

Centennial Cashback

Campaign Period:
1 March – 30 April 2024



Celebrating 100 years of safeguarding what you cherish the most.

Experience double delights with the limited-time offer from Centennial Cashback when you choose to be protected by **PRUMan**, **PRULady** or **PRUWith You**.

CATEGORY	TIER 1	TIER 2
PRUMan / PRULady	<p>RM68 Cash Reward</p> <ul style="list-style-type: none"> Opted in for recurring payment method by 15 May 2024 Capped at 1 reward per Policyowner 	<p>RM128 Cash Reward</p> <ul style="list-style-type: none"> Opted in for recurring payment method by 15 May 2024 Met minimum Sum Assured of RM100,000 per policy Capped at 1 reward per Policyowner
PRUWith You	<p>RM100 Cash Reward</p> <ul style="list-style-type: none"> Opted in for recurring payment method by 15 May 2024 	<p>RM188 Cash Reward</p> <ul style="list-style-type: none"> Opted in for recurring payment method by 15 May 2024 Fulfilling at least 1 of the following requirements: <ul style="list-style-type: none"> Attached with Mom and Baby Care rider; or Attached with Medical Booster; or Purchased new PRUWith You policy after successful registration of either Child Protect+ or Jom Balik Raya Campaign.
100 Years Special	<p>+ Additional RM100 Cash Reward</p> <p><i>If the same Policyowner signs up for multiple Eligible Policies within the Campaign Period:</i></p> <ul style="list-style-type: none"> At least 2 new PRUWith You policies; or A combination of 1 PRUWith You policy and 1 PRULady policy; or A combination of 1 PRUWith You policy and 1 PRUMan policy. <p>Capped at 1 additional 100 Years Special Reward per Policyowner</p>	

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

Terms and conditions apply.

Centennial Cashback Campaign Terms and Conditions

- This **Centennial Cashback Campaign (“Campaign”)** is organised by Prudential Assurance Malaysia Berhad (“PAMB”, “we”, “our” or “us”). By participating in this Campaign, you agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Campaign (“**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 Campaign, you further agree to be bound by our Privacy Policy accessible at <https://www.prudential.com.my/en/privacy-policy/>.
- Campaign Period:** 1 March 2024 to 30 April 2024, both dates inclusive (“**Campaign Period**”).
- Campaign Eligibility:**
 - This Campaign is open to all customers (assured/policyowner) who purchased:
 - a new **PRUMan** policy;
 - a new **PRULady** policy; or
 - a new **PRUWith You** policy with Mom and Baby Care rider or Medical Booster attached, and submitted the proposal(s) through **PRUWay Plus** during the Campaign Period (“**Eligible Customer**”, “**you**” or “**your**”), whereby each policy (“**Eligible Policy**”) must:
 - Be inception (approved and issued) by 15 May 2024; and
 - The recurring payment method by way of credit/debit card with subsequent e-enrolment via agent’s system (through **PRUWay Plus** or **PRUServe Plus**), or Prudential’s website (through **PRUServices**), must be opted for by 15 May 2024.
 - Each Eligible Policy must further fulfil all the following requirements:
 - Eligible Policy must be in force with no partial withdrawal [either from Basic Unit Account (“**BUA**”) or Investment Unit Account (“**IUA**”)] performed on the Eligible Policy on or before the Campaign Reward Crediting Date;
 - The recurring payment method for the Eligible Policy must be active and maintained from the commencement date of the Eligible Policy to the Campaign Reward Crediting Date;
 - Premium payments for the Eligible Policy must be up-to-date, as at the Campaign Reward Crediting Date; and
 - Eligible Policy must not, in any manner, have any negative endorsement (e.g., reduction of benefit or premium) performed on or before the Campaign Reward Crediting Date to the Eligible Customer.
 - If for any reason, the proposal for the Eligible Policy is required to be re-submitted or submitted after the Campaign Period (e.g., proposal not taken up), the Eligible Policy will be disqualified from this Campaign.
 - PAMB will disqualify any Eligible Customer who submits a proposal for the Eligible Policy from 1 February 2024 to 29 February 2024, both dates inclusive, but subsequently cancels the said proposal, and resubmits the same proposal for the Eligible Policy during the Campaign Period.
- Campaign Reward:**
 - Subject to the Terms and Conditions, the Eligible Customer who purchased any Eligible Policy and fulfilled the Campaign Eligibility (as stated in Clause 3 above) and the criteria below, will be entitled to the respective cash reward (“**Campaign Reward**”), as set out below:

