000</b> in the event of death or Total and Permanent Disability (TPD)</li> </ul>  |
| <b>PruBSN AnugerahMax</b> | <ul style="list-style-type: none"> <li>• Minimum Basic Sum Covered of RM50,000; and</li> <li>• Attach with <b>Medic TotalCare</b> or <b>Medik Asas</b>.</li> </ul> | <ul style="list-style-type: none"> <li>✓ <b>Additional Junior Saver Reward</b> for Covered Person aged 7 ANB and below: One-time cash reward equivalent to one month's contribution amount*, credited into Investment Unit Account (IUA)</li> </ul> |

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

Note: Medik Asas is closed for New Business effective 1 December 2025.

#### **3-year Complimentary Coverage of RM50,000**

- 4.1 **Coverage Period:** The complimentary coverage is effective for three (3) years from the Certificate Commencement Date and ends one day before the third certificate anniversary, subject to the terms and conditions of this Campaign.

4.2 **Reward Payout Conditions:**

- i) The complimentary coverage shall only be payable if either the **Death Benefit or Disability Plus Benefit** becomes payable under the certificate, whichever occurs first.
- ii) The eligibility for this Campaign shall follow the underwriting decision of the basic coverage. For substandard cases, if TPD is excluded from the Basic Plan, the Campaign Reward for TPD for this Covered Person shall not be payable.
- iii) For **pre-natal certificates** under PruBSN Asas360, the complimentary coverage shall only be payable if the Death Benefit or Disability Plus Benefit becomes payable **after the child's date of birth. In such cases, the Campaign Reward does not apply from the Certificate Commencement Date.**

4.3 **Coverage Start Date:** The start date for the 3-year complimentary coverage for each of eligible certificates will be stated in the Notice of Confirmation ("NOC") of this Campaign, available digitally in PruBSN Touch upon successful certificate issuance.

4.4 The Complimentary Coverage is **not part of the takaful benefits under your participated takaful certificate** and is **not a takaful product**. It is a complimentary coverage provided by PruBSN during the Coverage Period stated in Clause 4.1, in the form of *hibah* from PruBSN's shareholder's fund.

**Additional Junior Saver Reward for Covered Persons aged 7 ANB and below**

4.5 **Reward Crediting:**

- i) For Eligible Customers who submit their applications between 1 October to 31 October 2025 and whose certificates are approved by 15 November 2025, the cash reward will be credited into the certificate's IUA from **28 February 2026**, based on the Takafulink Fund(s) selected under the certificate.
- ii) For Eligible Customers whose applications are submitted from 1 November to 30 November and approved by 15 December 2025, the cash reward will be credited into the certificate's IUA from **31 March 2026**, based on the Takafulink Fund(s) selected under the certificate.
- iii) For Eligible Customers whose applications are submitted from 1 December to 31 December 2025 and approved by 15 January 2026, the cash reward will be credited into the certificate's IUA from **30 April 2026**, together with certificates submitted between 1 October to 31 October 2025 and approved after 15 November 2025, and certificates submitted between 1 November to 30 November 2025 and approved after 15 December 2025, based on the Takafulink Fund(s) selected under the certificate.
- iv) For certificates without any selected Takafulink Fund(s), the cash reward will be credited into the certificate's IUA based on a default Takafulink Fund, as determined by PruBSN at the time of crediting.

4.6 Eligible Customers will be notified via SMS upon successful crediting of the Reward, sent to the mobile number provided in the proposal form or via PruBSN Touch, based on the latest information recorded in PruBSN's system.

4.7 The cash reward is a complimentary reward provided by PruBSN, in the form of *hibah* from PruBSN's shareholder's fund.

5. The Eligible Customers is responsible for maintaining the accuracy of his/her information 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.
6. All rights, interests and entitlements to the Campaign Reward are deemed fulfilled upon payment of the complimentary coverage in the event of death or Total and Permanent Disability (TPD) or upon successful crediting of the cash reward, as applicable. No further claims or replacements will be provided by PruBSN except where an error is attributable to PruBSN.
7. The Campaign 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.
8. PruBSN's decision on the Campaign Reward entitlement is final, conclusive and shall be bound by the terms and conditions stated herein. No appeals will be entertained.
9. PruBSN may amend and/or change the Campaign Reward with items of similar value at its discretion without prior notice. The Campaign Reward is not transferable, not exchangeable and not redeemable for cash, credit or in kind.

10. The 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 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.
11. The Eligible Customers 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 Customers and PruBSN shall comply with the PDPA.
12. 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 12, and PruBSN's ability to claim against the Eligible Customers 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.
13. 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, cancelation, withdrawal, suspension, extension or termination by PruBSN of the Campaign shall not entitle the Eligible Customers to any claim or compensation against PruBSN for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
14. 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 Customers. 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.
15. 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.
16. The terms and conditions are available in English and Bahasa Malaysia version. In the event of any inconsistency, the English version shall prevail.