

PruBSN WarisanPlus Sejuta Warisan Campaign

Terms and Conditions

1. This Campaign is offered by Prudential BSN Takaful Berhad ("PruBSN"). By participating in this Campaign, you are bound by these terms and conditions.
2. Campaign Period: 1 September 2022 to 30 September 2022, both dates inclusive.
3. The Eligible Customer must provide accurate full name, identification number (NRIC), email, contact/ mobile number and bank account details (e-Credit) in the proposal form or in PruBSN Touch by 1 November 2022.
4. Campaign Eligibility:
 - a. Customer who participates in a new certificate (New Business) of **PruBSN WarisanPlus** which fulfils the requirements mentioned in the table below and submits the proposal form to PruBSN from 1 September until 30 September 2022 (both dates inclusive), whereby such certificate must be approved and issued by 15 October 2022 ("Eligible Customer").
 - b. This Campaign is only applicable for certificates with at least 10 years contribution term.
 - c. The certificates must be in-force with all contribution payments are up to date and minimum sum covered of RM1,000,000 until end of certificate year 2 for 10 years contribution term, or until end of certificate year 3 for 20 years or full contribution term.
 - d. If there is any change to the certificate's contribution amount during the certificate term, PruBSN will take the original contribution or the revised contribution amount, whichever is lower, as a basis for calculation of the cash reward, and the certificate basic sum covered is subject to minimum RM1,000,000.
 - e. No partial withdrawal for the first certificate year.
 - f. The **payment method** must be made via:
 - **Credit/Debit Card with subsequent e-enrolment via PruBSN Mobility or PruBSN Touch, or**
 - **Direct Debit with subsequent e-enrolment via PruBSN Mobility or PruBSN Touch**The required payment method above must be updated by 1 November 2022 and it is required to maintain the e-enrolment throughout the campaign reward duration.
5. Campaign Reward:

Each Eligible Customer who meets the Campaign Eligibility requirements stated in Paragraph 4 above, will receive a **cash reward ("Reward")** based on the certificate requirement and contribution term as per the table below:

Plan	Requirement per Certificate	Contribution Term	Reward per Certificate
PruBSN WarisanPlus	Minimum Basic Sum Covered of RM1,000,000	10 years	Equivalent to 15% annual contribution amount* , payable as below: (i) After end of certificate year 1: 5% of annual contribution amount*; and (ii) After end of certificate year 2: 10% of annual contribution amount*
		20 years or full contribution term	Equivalent to 25% annual contribution amount* , payable as below: (i) After end of certificate year 1: 5% of annual contribution amount*; (ii) After end of certificate year 2: 10% of annual contribution amount*; and (iii) After end of certificate year 3: 10% of annual contribution amount*

*Excluding Takaful Saver/Takaful Saver Kid. Yearly equivalent contribution is the basis for calculation of cash reward for certificate's contribution frequency other than yearly mode.

6. Eligible Customers who are entitled to the Reward will be notified via SMS to the certificate owner's mobile number stated in the proposal form or PruBSN Touch.
7. The first Reward after the first certificate year will be credited to the Eligible Customer based on the e-Credit details provided in the proposal form or in PruBSN Touch starting from 1 December 2023. The second and third Reward (if applicable) will be credited starting 1 December 2024 and 1 December 2025.
8. Eligible participants 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 your entry/entries without notice in the event of any non-compliance or violation of the law in relation to your participation in this Campaign.
9. This Campaign excludes Agents' own certificate (where agent is the certificate owner/covered person of the plan).
10. All rights, interests, titles and benefits to the Reward are deemed to have passed to the Eligible Customers upon crediting of the Reward.
11. The Reward provided is not intended as a variation to the terms and conditions of the takaful certificates received, which is subject to PruBSN's standard processing or underwriting rules.
12. PruBSN's decision on the Reward awarded is final, conclusive and bound by the terms and conditions stated herein, and no appeal will be entertained.
13. The terms and conditions are available in English and Bahasa Malaysia. In the event of inconsistency, the English version shall prevail.