



PruBSN Auto Deduction Recurring Payment

Campaign

Campaign Period: 5 January - 31 December 2023

1X GRAND PRIZE

Hajj Package for two (2)

12X MONTHLY PRIZES

Umrah Package for two (2)



Important Note:

Enroll for Direct Debit (FPX) or Credit/Debit Card Recurring Payment via **PruBSN Touch** or **Payment Gateway**

**Terms & conditions apply. Please refer next page for the campaign requirements.*

Speak to our Takaful Agents today for FREE consultations.

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PRUDENTIAL BSN

TAKAFUL

PruBSN Auto Deduction Recurring Payment Campaign

Terms & Conditions

This PruBSN Auto Deduction Recurring Payment Campaign ("Campaign") is carried out by Prudential BSN Takaful Berhad ("PruBSN"). PruBSN is the organiser for this Campaign. By participating in this Campaign, the Participant(s) shall be taken to have fully and unconditionally agreed to be bound by the Terms and Conditions stated herein.

1. Campaign Period

- This Campaign shall begin on 5 January 2023, 12.01am and end by 31 December 2023, 11.59pm.
- PruBSN reserves the right to review the Campaign period for any reason whatsoever without prior notice or reason.

2. Campaign Eligibility

- This Campaign is applicable to all Customers who have active regular contribution certificate(s) with PruBSN (exclude Keyman certificate and Group certificate). PruBSN including Prudential affiliate companies' employees (Permanent, Temporary and Contracted Staff) and their immediate family members and agents are not eligible for this Campaign ("Participant").
- For Participant who have existing regular contribution certificate(s) prior to year 2023, they are eligible to participate in this Campaign when they enroll for Direct Debit (FPX) or Credit/Debit Card Recurring Payment via **PruBSN Touch or Payment Gateway**. The Participant must have active regular contribution certificate(s) and the contribution must be paid up to date until the Drawing Date as stipulated under Clause 5 below.
- For Participant who newly signs-up for regular contribution certificate(s) in year 2023, it is compulsory for the Participant(s) to make the payment via any of the following auto deduction recurring payment methods (also can refer to Clause 2(d) below):
 - Credit/Debit Card with subsequent e-enrolment via PruBSN Mobility or PruBSN Touch or Payment Gateway, or
 - Direct Debit (FPX) with subsequent e-enrolment via PruBSN Mobility or PruBSN Touch or Payment Gateway
 The Participant(s) must have active regular contribution certificate(s) and the contribution must be paid up to date until the Drawing Date as stipulated in Clause 5.
- From April 2023, Participant(s) who **reduces** their payment frequency shall be eligible for an additional entry in the Rezeki Draw. Please refer to Table 1 below for further information:

Table 1

Scenarios	Eligibility (Yes/No)
Change payment frequency from monthly to quarterly	Yes
Change payment frequency from quarterly to annually	Yes
Change payment frequency from semi-annually to annually	Yes
Change payment frequency from quarterly to monthly	No
Change payment frequency from annually to semi-annually	No

- If Participant(s) revert to a more frequent mode, he/she will not be eligible for the Rezeki Draw for the month and/or grand prize in December 2023.
- The scenarios stipulated in Table 2 below are examples of the Participant(s) from various category that could be eligible for this Campaign:

Table 2

Scenarios	Actions
Certificate which is under <ul style="list-style-type: none"> auto deduction recurring payment method; and contribution paid up to date 	1. Ensure all contribution payments are up to date throughout the Campaign Period
Certificate which is under <ul style="list-style-type: none"> auto deduction recurring payment method; and contribution NOT paid up to date 	1. Perform full payment to all outstanding contribution 2. Ensure all contribution payments are up to date throughout the Campaign Period
Certificate which is under <ul style="list-style-type: none"> cash/cheque payment method; and contribution paid up to date 	1. Enrol for Direct Debit (FPX) or Credit/Debit Card Recurring Payment via PruBSN Touch or Payment Gateway 2. Ensure all contribution payments are up to date throughout the Campaign Period
Certificate which is under <ul style="list-style-type: none"> cash/cheque payment method; and contribution NOT paid up to date 	1. Enrol for Direct Debit (FPX) or Credit/Debit Card Recurring Payment via PruBSN Touch or Payment Gateway 2. Perform full payment to all outstanding contribution 3. Ensure all contribution payments are up to date throughout the Campaign Period
New Certificate sign-up in year 2023	1. Make contribution payment via: <ul style="list-style-type: none"> Credit/Debit Card with subsequent e-enrolment via PruBSN Mobility or PruBSN Touch or Payment Gateway, or Direct Debit with subsequent e-enrolment via PruBSN Mobility or PruBSN Touch or Payment Gateway 2. Ensure all contribution payments are up to date throughout the Campaign Period
Lapse Certificate	1. Revive your certificate by: <ul style="list-style-type: none"> Enrolling for Direct Debit (FPX) or Credit/Debit Card Recurring Payment via PruBSN Touch or Payment Gateway Perform full payment to all outstanding contribution Ensure all contribution payments are up to date throughout the Campaign Period
Reduced Payment Frequency	1. From 1 st April 2023, by opting for a reduced payment frequency or lesser payment cycle, the Participant(s) will become eligible for an additional entry in both the monthly and grand prize draws of the Rezeki Draw.

