



## **10/10 Moments with Prudential Contest: Terms & Conditions**

### **1. Eligibility**

1.1 This Contest is open to Prudential Assurance Malaysia Berhad ("Prudential") policyholders of individual life insurance plans, with at least one (1) active policy at the time of submission.

1.2 Each policyholder is identified based on a valid Malaysian NRIC or passport number registered with Prudential.

1.3 This Contest is not open to any person who is, or was at any time during the Contest period, an employee or Wealth Planner of Prudential.

### **2. Contest Period and Submission**

2.1 The 10/10 Moments with Prudential Contest ("Contest") submission period will run from 1 July 2026 to 22 July 2026, both dates inclusive.

2.2 To participate, eligible policyholders must submit their positive story or experience with Prudential through the official Contest submission channel specified by Prudential at [www.prudential.com.my/en/10-10-moments](http://www.prudential.com.my/en/10-10-moments). Participation in this Contest is free of charge. No purchase or payment is required to enter or win.

2.3 By submitting an entry, the policyholder represents and warrants that the submission is true, accurate, original, and based on their own experience with Prudential.

2.4 Prudential reserves the right to verify the eligibility of any participant and the authenticity and validity of any submission at any time, including by requesting supporting information or documentation. Any submission that is incomplete, inaccurate, misleading, offensive, inappropriate, fraudulent, or otherwise in breach of these Terms and Conditions may be rejected or disqualified at Prudential's sole discretion.

2.5 Story submissions must be positive, respectful, and appropriate for public sharing. Submissions must not contain any offensive, defamatory, discriminatory, political, religious, sensitive, confidential, misleading, unlawful, or inappropriate content, and must not infringe any third-party rights, including intellectual property, privacy, or publicity rights.

2.6 Prudential reserves the right to review, moderate, edit, reject, remove, or disqualify any submission that does not comply with these guidelines or is deemed unsuitable for the Contest, at Prudential's sole discretion.

### **3. Lucky Draw Eligibility**

3.1 Eligible policyholders who successfully submit one or more valid positive story during the Contest period will be entitled to only one (1) lucky draw entry. Multiple stories submitted by the same policyholder will be deemed as a single entry.

3.2 Prudential reserves the right to verify the eligibility of each policyholder and the validity of each submission before including the entry in the lucky draw.

3.3 The lucky draw winners will be selected by Prudential from all eligible entries received during the Contest period.

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3.4 Prudential's decision on all matters relating to the lucky draw, including eligibility, selection of winners, and prize allocation, shall be final and binding.

#### **4. Prizes**

4.1 The prizes for the Contest are as follows:

(a) 1st Prize: Fifty (50) winners will each receive a pair of F♦FOREVER 1st World Tour in Kuala Lumpur Category P2 tickets worth RM1,088 each;

(b) 2<sup>nd</sup> Prize: Fifty (50) winners will each receive a pair of F♦FOREVER 1st World Tour in Kuala Lumpur Category P3 tickets worth RM788 each; and

(c) Consolation prize: Seven Thousand (7,000) winners will each receive a Touch 'n Go eWallet reload pin worth RM10.

#### **5. Winner Announcement and Notification**

5.1 Winners will be announced by 31 July 2026 via Prudential's official platforms. By participating in the Contest, participants acknowledge and agree that Prudential may publish the winners' names for the purposes of administering, announcing, and promoting the Contest.

5.2 Prudential may also notify winners using the email address provided during submission.

#### **6. Ticket Collection and Prize Fulfilment**

6.1 First (1<sup>st</sup>) Prize and Second (2<sup>nd</sup>) Prize winners must collect their tickets from 3pm to 8pm on the day of the event, at the Prudential booth at Unifi Arena.

6.2 Winners are required to present their NRIC, passport, or any other verification document during ticket collection. Collection by a third party is allowed only upon presentation of a duly authorised letter from the winner.

6.3 Winners who fail to collect their tickets within the stipulated collection period shall be deemed to have forfeited the prize, and no replacement, refund, or compensation will be provided.

