



TERMS & CONDITIONS – Fam-Tastic Bonanza Campaign

1. This Fam-Tastic Bonanza Campaign (“**Campaign**”) is jointly organised by Prudential Assurance Malaysia Berhad (“**PAMB**”) and Prudential BSN Takaful Berhad (“**PruBSN**”) (collectively referred as “**Prudential**”, “**we**”, “**our**” or “**us**”). By participating in this Campaign, Eligible Customers agree to have read, understood, and agree to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign from time to time by updating the Terms and Conditions with prior notice, whereby such change or modification will be notified by posting on Prudential’s websites or in any other manner that Prudential deems fit.

By joining this Campaign, Eligible Customers also agree to be bound by our Privacy Policy accessible at: <https://www.prudential.com.my/en/footer/privacy-policy/> (for customers who purchase insurance policies) and <https://www.prubsn.com.my/en/privacy-policy/> (for customers who participate in takaful certificates).

2. **Campaign Period:** 5 February 2024 to 30 April 2024, both dates inclusive (“**Campaign Period**”).
3. **Campaign Eligibility:**
 - a) This Campaign is open to all Employees’ Provident Fund (“**EPF**”) members who purchased a new coverage/participated in a certificate of any of the following plans (“**New Business**”):
 - i) **PruBSN** Lindung Famili;
 - ii) **PruBSN** Cegah Famili;
 - iii) **PRUGuard** Family; or
 - iv) **PRUCare** Family,and submitted the New Business to Prudential during the Campaign Period (“**Eligible Customers**”).
 - b) The coverage purchased/certificate subscribed is an “**Eligible Policy/Certificate**” where:
 - i) the insurance coverage is provided/certificate is issued as a result of the Eligible Customers’ submission of the New Business through the EPF i-Lindung portal;
 - ii) the insurance coverage/certificate must be in force as at the time of Campaign Rewards (as defined below) fulfilment; and
 - iii) for the avoidance of doubt, Eligible Policy/Certificate excludes any coverage purchased/certificate subscribed for the EPF member’s dependents.

4. Campaign Rewards

- a) **Shell Petrol e-Voucher**
 - i) Subject to the Terms and Conditions of this Campaign, the first 3,000 Eligible Customers who purchased/subscribed the New Business with minimum annual premium/contribution of RM100 and have fulfilled the eligibility criteria as set out in paragraphs 3(a) and (b) above (“**Successful Customers**”) will be entitled to one (1) Shell Petrol e-Voucher worth RM30 only, irrespective of the number of New Businesses purchased/subscribed during the Campaign Period. Successful Customers who received the RM30 Shell Petrol e-Voucher will still be eligible to win the Fam-Tastic Bonanza Prizes as set out in paragraph 4(b).
- b) **Fam-Tastic Bonanza Prizes**
 - i) Subject to the Terms and Conditions of this Campaign, an Eligible Customer, who has fulfilled the eligibility criteria as set out in paragraphs 3(a) and (b) above, will be in the running to win a maximum of one (1) prize provided under Fam-Tastic Bonanza Prizes as described in the table below. The winner(s) of the Fam-Tastic Bonanza Prizes will be selected by Prudential’s



automated selection system (“**Winner**”, or collectively referred to as “**Winners**”). The table below lists the prizes available (“**Prizes**”):

Category	Prize	Number of Winners
Grand Prize	Holiday voucher worth RM10,000	1
Top 1	Harvey Norman e-Vouchers worth RM5,000	2
Top 2	AEON vouchers worth RM2,000	10
Top 3	Shopee e-Vouchers worth RM1,000	20
Consolation Prizes	Lazada e-Vouchers worth RM100	200

- ii) The Eligible Customers will earn one (1) entry for Fam-Tastic Bonanza Prizes for each Eligible Policy/Certificate issued during the Campaign Period.
- iii) The selection of the Winners will be performed based on the below schedule:

Proposal Submission Period	Selection of the Winners	Prizes Fulfilment
5 February 2024 – 30 April 2024	31 May 2024	30 June 2024

- c) If the Eligible Customers have received a reward and/or prize from other promotion and/or campaign being organised by Prudential concurrently with this Campaign, and that reward and/or prize is related to the purchase of New Business, then the Eligible Customers shall not be eligible to receive the Shell Petrol e-Voucher or be in the running to win the Fam-Tastic Bonanza Prizes.
5. Upon the Campaign Rewards being issued to the Winners, Prudential shall be fully discharged of its obligations in relation to the Campaign Rewards and shall have no further obligations in connection to it. In the event that the Campaign Rewards are stolen or lost for any reason or under any circumstances, Prudential will not be liable to provide the Winners with a replacement.
 6. Prudential does not provide any warranty or guarantee of any kind for the Campaign Rewards, nor shall Prudential be responsible for the quality, merchantability, or fitness whatsoever of the Campaign Rewards. In this regard, Prudential is not liable for any loss, damages, or harm (whether physically or mentally) that the Winners may suffer arising from the Campaign Rewards or usage of the Campaign Rewards.
 7. The usage of the Campaign Rewards is subject to the terms and conditions of Shell Plc (“Shell”), MJC Leisure Sdn Bhd (“MJC Leisure”), Elitetrax Marketing Sdn Bhd (“Harvey Norman”), AEON Co (M) Bhd (“AEON”), Shopee Mobile Malaysia Sdn Bhd (“Shopee”) and Ecart Services Malaysia Sdn. Bhd. (“Lazada”) including their respective privacy policies or privacy notices. You agree to directly resolve any complaint or dispute in respect of the Campaign Rewards with Shell, MJC Leisure, Harvey Norman, AEON, Shopee and Lazada, whichever is applicable.
 8. The Successful Customers and Winners shall be solely responsible for the usage of the Campaign Rewards. Prudential shall not be liable or be required to offer replacement of the Campaign Rewards, or otherwise to compensate the Successful Customers and Winners for:
 - (i) non-availability of, discontinued, invalid, or cancelled Campaign Rewards;
 - (ii) redemption, use or misuse of the Campaign Rewards;
 - (iii) alterations made to the Campaign Rewards; or
 - (iv) inability to redeem or use the Campaign Rewards due to technical issues.