Category	Tier 1 Campaign Reward and Criteria	Tier 2 Campaign Reward and Criteria
PRUMan	RM68 Cash Reward <ul style="list-style-type: none"> Opted in for recurring payment method by way of credit/debit card by 15 May 2024 Capped at 1 reward per Policyowner 	RM128 Cash Reward <ul style="list-style-type: none"> Met minimum Sum Assured of RM100,000 per policy Opted in for recurring payment method by way of credit/debit card by 15 May 2024 Capped at 1 reward per Policyowner
PRULady		
PRUWith You	RM100 Cash Reward <ul style="list-style-type: none"> Opted in for recurring payment method by way of credit/debit card by 15 May 2024 	RM188 Cash Reward <ul style="list-style-type: none"> Opted in for recurring payment method by way of credit/debit card by 15 May 2024 Fulfilling at least one (1) of the following requirements: <ul style="list-style-type: none"> Attached with Mom and Baby Care rider¹; or Attached with Medical Booster²; or Purchased new PRUWith You policy after successful registration of either Child Protect+ or Jom Balik Raya Campaign³.
100 Years Special Cash Reward (“ 100 Years Special Reward ”)	Additional RM100 Cash Reward <i>The same Policyowner will be entitled to this additional 100 Years Special Reward, subject to the Eligible Policies being:</i> <ul style="list-style-type: none"> At least two (2) new PRUWith You policies; or A combination of one (1) PRUWith You policy and one (1) PRULady policy; or A combination of one (1) PRUWith You policy and one (1) PRUMan policy. Capped at 1 additional 100 Years Special Reward per Policyowner.	

¹Information about Mom and Baby Care rider can be accessed at <https://www.prudential.com.my/en/products-infant-child/mom-and-baby-care/>

²Information about Medical Booster can be accessed at <https://www.prudential.com.my/en/our-company-newsroom/announcements/medical-plans-that-grow-with-you/>

³For Child Protect+ or Jom Balik Raya campaign, refer to your Wealth Planner for further details.

- Please refer to the table below for the illustration of Eligible Customers that have fulfilled the Campaign Eligibility (as stated in Clause 3 above):

Illustration of Eligible Customer who purchased the following Eligible Policies during Campaign Period	Campaign Reward
Aaron <ul style="list-style-type: none"> 1x PRUMan with RM50k Sum Assured; and 1x PRUMan with RM100k Sum Assured 	<ul style="list-style-type: none"> Since the Campaign Reward is capped at <u>1 reward per Policyowner for PRUMan/PRULady</u>, Aaron will only be rewarded RM128 Cash Reward which is the higher tier reward in this scenario.
Bella <ul style="list-style-type: none"> 2x PRULady with RM100k Sum Assured each She is a new customer through Child Protect+ campaign and purchase 1x PRUWith You 	<ul style="list-style-type: none"> The total Campaign Reward Bella will receive shall be RM416 Cash Reward (RM128 + RM188 + RM100). Since the Campaign Reward is capped at <u>1 reward per Policyowner for PRUMan/PRULady</u>, Bella will only receive 1x RM128 Cash Reward. Bella will also receive 1x RM188 Cash Reward for the new PRUWith You purchased as she is a new customer from Child Protect+ Campaign. Bella will further receive an additional 1x RM100 Cash Reward as she has fulfilled the 100 Years Special Reward criteria i.e., combination of 1x PRUWith You policy and 1x PRULady policy.
Cheah <ul style="list-style-type: none"> 2x PRUWith You 1x PRUWith You and attached with Medical Booster 	<ul style="list-style-type: none"> The total Campaign Reward Cheah will receive shall be RM488 Cash Reward (RM100 + RM100 + RM188 + RM100). Cheah will receive 2x Tier 1: RM100 Cash Reward and 1x Tier 2: RM188 Cash Reward from her purchase of three PRUWith You policies. Cheah will also receive an additional 1x RM100 Cash Reward as she fulfilled the 100 Years Special Reward criteria i.e., combination of 2x PRUWith You policies.