6.4 Touch 'n Go eWallet reload PINs will be sent to the respective winners via the email address provided during submission. Prudential shall be deemed to have fulfilled its obligation in respect of the Touch 'n Go eWallet reload PIN once the reload PIN has been sent to the winner's registered email address, and Prudential shall not be responsible for any subsequent loss, misuse, expiry, redemption issue, technical issue, or inability to use the reload PIN, except where caused by Prudential's wilful misconduct or gross negligence.

6.5 Use of the prizes is subject to the applicable terms and conditions imposed by the relevant third-party provider, including Star Planet Sdn Bhd for the concert tickets and the relevant Touch 'n Go eWallet provider for the reload PINs. Winners shall resolve any complaint, dispute, or issue relating to the use, redemption, validity, availability, quality, or fulfilment of the prizes directly with the relevant third-party provider, unless the issue arises from Prudential's wilful misconduct or gross negligence.

#### **7. Prize Conditions**

7.1 Winners are not entitled to choose the ticket date, seat number, seating arrangement, or ticket tier allocated to them.

- All tickets are allocated at Prudential's discretion and are subject to availability.
- Prudential will not entertain any request to change, replace, upgrade, or transfer the allocated prize.



7.2 Prizes are non-transferable, non-exchangeable, and not redeemable for cash or any other form of value.

7.3 Winners shall be solely responsible for all costs, expenses, risks, losses, or damages incurred or encountered in connection with the collection of the prizes. Prudential shall not be responsible or liable for any such costs, expenses, risks, losses, or damages, except where caused by Prudential's wilful misconduct or gross negligence.

## **8. Concert Changes / Cancellation**

8.1 The concert is organised by Star Planet Sdn Bhd, and all event details, including but not limited to the date, time, venue, performers, programme, seating arrangement, entry requirements, and ticketing conditions, are subject to change, postponement, cancellation, or other requirements imposed by Star Planet Sdn Bhd or the venue operator.

8.2 Prudential shall not be responsible or liable for any cancellation, postponement, delay, change, disruption, refusal of entry, venue restriction, ticketing issue, or other matter relating to the concert, including any loss, damage, cost, expense, or inconvenience arising from such matter, except where caused by Prudential's wilful misconduct or gross negligence.

8.3 Any matters relating to ticket refunds, exchanges, event access, event changes, or concert arrangements shall be subject to the applicable terms and conditions of Star Planet Sdn Bhd and/or the relevant venue operator.

## **9. Use of Submitted Stories**

9.1 You grant Prudential the irrevocable right to use, edit, modify and/or publish your name or any other information submitted by you, in any way Prudential deems fit for any advertising and/or promotional purposes or for any other reason whatsoever without any further notice to you and you shall not be entitled to claim ownership or any payment or compensation in connection therewith.

9.2 You grant Prudential a worldwide, royalty-free, perpetual, irrevocable, non-exclusive, sub-licensable license to use, copy, modify, publicly display, reproduce, translate, create derivative works from, and distribute your name or any other information submitted by you, in whole or in part, in connection with the provision, expansion and promotion of Prudential products and services, in any media known now or in the future. In participating in this Contest, you also represent and warrant that you own the information described above or that you have all necessary rights to grant Prudential a license to use the information, and that our use of the information does not and will not infringe any rights of any third party.

## **10. General**

10.1 Prudential shall have the right to amend the Terms and Conditions, and to suspend, terminate, delay, or vary this Contest with prior notice to you. The mode of notification of the amendment, suspension, termination, delay, or variation shall be at Prudential's discretion, including but not limited to displaying the same on Prudential's website or social media sites. For the avoidance of doubt, any variation, cancellation, termination, or suspension of this Contest by Prudential shall not entitle you to any claim against Prudential for any losses or damages suffered or incurred as a direct or indirect result of the cancellation, termination, or suspension.

10.2 If any third party makes a claim against Prudential due to your breach of the Terms and Conditions, you will indemnify Prudential for any costs, expenses, fees, taxes and other



liabilities incurred by Prudential arising from such claim, including reasonable costs and expenses in defending and handling that claim.

