



Listening. Understanding. Delivering.

CASHBACK RUSH

1 March 2023 to 31 March 2023



**Sign up for PRUWith You today
and enjoy the best of both worlds - protection and cashback!**

Act fast and seize this incredible deal now.

Product	Criteria	Campaign Reward
PRUWith You	<ul style="list-style-type: none">• Met minimum annual premium of RM2,600*• Opted in for recurring payment method	1 month premium cashback*

*Excluding PRUSaver Premium/PRUSaver Kid Premium, Single Premium Top-Up and/or Advance Premium.

For more information, please visit our website at www.prudential.com.my
or contact your Wealth Planner now.

Cashback Rush Campaign Terms and Conditions

- 1) This Cashback Rush Campaign (“**Campaign**”) is organised by Prudential Assurance Malaysia Berhad (“**PAMB**”, “**we**”, “**our**” or “**us**”). By joining this Campaign, you (“**you**”, “**your**” or “**customer**”) agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign and/or the Terms and Conditions of this Campaign with prior notice to you, in which case such notice will be given by PAMB. By joining this Campaign, you further agree to be bound by our Privacy Policy accessible at <https://www.prudential.com.my/en/privacy-policy/>.
- 2) Campaign Period: 1 March 2023 to 31 March 2023, both dates inclusive (“**Campaign Period**”).
- 3) Campaign Eligibility:
 - a) This Campaign is open to customers (assured/policyowner) who purchased a new **PRUWith You** policy with minimum annual premium* of RM2,600 (“**PRUWith You**”) and submitted the proposal(s) through **PRUWay Plus** during the Campaign Period (“**Eligible Customer**”), whereby each policy (“**Eligible Policy**”) must:
 - i. be captured (approved and issued) on or before 15 April 2023; and
 - ii. have opted for recurring payment method by way of Credit/Debit Card with subsequent e-enrolment via **PRUWay Plus**, **PRUAccess Plus** or **PRUServe Plus** on or before 15 April 2023.

***Note:** The following riders will be excluded from the calculation of minimum annual premium for **PRUWith You**, and calculation of Campaign Reward (as defined below):

 - i. **PRUSaver Premium**;
 - ii. **PRUSaver Kid Premium**;
 - iii. **Single Premium Top-Up**; and
 - iv. **Advance Premium**
 - b) Each Eligible Policy:
 - i. must be in force with no partial withdrawal (either from Basic Unit Account (“**BUA**”) and/or Investment Unit Account (“**IUA**”)) performed on the Eligible Policy; and
 - ii. premium payments must be up-to-date, on or before issuance of the Campaign Reward (as defined below) to the Eligible Customer. If the Eligible Policy is not in force or there is any outstanding premium at the issuance of the Campaign Reward to the Eligible Customer, the Eligible Policy will be disqualified from this Campaign.
 - c) The Eligible Policy must not have any negative endorsement (e.g. reduction of benefit or premium in the Eligible Policy in any way) performed on or before issuance of the Campaign Reward to the Eligible Customer.
 - d) In the event the proposal for **PRUWith You** is required to be resubmitted or submitted after the Campaign Period due to any reasons (e.g. proposal not taken up), the Eligible Policy will be disqualified from this Campaign.
- 4) Campaign Reward:
 - a) Subject to the Terms and Conditions of this Campaign, the Eligible Customer who purchased any Eligible Policy and fulfilled the eligibility criteria as stated in Clause 3, will be entitled to the following premium cashback (“**Campaign Reward**”).

Product	Criteria	Campaign Reward
PRUWith You	<ul style="list-style-type: none"> • Met minimum annual premium of RM2,600* • Opted in for recurring payment method 	1 month premium cashback*

*Excluding **PRUSaver Premium/PRUSaver Kid Premium**, **Single Premium Top-Up** and/or **Advance Premium**.