3. Prizes

- The Participant(s) who meet the eligibility criteria in Clause 2 above is entitled for Monthly Rezeki Draw for Umrah Package for two (2) pax as described in Clause 5 below. The Umrah Package will cover cost of Umrah Visa, return flights, land transportation and accommodation for reasonable period of stay to perform Umrah.
- In addition, the Participant(s) who meet the eligibility criteria in Clause 2 above is entitled for Grand Prize Rezeki Draw for Hajj Package for two (2) pax as described in Clause 5 below. However, the Grand Prize Rezeki Draw Winner will need to adhere to the stipulated Clause 5 (e) herein. The Hajj Package will cover cost of Hajj Visa, return flights, land transportation and accommodation for reasonable period of stay to perform Hajj.
- PruBSN reserves the right to amend the details of the Umrah and Hajj Packages as and when it deems fit.
- If the winners of this Campaign are non-Muslim, the winners will receive cash in the sum of RM 4,000 in-lieu of Umrah Package or RM40,000 in-lieu Hajj Package.
- The prizes from this Campaign shall not be exchangeable for items in kind and are non-transferrable.
- PruBSN reserves the right to substitute the prizes at its discretion with another prize of similar value without any prior notice to the Participant(s).
- The prizes are exclusive of any charges that may be incurred by the winners (if any), such as taxes, levies, fees and are subject to any other terms and conditions as may be imposed by PruBSN from time to time.

4. How to Enroll Direct Debit (FPX) or Credit/Debit Card Auto Deduction Recurring Payment

Below are the steps for Participant(s) who makes their contribution via cash/cheque and would like to enroll for Direct Debit (FPX) or Debit/Credit Card Auto Deduction Recurring Payment via **PruBSN Touch or Payment Gateway**.

via PruBSN Touch

- Visit **app.prubsn.com.my/PruBSNTouch**
- Register to **PruBSN Touch** (if the Participant(s) is not a registered **PruBSN Touch** user)
- The Participant(s) shall perform the following steps:
Step 1: Log on to PruBSN Touch
Step 2: Click on Contribution >> Recurring Payment Enrolment
Step 3: Select "Direct Debit (FPX)" or "Credit / Debit Card" as payment method and select one certificate for enrolment at a time
Step 4: Fill in all the details, tick on the declaration box and click "Continue"
Step 5: Complete the transaction on the FPX Internet Bank Login Page or iPay88 Payment Page
Step 6: Once done, the Participant(s) can view their latest payment method on Recurring Payment Enrolment Page for selected certificate

via Payment Gateway

- Visit our corporate website **www.prubsn.com.my**
- The Participant(s) shall perform the following steps:
Step 1: Select Online Payment
Step 2: Fill in the certificate and personal details
Step 3: Complete the transaction on the FPX Internet Bank Login Page or iPay88 Payment Page
Step 4: Once transaction completed in Step 3, complete the Recurring Payment Page
Step 5: Once done, the Participant(s) can view their latest payment method on Recurring Payment Enrolment Page for selected certificate via PruBSN Touch

5. Selection of Winners

- The frequency of Rezeki Draw shall be as stipulated below:

Monthly Prize (Umrah Package for Two (2))	Closing & Drawing Dates	Monthly Prize (Umrah Package for Two (2))	Closing & Drawing Dates
January 2023	Closing Date: 31 Jan 2023 Drawing Date: 1 Apr 2023	July 2023	Closing Date: 31 Jul 2023 Drawing Date: 1 Oct 2023
February 2023	Closing Date: 28 Feb 2023 Drawing Date: 1 May 2023	August 2023	Closing Date: 31 Aug 2023 Drawing Date: 1 Nov 2023
March 2023	Closing Date: 31 Mar 2023 Drawing Date: 1 Jun 2023	September 2023	Closing Date: 30 Sep 2023 Drawing Date: 1 Dec 2023
April 2023	Closing Date: 30 Apr 2023 Drawing Date: 1 Jul 2023	October 2023	Closing Date: 31 Oct 2023 Drawing Date: 1 Jan 2024
May 2023	Closing Date: 31 May 2023 Drawing Date: 1 Aug 2023	November 2023	Closing Date: 30 Nov 2023 Drawing Date: 1 Feb 2024
June 2023	Closing Date: 30 Jun 2023 Drawing Date: 1 Sep 2023	December 2023	Closing Date: 31 Dec 2023 Drawing Date: 1 Mar 2024
Grand Prize (Hajj Package for Two (2))		Closing Date: 31 Dec 2023 Drawing Date: 1 Mar 2024	

Note: In the event the Drawing Date falls on Malaysia National Public Holiday, the next Drawing Date shall be the next working day.

