

EARN TOGETHER CAMPAIGN

Campaign Period:
14 July to 31 December 2025


PRUDENTIAL

Listening. Understanding. Delivering.



Member of PIDM

Refer your friends and family today to earn cash rewards!

Minimum Annual Premium	Cash Reward	
	Introducer	Introducee
RM1,800	RM100	—
RM2,400	RM100	RM100

Note:

1. Introducer MUST be an existing customer who possesses active Prudential policy.
2. Applicable for regular premium plans only.
3. Introducee must opt for recurring payment method by way of credit/debit card within stated timeline.

Here's how it works



Step 1
Scan the QR code or click [here](#) to participate and provide details of your friends and family (Introducee).



Step 2
Our Wealth Planner will reach out to your referred Introducee.



Step 3
You and your Introducee stand to earn a RM100 cash reward for every successful referral.

Read the Terms & Conditions on the next page to find out more.

Terms and Conditions of Earn Together Campaign (“Terms and Conditions”)

1. This **Earn Together Campaign (“Campaign”)** is organised by Prudential Assurance Malaysia Berhad (“**PAMB**” or “**we**” or “**us**” or “**our**”). By participating in this Campaign, 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 Campaign, you also agree to be bound by our Privacy Policy accessible at <https://www.prudential.com.my/en/privacy-policy/>.
2. **Campaign Period:** 14 July 2025 to 31 December 2025, both dates inclusive.
3. **Campaign Eligibility**
- a. Criteria for Eligible Introducer:
- i. This Campaign is open to all existing PAMB customers who have fulfilled the following conditions, except PAMB Wealth Planners:
- aged 18 on his/her next birthday and above; and
 - has an active policy with PAMB during the Campaign Period.
- b. Criteria for Eligible Introducee:
- An individual, who has fulfilled the following conditions:
- i. aged 18 on his/her next birthday and above;
- ii. has not, currently or in the past, been pre-assigned and/or attended to by a PAMB Wealth Planner in connection with the Eligible Introducee’s intent to purchase an insurance policy with PAMB as at the date of his/her referral to PAMB by the Eligible Introducer;
- iii. does not possess any insurance policy with PAMB, whether in force, cancelled or surrendered as at the date of his/her referral to PAMB by the Eligible Introducer; and
- iv. has been referred to PAMB by an Eligible Introducer in line with the Campaign Mechanism as described in Clause 4 below.
- If an Eligible Introducee whose application for PAMB insurance policy during the Campaign Period has been successfully approved and issued, the Eligible Introducee may subsequently refer another introducee to participate in this Campaign. For the avoidance of doubt, the said Eligible Introducee in this scenario will also be considered as an Eligible Introducer under this Campaign.
4. **Campaign Mechanics**
- a. The Eligible Introducer must register for this Campaign through PAMB’s link at <https://dpartners.prudential.com.my/campaigns/EarnTogether>.
- b. Upon successful registration, the Eligible Introducer may refer his/her introducee to PAMB by providing the information of the Eligible Introducee through PAMB’s link mentioned in Clause 4a. above.
- c. The Eligible Introducer is required to confirm that he/she has obtained the consent of the Eligible Introducee for their information to be disclosed to PAMB under this Campaign.
- d. Eligible Introducer may not refer himself/herself as an introducee in this Campaign.
- e. The Eligible Introducee’s information will be channeled to a Wealth Planner assigned by PAMB.
- f. The Eligible Introducee will receive an SMS notification from PAMB informing him/her on participation in this Campaign, and the Wealth Planner will reach out to the Eligible Introducee to promote PAMB products and services, unless the Eligible Introducee has opted out in accordance with Clause 4g. below.
- g. The Eligible Introducee may choose to opt out from participating in the Campaign via an opt-out link available at PAMB corporate website as indicated in the SMS received from PAMB. If the Eligible Introducee opts out of the Campaign, the Eligible Introducee will be disqualified from participating in this Campaign and will not be referred as an introducee again.
5. **Campaign Reward**
- a. Subject to the Terms and Conditions, Eligible Introducer and/or Eligible Introducee will receive the following cash reward (“**Campaign Reward**”) based on the minimum annual premium of the insurance policy purchased by the Eligible Introducee (refer Table 1 below) provided the Campaign Mechanics stated in Clause 4 above are fulfilled.:

Tier	Minimum Annual Premium (RM)	Campaign Reward (RM)	
		Eligible Introducer	Eligible Introducee
1	1,800	100	–
2	2,400	100	100

