

10/10 Moments with Prudential Malaysia App Contest Terms and Conditions

1. This 10/10 Moments with Prudential Malaysia App Contest (**“Contest”**) is organised by Prudential Assurance Malaysia Berhad (**“Prudential”**, or **“we”** or **“us”** or **“our”**). By participating in this Contest, you agree that you have read, understood and agreed to be bound by the Terms and Conditions and any change or modification that we may make to the Terms and Conditions, with prior notice to you. By participating in this Contest, you also agree to be bound by our Privacy Policy accessible at www.prudential.com.my/en/privacy-policy.

2. Contest Eligibility

- 2.1 The Contest is open to all Prudential’s individual life insurance plan policyholders with at least one (1) active policy during the Contest Period (as defined below), who satisfy the eligibility requirements set out in this Clause 2 (**“Eligible Customer”** or **“you”** or **“your”**).
- 2.2 For the purpose of this Contest, each Eligible Customer will be verified based on a valid Malaysian NRIC or passport number registered with Prudential.
- 2.3 The Eligible Customer must have a registered account with Prudential Malaysia App or PRUServices Web and personally complete and authorize the Eligible Activity (as defined below).
- 2.4 The Eligible Customer should only initiate a payment or service request where there is a genuine need. The Contest does not require an Eligible Customer to increase premium, purchase a new policy or submit an unnecessary request.

3. Contest Period and Contest Mechanics

- 3.1 The contest shall commence from 12 October 2026 to 20 December 2026, both dates inclusive (**“Contest Period”**). The Contest Period is divided into ten (10) weeks, each an **“Entry Transaction Period”** as set out in the table below. The Eligible Customer must complete any of the following activities (**“Eligible Activities”**), with each transaction forming one (1) entry (**“Entry”**) for the relevant Entry Transaction Period.

Eligible Activities	Transaction Type	Number of Entries
Successful completion of an eligible PRUServe Plus servicing request authorized through Prudential Malaysia App	i. Change Contact Details ii. Change Payment Frequency iii. Change Payout Account	1 Entry per Transaction Type
Successful completion of a transaction through Prudential Malaysia App/ PRUServices web	i. Change Contact Details ii. Change Payment Frequency iii. Change Payout Account	1 Entry per Transaction Type

	iv. Sign Up Auto Deduction v. Make Payment (except single premium top up and reprint policy document) vi. Pay for family vii. Submit a Claim	
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Contest Round	Entry Transaction Period(s)	Winner Announcement Date(s)
Contest Round 1	12 October 2026 to 18 October 2026	30 October 2026
Contest Round 2	19 October 2026 to 25 October 2026	30 October 2026
Contest Round 3	26 October 2026 to 01 November 2026	13 November 2026
Contest Round 4	02 November 2026 to 08 November 2026	13 November 2026
Contest Round 5	09 November 2026 to 15 November 2026	27 November 2026
Contest Round 6	16 November 2026 to 22 November 2026	27 November 2026
Contest Round 7	23 November 2026 to 29 November 2026	11 December 2026
Contest Round 8	30 November 2026 to 06 December 2026	11 December 2026
Contest Round 9	07 December 2026 to 13 December 2026	31 December 2026
Contest Round 10	14 December 2026 to 20 December 2026	31 December 2026

3.2 Prudential reserves the right to review, moderate, reject, remove, or disqualify any Entry that does not comply with these Terms and Conditions. The final list of eligible policy, payment and servicing transaction types is determined by Prudential.

4. Lucky Draw Eligibility

4.1 Each Eligible Customer may complete multiple Transaction Types under the Eligible Activities across all policies held, limited to a maximum of one (1) Entry per Transaction Type and a total of ten (10) Entries for each Entry Transaction Period.

4.2 The Entries from the relevant Entry Transaction Period will not be carried forward to the next Contest Round.

4.3 If the Eligible Customer wins a Prize from any Contest Round, the Eligible Customer shall not be entitled to participate in any of the subsequent Contest Rounds.

4.4 Each Eligible Customer may win only one (1) Prize throughout the Contest Period.

4.5 Failed, incomplete, rejected, reversed, cancelled, voided, duplicated, suspicious, manipulated activities or transactions will be disqualified.

4.6 One Winner will be selected for each Contest Round, and the winner announcement happens the date as stated above.

4.7 Prudential will select the lucky draw winners from all eligible Entries applicable to each Contest Round. Each Eligible Customer selected by Prudential as a lucky draw winner under this Contest shall be referred to as a “**Winner**”, and collectively, the “**Winners**”.

5. Prizes

5.1 One prize is available for each Contest Round and each prize awarded under this Contest shall be referred to as “Prize” and collectively as “Prizes”.

5.2 The Prize shall be an iPhone 18 Pro Max – 256GB.

6. Winner Announcement and Notification

6.1 Winners will be announced on the applicable Winner Announcement Date stated in Clause 3.1 via Prudential’s official platforms. By participating in the Contest, each Eligible Customer acknowledges and agrees that Prudential may publish the Winners’ names for the purposes of administering, announcing, and promoting the Contest.

6.2 Prudential may also notify the Winners using the email address recorded in the policy or any other mode of communication determined by Prudential. For the avoidance of doubt, Prudential shall not be responsible for any failure, delay, or inability to notify a Winner due to inaccurate or incomplete email address provided by the Eligible Customer.

7. Prize Fulfilment

7.1 Prudential will notify Winners of the applicable Prize collection, delivery, redemption, or fulfilment details in accordance with Clause 6.2.

7.2 Winners are required to correctly answer a question and present their NRIC, passport, or any other verification document acceptable to Prudential at the collection center and within the collection period specified by Prudential. Collection by a third party is allowed only upon presentation of a duly authorised letter from the Winner, together with any verification document required by Prudential.

7.3 Winners who fail to comply with the applicable collection, redemption or fulfillment requirements within the specified period shall be deemed to have forfeited the Prize, and no replacement, refund, or compensation will be provided.

7.4 Use and, where applicable, redemption of the Prizes is subject to the applicable terms and conditions imposed by the relevant third-party provider, including collection center. Any complaint, dispute, or issue relating to the use, redemption, validity, availability, quality, or fulfillment of the Prizes directly shall be resolved directly with the relevant third-party provider.

8. Prize Conditions

8.1 Winners are not entitled to select or request any specific model other than the allocated Prize from the collection center. Prudential will not entertain any request to change, replace, upgrade, or transfer the Prize for cash, credit or any other form of value.

8.2 Prizes are non-transferable, non-exchangeable, non-refundable, and not redeemable for cash, credit, products, services, or any other form of value. Prudential will not entertain any request to change, replace, upgrade, exchange, transfer, or redeem any allocated Prize.

8.3 Winners shall be solely responsible for all costs, expenses, risks, losses, or damages incurred or encountered in connection with the collection, redemption or use of the Prizes, except where caused by Prudential's willful misconduct or gross negligence.

9. Use of Submitted Entries

9.1 By submitting the Entry, 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 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 Terms and Conditions

- 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 willful 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, libelous, 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: non-availability of, discontinued, invalid, or cancelled prizes; redemption, use or misuse of the prizes; alterations made to the prizes; or 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 Regardless of anything to the contrary contained in this Contest, 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 if Prudential could be found to be in breach of Sanctions obligations as a result of this Contest, 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 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.
- This clause, and our ability to claim for any losses that we may incur arising out of the operation of this clause, shall survive any termination or expiry.
- 10.11 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.
- 10.12 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.