- b) In order to receive the Campaign Reward, Eligible Customer must provide PAMB with his/her valid bank account details which include bank account name and bank account number (“**Bank Account Details**”). The Bank Account Details must be captured in PAMB’s system on or before 15 April 2023.
- c) Campaign Reward for each Eligible Policy will be credited into the Eligible Customer’s bank account in accordance with the Bank Account Details by 31 October 2023. Eligible Customer will be notified via SMS after the Campaign Reward is credited.
- d) If premium frequency is not on a monthly basis, the monthly equivalent premium will be used as the basis for the calculation of cashback value.
- e) Campaign Reward will be credited into IUA in the event of:
 - i. No Bank Account Details provided as per paragraph 4(b);
 - ii. Unsuccessful Campaign Reward crediting due to invalid identification number or invalid Bank Account Details or invalid bank account status (suspended, cancelled or terminated); or
 - iii. Any other reasons that have caused unsuccessful Campaign Reward crediting.
- f) Campaign Reward credited into the Eligible Customer’s bank account or IUA (as the case may be) by PAMB in accordance with the Terms and Conditions of this Campaign shall be deemed as full payment and PAMB shall be released and fully discharged from further liability and demand in relation to the Campaign Reward.

General Provisions

- 5) The Eligible Customer is solely responsible for maintaining the accuracy of his/her information at all times. PAMB may request for further information from the Eligible Customer to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- 6) If an Eligible Policy is rewarded under other campaign organised by PAMB, it will not be entitled for any Campaign Reward under this Campaign.
- 7) PAMB may decline the Campaign Reward entitlement in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
- 8) PAMB shall have the right to decide all matters, and disputes concerning this Campaign in accordance with treating you and other Eligible Customers fairly, including substituting the Campaign Reward with other form of gifts/rewards of equivalent value.
- 9) PAMB shall have the right to amend the Terms and Conditions of this Campaign, and to suspend, terminate, delay or vary this Campaign with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at PAMB’s discretion, including but not limited to displaying the same in any of PAMB’s website or social media sites.
- 10) The Campaign Reward are non-transferable and any request for Campaign Reward to be credited to a third-party account will not be entertained.
- 11) This Campaign and Campaign Reward shall not form part of the insurance proposal(s) and Eligible Policy. For clarity, the Campaign Reward will be credited in accordance with Clause 4 above even after the Eligible Customer has assigned the rights, benefits and monies payable under the Eligible Policy absolutely to another person.
- 12) Regardless of anything to the contrary contained in this Campaign, if:
 - a) PAMB 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
 - b) PAMB could be found to be in breach of Sanctions obligations as a result of taking any action under this Campaign, then PAMB shall disqualify the Eligible Customer with immediate effect with or without prior notice to the Eligible Customer, PAMB shall not be liable for any losses of whatever nature that the Eligible Customer may incur arising thereof. “**Sanctions**” refers to 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 Ministry of Home Affairs in Malaysia.
- 13) These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customer agrees to submit to the exclusive jurisdiction of the courts of Malaysia.
- 14) In performing their 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:
 - a) 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 he/she 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;
 - b) 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 PAMB to be in breach of any anti-bribery and anti-corruption laws (and related regulation and guidance);
 - c) 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 this Terms and Conditions, the Eligible Customer agrees to immediately report the details of this to PAMB; and
 - d) PAMB shall have the right to disqualify the Eligible Customer entry/entries on no notice, without liability, for any actual breach of this clause.
- 15) This Campaign’s 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.

Important Notes and Disclaimers

PRUWith You is a regular premium Investment-Linked insurance plan underwritten by Prudential Assurance Malaysia Berhad (“**PAMB**”) 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. This material is not intended as an offer or solicitation for the purpose or sale of any financial instrument/product. You should satisfy yourself that this policy will best serve your needs and that the premium payable under this policy is an amount that you can afford. To achieve this, we recommend that you speak to your Prudential Wealth Planner who will perform a needs analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information. You are advised to refer to the **PRUWith You’s** Product Disclosure Sheet, Product Illustration, Fund Fact Sheet(s); if applicable, and the consumer education booklet on Life Insurance, Investment-Linked Insurance, Medical and Health Insurance and Personal Accident Insurance for further information before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, waiting periods and exclusions under the policy. You can surrender the policy at any time. However, if you terminate the policy in the early years, you may get back less than the amount you have paid in. Upon surrender, a surrender value will be payable and all the benefits under this plan will be terminated. There is a free-look period of 15 days after the date of delivery of the policy to allow you to review if it meets your needs. If the policy is cancelled within this period, we will refund you the value of units (at the next pricing date) plus the premiums that are not invested, charges (such as insurance charges, service charges, processing charges, and any other charges, where applicable), and taxes (if any) that we have deducted less medical expenses (if any) that we may have already paid or agreed to pay. **PRUWith You** and its attachable riders (if any) are not Shariah-compliant products.

PLEASE NOTE THAT THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS