

**Public Contest****Rezeki Hero Raya****Contest Period****9 Mar 2026 – 31 Mar 2026****Terms and Conditions**

- 1) The Rezeki Hero Raya Contest ("**Contest**") is offered by **Prudential BSN Takaful Berhad** ("**PruBSN**" or "**our**"). By participating in this Contest, Eligible Participants (as defined under Clause 4 herein) are bound by these terms and conditions and our Privacy Policy accessible at <https://www.prubsn.com.my/en/privacy-policy/>.
- 2) Contest Period: **9 March 2026 to 31 March 2026**, both dates inclusive.
- 3) Contest Eligibility:
  - 3.1 **This contest is open to Malaysian citizens aged 18 years and above:**
    - Participants must have a valid Facebook, Instagram, or TikTok account; and
    - Employees of PruBSN, its agents, partners, vendors, and their immediate family members are not eligible to participate.
  - 3.2 To qualify for the contest, participants must complete ALL of the following steps:
    - Watch the official PruBSN Raya campaign video titled "Kisah Hero Raya" on PruBSN's official social media platform.
    - Like the campaign post.
    - Comment on the post by tagging three (3) heroes with #KaulahHeroDuniamu.
    - Fill in and submit the official participation form available on the PruBSN website with complete and accurate personal details.

Incomplete entries or failure to complete any of the steps above will result in disqualification.

## 3.3 Entry Requirements:

- Each participant is entitled to one (1) entry only.
  - Multiple comments or submissions will not increase chances of winning.
  - Comments must be respectful, non-offensive, and relevant to the campaign.
  - PruBSN reserves the right to remove or disqualify entries deemed inappropriate.
- 4) Contest Reward:  
Each Eligible Participants who meets the Contest Eligibility requirements stated in Clause 3 is entitled to receive **rezeki draw entries ("Reward")**.

The rezeki draw prizes are as follows:

Category	Prize	Number of Winners
Grand Prize	iPhone 17 Pro (256GB)	1
Supporting Prize 1	50" LG Smart TV	1
Supporting Prize 2	Dyson V8 Lite Cordless Vacuum Cleaner	1
Consolation Prize	RM50 Touch & Go	20

- 5) Eligible Participants who are entitled to the Reward will be notified via SMS sent to their mobile number stated in the online form.
- 6) The rezeki draw prize winners shall be selected by PruBSN by **31 April 2026** and will be announced via PruBSN's official website and social media channels. Each winning participant is only entitled to a maximum of 1 rezeki draw prize.
- 7) The Eligible Participants are responsible for maintaining the accuracy of their information provided to PruBSN at all times. PruBSN reserves the right to make reasonable requests for further information from Eligible Participants to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- 8) All rights, interests, entitlements and benefits to the Reward are deemed to have given to the Eligible Participant 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.
- 9) 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.
- 10) 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.
- 11) PruBSN may decline any participation in the event any of the terms and conditions of this Contest is not fulfilled. No appeals will be entertained.
- 12) The Eligible Participant 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 Participants 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.
- 13) The Eligible Participants and PruBSN agree that any usage and disclosure of the information pursuant to this Contest shall be subject to the Personal Data Protection Act 2010 ("**PDPA**"). The Eligible Participations and PruBSN shall comply with the PDPA.
- 14) Regardless of anything to the contrary contained in this Contest,
  - a) If PruBSN learns or is notified that the Eligible Participants 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 Contest,  
  
PruBSN shall disqualify the Eligible Participants 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 17, and PruBSN's ability to claim against the Eligible Participants for any losses that PruBSN may incur arising out of the operation of this Clause 17, shall survive the termination or expiry of this Contest.
- 15) PruBSN reserves the right to cancel, withdraw, suspend, extend or terminate the Contest 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 Participants to any claim or compensation against PruBSN for any and all losses or damages suffered or incurred by the Eligible Participants whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
- 16) PruBSN reserves the right to add, delete, or vary the Contest Terms and Conditions wholly or in part at any time by providing prior notice to the Eligible Participants. 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.
- 17) 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.
- 18) The terms and conditions are available in English and Bahasa Malaysia version. In the event of any inconsistency, the English version shall prevail.