9. The Campaign Rewards are non-transferable, non-exchangeable and non-redeemable for cash, credit or in kind, either in full or in part.
10. By participating in this Campaign, you consent and authorize Prudential to disclose your particulars to any third-party service provider engaged by Prudential for the purposes of this Campaign. The disclosure of such particulars shall be limited to your name, email address, mobile number and mailing address, and shall be used only in relation to and for the purposes of this Campaign and delivery of the Campaign Rewards.
11. Modes of delivery of the Campaign Rewards:
The Campaign Rewards will be delivered by 30 June 2024 in the following modes:
 - i) In order to receive the Prizes, the Winners are required to furnish the Winners' mailing address and email address ("**Winners' Details**"), for the most recent valid Eligible Policy/Certificate purchased/subscribed during the Campaign Period. The Winners' Details must be captured within Prudential's system on or before 30 April 2024.
 - ii) All the rewards will be sent to the Successful Customers and Winners via their registered mailing address (physical voucher) or email account (e-Voucher) with Prudential. Prudential reserves the right to use any other medium or method, including Prudential's websites at <https://www.prudential.com.my/en/> and <https://www.prubsn.com.my/en/> for the purpose of announcing the Winners.

General Terms and Conditions

- a) Prudential's decision on the Campaign Rewards and all matters relating to this Campaign including the Terms and Conditions herein or any amendments to the same or the eligibility of the customer shall be final, binding, and conclusive. No appeal or correspondence will be entertained.
- b) Prudential shall have the discretion to decide in respect of all matters and disputes concerning this Campaign in accordance with treating Eligible Customers and Prudential's customers fairly, including substituting the Campaign Rewards with other form of gifts/rewards of equivalent value.
- c) Prudential shall have the right to cancel, terminate or suspend this Campaign with prior notice. The mode of notification (if any) of the amendment, suspension, termination, delay, or variation shall be at Prudential's discretion, including but not limited to displaying the same in Prudential's website or social media sites. For the avoidance of doubt, cancellation, termination, or suspension by Prudential shall not entitle Eligible Customers to any claim against Prudential for any and all losses or damages suffered or incurred as a direct or indirect result from the cancellation, termination, or suspension.
- d) Prudential reserves the right to revise the Campaign Rewards from time to time with prior notice.
- e) Prudential reserves the right at their discretion to disqualify any Eligible Customer and/or to retract or forfeit the Campaign Rewards from any Eligible Customer if Prudential believes the said Eligible Customer has undertaken fraudulent practice and/or activities to earn the Campaign Rewards or undertaken in any activities that are or may be harmful to this Campaign or to Prudential.
- f) The Eligible Customers are responsible for and shall comply with all Terms and Conditions stated herein and shall not, as part of the participation in this Campaign, breach any of these terms and conditions.
- g) Regardless of anything to the contrary contained in this Campaign,
 - i) If Prudential learns or is notified that the Eligible Customer is named on any Sanctions list, or is threatened with being added to any Sanctions list; or
 - ii) If Prudential could be found to be in breach of Sanctions obligations as a result of taking any action under this Campaign, then Prudential shall disqualify the Eligible Customer with immediate effect and take any other action we may deem 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.

This paragraph (g), and our ability to claim against Eligible Customer for any losses that we may incur arising out of the operation of this paragraph (g), shall survive any termination or expiry of this Campaign.

- h) In performing the duties under this Campaign, the Eligible Customer must comply with all applicable anti-bribery and anti-corruption laws (and related regulation and guidance). In particular, the Eligible Customer hereby acknowledges and agrees:
 - i) to comply with the Malaysian Anti-Corruption Commission Act 2009, the US Foreign Corrupt Practices Act, the UK Bribery Act, and the Hong Kong Prevention of Bribery Ordinance, together with any related regulation and guidance and that the Eligible Customer shall not act in such a way that is or could be construed as a violation of these laws and requirements, including but not limited to offering a bribe or making a facilitation payment to a public official or to any other party;
 - ii) that the Eligible Customer will ensure that his/her activities in connection or relating to his/her obligations under these terms and conditions will not cause Prudential to be in breach of any anti-bribery and anti-corruption laws (and related regulation and guidance);
 - iii) if the Eligible Customer, in connection with or relating to his/her obligations under these terms and conditions, is asked to partake in any activity, that is in violation of any anti-bribery or anti-corruption laws, or becomes aware of any such conduct by his/her workforce or within his/her control and concerning or relating to these terms and conditions, the Eligible Customer agrees to immediately report the details of this to Prudential; and
 - iv) Prudential shall have the right to disqualify the Eligible Customer’s entry/entries on no notice, without liability, for any actual breach of this paragraph.
- i) The laws of Malaysia shall govern this Campaign and you agree to submit to the exclusive jurisdiction of the courts of Malaysia. This Campaign is void where any Terms and Conditions are prohibited or restricted by any local, national, state, or any governmental laws.
- j) This Campaign Terms and Conditions may be provided in English and Bahasa Malaysia. In case of any inconsistencies between these two versions, the English version shall prevail.