10.3 By participating in this Contest, you agree that Prudential, its respective employees, officers, directors, agents, affiliates, parent, and subsidiaries shall not be liable or responsible for damages, losses, injuries, rights, claims, or actions of any kind in connection with this Contest, or resulting from acceptance, possession, redemption, use, or misuse of the prizes, or participation in this Contest, including without limitation, personal injury, death, property damage, and claims based on publicity rights, defamation, or invasion of privacy, unless due to Prudential's gross negligence or wilful misconduct specifically related to this Contest. In no event shall our total liability in contract, tort (including negligence), statute, or otherwise for all damages exceed the amount of Ringgit Malaysia Twenty (RM20.00) only.

10.4 In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity and the other materials published by Prudential relating to or in connection with the Contest, the Terms and Conditions shall prevail.

10.5 You shall not submit any Unlawful Material (defined below) in the course of participating in this Contest, or use this Contest to upload, post, email, transmit or otherwise make available such Unlawful Material. "Unlawful Material" shall include (but not be limited to) any sexually explicit ideas or material or any idea or material that is unlawful, harmful, threatening, abusive, harassing, tortious, defamatory, vulgar, obscene, libellous, invasive of another's privacy, hateful, or racially, ethnically, or otherwise objectionable or infringes any patent, trademark, trade secret, copyright, or other proprietary rights of another. You will indemnify Prudential for all Prudential's losses that may arise from submission of any Unlawful Material. Prudential shall have the right to delete Unlawful Material and disqualify you and to bar you from participating in any other campaigns or promotions, permanently or for such period of time as Prudential shall decide. Prudential's decision in this matter shall be final and no correspondence shall be entertained.

10.6 You shall be solely responsible for your redemption/usage of the prizes. Prudential shall not be liable or be required to offer replacement of the prizes or otherwise to compensate you for any:

- (a) non-availability of, discontinued, invalid, or cancelled prizes;
- (b) redemption, use or misuse of the prizes;
- (c) alterations made to the prizes; or
- (d) inability to redeem or use the prizes due to technical issues or issues beyond Prudential's control.

10.7 Prudential shall have the discretion to decide in respect of all matters and disputes concerning this Contest in accordance with treating you and Prudential's customers fairly, including substituting the prizes with other forms of gifts or rewards of equivalent value, with prior notice.

10.8 Prudential shall have the right to disqualify you and forfeit the prizes if Prudential determines you to be tampering with the entry process or the operation of this Contest, or any of the Terms and Conditions are not fulfilled. In such event, Prudential will not be liable for any costs, refund or losses incurred by you.

10.9 Prudential's decision on all matters concerning this Contest, including the Terms and Conditions, shall be final, binding, and conclusive. No correspondence and/or appeal shall be entertained.



10.10 By participating, policyholders consent to the collection, use, disclosure, and processing of their personal data by Prudential for the purposes of administering this Contest, including eligibility verification, winner selection, winner announcement, prize fulfilment, and related communications, in accordance with Prudential's privacy notice.

10.11 Regardless of anything to the contrary contained in this Contest,

- (a) if Prudential learns or is notified that the Eligible Policyholder is named on any Sanctions list, or is threatened with being added to any Sanctions list; or
- (b) if Prudential could be found to be in breach of Sanctions obligations as a result of this Contest, then Prudential shall disqualify the Eligible Policyholder with immediate effect and take any other action it 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 imposed 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.

10.12 The laws of Malaysia shall govern this Contest and you agree to submit to the exclusive jurisdiction of the courts of Malaysia. In the event any of the provisions in the Terms and Conditions is invalid, illegal, or unenforceable under any applicable laws, rules, orders, directives, requirements, standards, guidelines, and codes of practice having legal effect on us, the legality and enforceability of the remaining provisions shall not be affected.

10.13 The Terms and Conditions may be provided in English, Chinese and Bahasa Malaysia. In case of any inconsistencies between these three versions, the English version shall prevail.

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