- In order to receive the Campaign Reward, Eligible Customer must provide PAMB with his/her valid bank account details which include bank account holder’s name and bank account number (“**Bank Account Details**”). The Bank Account Details must be captured in PAMB’s system on or before 15 May 2024.
- In the event there is any change to the Bank Account Details, the Eligible Customer must update such changes via **PRUServices** at <https://pulse.wedopulse.com/my/> and provide complete documents as may be requested by PAMB. The new Bank Account Details must be captured in PAMB’s system on or before 15 May 2024. If Eligible Customer fails, neglects or omits to provide his/her Bank Account Details or update PAMB of any change to the Bank Account Details, resulting in unsuccessful crediting of the Campaign Reward, PAMB shall be entitled to forfeit the Campaign Reward in accordance with the Terms and Conditions.
- Campaign Reward for each Eligible Policy will be credited into the Eligible Customer’s Bank Account Details as captured in PAMB’s system at the time of crediting, by 31 August 2024 (“**Campaign Reward Crediting Date**”). The Eligible Customer will be notified via Short Messaging Service (SMS) to the mobile number of the Eligible Customer captured in PAMB’s system after the Campaign Reward is credited.
- For any Eligible Policy that is a **PRUWith You** policy, the Campaign Reward will be credited into the Eligible Policy’s IUA by PAMB if:
 - No Bank Account Details is provided pursuant to Clause 4(c) above or the Bank Account Details is not updated pursuant to Clause 4(d) above;
 - Unsuccessful Campaign Reward crediting due to invalid identification number, invalid Bank Account Details or invalid Bank Account Details status (e.g., the bank account has been frozen, suspended, cancelled or terminated); or
 - Any other reasons out of PAMB’s control that has caused or resulted in unsuccessful crediting of the Campaign Reward into the Bank Account Details.
 Where the Eligible Customer is entitled to receive the 100 Years Special Reward, the crediting of the 100 Years Special Reward shall be in line with this Clause 4(f) in the event that the 100 Years Special Reward cannot be credited into the Bank Account Details.
- For any Eligible Policy that is a **PRUMan** or **PRULady** policy, PAMB will forfeit the Campaign Reward if:
 - No Bank Account Details is provided pursuant to Clause 4(c) above or the Bank Account Details is not updated pursuant to Clause 4(d) above;
 - Unsuccessful Campaign Reward crediting due to invalid identification number, invalid Bank Account Details or invalid Bank Account Details status (e.g., the bank account has been frozen, suspended, cancelled or terminated); or
 - Any other reasons out of PAMB’s control that has caused or resulted in unsuccessful crediting of the Campaign Reward into the Bank Account Details.
- Campaign Reward credited by PAMB into the Eligible Customer’s bank account as per the Bank Account Details or IUA (as the case may be) in accordance with the Terms and Conditions, shall be deemed as full payment and upon crediting of the Campaign Reward, PAMB shall automatically be released and fully discharged from further liability and demand in relation to the Campaign Reward.