- Eligible Participant(s) will be in a Rezeki Draw pool where PruBSN will randomly select twelve (12) winners throughout the Campaign Period, where one (1) winner will be drawn monthly and one (1) winner for Grand Prize will be drawn once as per above schedule.
- The randomization of names shall be made in the presence of PruBSN's Shariah, Risk, Legal, Compliance, Digital, Brand and Marketing, Strategic Partnerships & Customer Analytics and a third party (to be identified and appointed by PruBSN).
- At a point of the drawing of names, the Participant(s) will need to meet the eligibility criteria as stipulated in Clause 3 above, failing which, the Participant(s) eligibility will automatically be revoked, and the Participant(s) will need to be excluded from the Rezeki Draw.
- This Campaign is limited to one (1) prize per Participant.

6. Winners Notification

- a) Winners shall be notified through a "Winners Announcement" post on PruBSN's official corporate website, official Facebook and Instagram page, within fourteen (14) days after each Drawing Date.
- b) PruBSN shall have the right to publish the names of the winners (with masked Malaysian identity card number, where applicable) in any of PruBSN's website, social media sites, the newspapers and/or its promotional material without further notice.
- c) The winners hereby consent and agree to the use of their names given by them for the purposes of publicity advertising, or promotion in any media by PruBSN without any prior consent or compensation. Non-acceptance of this clause may result in an alternative winner being chosen. Winners are personally responsible for ensuring that their personal particulars contact details and email address have been accurately submitted.
- d) PruBSN shall not be held responsible or liable for any late misdirected, lost or unsuccessful efforts to notify the winners.

7. Distribution of Prizes

- a) PruBSN will appoint an administrator to assist in the fulfilment of the Rezeki Draw. The administrator will also act as the acting travel agent on behalf of PruBSN.
- b) The identified winner will have fourteen (14) working days from the day of the announcement of the winners to revert with the relevant documentation for the administrator to process the fulfilment of the Rezeki Draw prizes.
- c) In the event the winners do not revert within the stipulated timeframe, PruBSN expressly disclaims all liabilities arising from any unsuccessful transmission of the Rezeki Draw prize.
- d) In the event that any prize has been forfeited, PruBSN may, at its sole discretion, give the forfeited prize to another Participant from the remaining eligible entries. In such an instance, this other Participant shall be selected by using a method to be determined by PruBSN at its sole discretion.
- e) PruBSN reserves the right to request for written proof of residency and age of the winners before the the fulfilment of the Rezeki Draw prizes.

8. Disclaimers

- a) By participating in this Campaign, each Participant agrees that PruBSN, its respective employees, officers, directors, agents, affiliates and parent shall not be liable or responsible for damages, losses, injuries, rights, claims or actions of any kind in connection with this Campaign, or resulting from acceptance, possession, use/misuse of prizes, or participation in this Campaign, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy.
- b) Each Participant(s) further agrees that PruBSN will not be responsible or liable for any late entries (including delayed data transmissions), tampered with, garbled, incomplete, misdirected, lost, mutilated, delayed, corrupted, duplicated or otherwise not in compliance with these Terms and Conditions.

9. Disqualification

PruBSN shall have the sole and absolute discretion to disqualify any Participant(s) from this Campaign that it determines to be tampering with the entry process or the operation of this Campaign, or acting in breach or potential breach of these Terms and Conditions.

10. Anti-Bribery & Corruption Laws

The Participant(s) 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 any Participant(s) from this Campaign without notice in the event of any non-compliance or violation of the law in relation to the participation in this Campaign.

11. Personal Data Protection

The Participant(s) and PruBSN agree that any usage and disclosure of the information contained herein and/or pursuant to this Campaign (which shall include, supplemental agreement(s) and any other corresponding and incidental document(s) hereof) shall be subject to the provisions of the Personal Data Protection Act 2010 ("PDPA"). PruBSN and the Participant(s) shall adhere to the provisions of PDPA. Any personal data, including any sensitive personal data ("Personal Data") provided shall be processed in accordance with PruBSN's Privacy Policy displayed on its corporate website at www.prubsn.com.my.

12. Governing Law

The Terms and Conditions of this Campaign shall be governed by the laws of Malaysia.

13. Indemnity

- a) PruBSN shall have the right to decide all matters and disputes concerning this Campaign in accordance with treating the Participant(s) and the winners fairly, including substituting the Rezeki Draw with other form of gifts/rewards of equivalent value.
- b) **PruBSN reserves the right to change the qualifying, selection criteria and allocation of prizes from time to time at PruBSN's absolute discretion.** PruBSN further reserves the right to vary these terms and conditions, and to cancel, suspend or terminate this Campaign with or without prior notice to the Participant(s). The mode of notification (if any) of suspension, termination or variation shall be at PruBSN's sole discretion, including but not limited to displaying the same in any of PruBSN's website or social media sites.
- c) For the avoidance of doubt, cancellation, termination or suspension by PruBSN shall not entitle the Participant(s) to any claim against PruBSN for any and all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.

14. Others

- a) PruBSN's decision on any and/or all matters relating to this Campaign including the selection of the names of the winners, the Terms and Conditions herein or any amendments to the same shall be final, binding and conclusive, and no correspondence and/or appeal will be entertained.
- b) These Terms and Conditions may be translated into other languages. In case of any inconsistencies between these Terms and Conditions and other translated versions, the English version shall prevail.