General Provisions

- The Eligible Customer is, at all times, solely responsible for maintaining the completion and accuracy of his/her particulars and any information provided to PAMB. PAMB may request from the Eligible Customer for further information to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- PAMB’s decision on all matters concerning this Campaign, including the Campaign Reward and the Terms and Conditions, shall be final, binding and conclusive. PAMB may decline the Eligible Customer’s entitlement to the Campaign Reward in the event PAMB determines you to be tampering with the entry process or the operation of this Campaign, or any of the Terms and Conditions is not fulfilled or has been breached by the Eligible Customer. In such event, PAMB will not be liable for any costs, refund or losses incurred by you and no correspondence and/or appeal in relation to this Clause shall be entertained.
- PAMB shall have the right to decide on all matters and disputes concerning this Campaign for the fair treatment of you and other Eligible Customers, including substituting the Campaign Reward with other forms of gift/reward of equivalent value.
- PAMB shall have the right to amend the Terms and Conditions, 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. For the avoidance of doubt, any amendment, suspension, termination, delay or variation by PAMB of this Campaign shall not entitle you to any claim against PAMB for any and all losses or damages suffered or incurred as a direct or indirect result from such amendment, suspension, termination, delay or variation.
- The Campaign Reward is non-transferable and not redeemable or exchangeable for cash, credit or in kind, either in full or in part. Any request for the Campaign Reward to be credited to a third-party account will not be entertained.
- This Campaign, the Terms and Conditions and the Campaign Reward provided hereunder shall not in any event be construed as a variation to the terms and conditions or forms part of the insurance proposal(s) and/or the insurance policy(ies). All insurance proposals are subject to PAMB’s standard processing and/or underwriting rules. Further, the Campaign Reward shall not form part of the rights, benefits and monies payable under your insurance policy(ies). For clarity, the Campaign Reward will be credited in accordance with Clause 4 above, notwithstanding that the Eligible Customer has absolutely assigned the rights, benefits and monies payable under the Eligible Policy to another person.
- By participating in this Campaign, you consent and authorise PAMB to disclose your particulars to any third-party service providers engaged by PAMB for the purposes of this Campaign and crediting of the Campaign Reward. The disclosure of such particulars shall be limited to your name, address, mobile number and Bank Account Details.
- Regardless of anything to the contrary contained in this Campaign, if:
 - 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
 - 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.

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 of this Campaign.
- In performing your duties under this Campaign, you must comply with all applicable anti-bribery and anti-corruption laws (and related regulation and guidance). In particular, you hereby acknowledge and agree:
 - 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 you 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;
 - that you will ensure that your activities in connection or relating to your obligations under the Terms and Conditions will not cause PAMB to be in breach of any anti-bribery and anti-corruption laws (and related regulation and guidance);
 - if you, in connection with or relating to your obligations under the 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 your workforce or within your control and concerning or relating to the Terms and Conditions, you agree to immediately report the details of this to PAMB; and
 - PAMB shall have the right to disqualify your entry/entries on no notice, without liability, for any actual breach of this Clause.
- The laws of Malaysia shall govern this Campaign and the Eligible Customer agrees to submit to the exclusive jurisdiction of the courts of Malaysia. This Campaign is void where any of the Terms and Conditions are prohibited or restricted by any local, national, state or any governmental laws.
- The Terms and Conditions may be provided in English, Chinese and Bahasa Malaysia. In the event of any inconsistency between these three versions, the English version shall prevail.

Important Notes and Disclaimers

PRUWith You is regular premium Investment-Linked insurance plan, **PRULady** and **PRUMan** are limited pay non-participating insurance plans. These plans are 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 **PRUWith You**, **PRULady** or **PRUMan**’s Product Disclosure Sheet, Product/Sales Illustration and Fund Fact Sheet(s) 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 **PRUWith You** 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. If **PRULady** or **PRUMan** policy is cancelled within this period, we will refund you the premiums and taxes (if any) that you have paid less medical expenses (if any) that we may have already paid or agreed to pay. **PRUWith You** and its attachable riders (if any), **PRULady** and **PRUMan** are not Shariah-compliant products.

PLEASE NOTE THAT PRUWITH YOU 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.