Table 1

- b. The Campaign Reward in Clause 5a. above is subject to the following conditions:
- i. The Eligible Introducee had purchased at least one (1) new PAMB regular premium policy:
- with a minimum annual premium of RM1,800 within the Campaign Period whereby such policy shall be submitted via **PRUWay Plus**, and shall be approved and issued within three (3) months from the proposal submission month; and
 - opted the abovementioned policy for recurring payment by way of credit/debit card with subsequent e-enrolment via agent’s system (through **PRUWay Plus** or **PRUServe Plus**), or customer portal (through **PRUServices**) within the stated timeline in Table 2 below (“**Eligible Policy**”);
- ii. The Eligible Introducer may submit as many referrals as he/she wishes within the Campaign Period but the Eligible Introducer is entitled to only one (1) Campaign Reward per successfully referred Eligible Introducee under the Terms and Conditions regardless of the number of PAMB insurance policies each Eligible Introducee purchases;
- iii. The Eligible Introducee may purchase more than one (1) Eligible Policy within the Campaign Period and is only entitled to one (1) Campaign Reward regardless of the number of PAMB insurance policies purchased; and
- iv. In the event an Eligible Introducee is referred to PAMB by more than one (1) Eligible Introducer, the Eligible Introducer who first submitted the said Eligible Introducee’s information to PAMB will be entitled to receive the Campaign Reward.
- c. The application for Eligible Introducee’s Eligible Policy under this Campaign will only be considered as successful upon issuance of the Eligible Introducee’s Eligible Policy and the policy is in force until the Campaign Reward (as defined below) is credited.
- d. The Campaign Reward will be credited within three (3) months from the Eligible Introducee’s Eligible Policy approval and issuance month (refer to Table 2 below) subject to the following conditions:
- i. The Eligible Introducee’s Eligible Policy must be in force at the time of Campaign Reward is credited;
- ii. The latest purchased insurance policy of the Eligible Introducer must be in active status (e.g., surrendered, cancelled, lapsed, not taken up, work in progress are not considered as active status) at the time of crediting;
- iii. The Eligible Introducer must ensure that the bank account details for their latest purchased insurance policy (“**Bank Account Details**”) is registered in PAMB system by the deadline stated in Table 2 below. In the event there is any change to the Bank Account Details, Eligible Introducer must create an account or login to **PRUServices** via <https://pulse.wedopulse.com/my/> to update such changes, and provide complete information as requested by PAMB under the heading More services > Change payout account. The new Bank Account Details must be captured in PAMB’s system by the deadline stated in Table 2 below; and
- iv. The Campaign Reward will be credited into the Bank Account Details of the policyholder that is captured in the Eligible Introducer’s latest active policy, based on the fulfilment month in Table 2 below.
- e. If the Eligible Introducee fulfils Tier 2 requirements as stated in Table 1 of Clause 5a. above:
- i. The Eligible Introducee must ensure that his/her bank account details are registered in PAMB system by the deadline stated in Table 2 below; and
- ii. The Campaign Reward will be credited into the bank account of the policyholder that is captured in the Eligible Introducee’s Eligible Policy based on the fulfilment month in Table 2 below.

Eligible Introducee's Eligible Policy Issuance Month	Deadline for: a. Eligible Introducer and Introducee to provide Bank Account Details; and b. Eligible Introducee's Eligible Policy to be opted in for recurring payment and captured in PAMB System	Fulfilment Month
July 2025	31 August 2025	End October 2025
August 2025	30 September 2025	End November 2025
September 2025	31 October 2025	End December 2025
October 2025	30 November 2025	End January 2026
November 2025	31 December 2025	End February 2026
December 2025	31 January 2026	End March 2026
January 2026	28 February 2026	End April 2026
February 2026	31 March 2026	End May 2026
March 2026	30 April 2026	End June 2026

Table 2

- f. The Campaign Reward will be forfeited in the event:
- i. The Eligible Introducer/Eligible Introducee has not provided PAMB with his/her bank account details based on the deadline stated in Table 2 above;
- ii. The crediting of Campaign Reward is unsuccessful due to invalid bank account or bank account status (suspended, cancelled or terminated); and/or
- iii. Any other reasons that may have caused unsuccessful Campaign Reward crediting.
- g. Any payment by PAMB to the Bank Account Details will be deemed as full payment and PAMB shall be fully discharged of its obligations in relation to the Campaign Reward and shall have no further obligations in connection with it.
6. **General Terms and Conditions**
- a. You must ensure that your particulars and any information provided to PAMB are complete and accurate. PAMB may request further information from you for any reason it thinks appropriate, including to determine the authenticity of such information.
- b. If any third party makes a claim against PAMB resulting from your breach of the Terms and Conditions, you will indemnify PAMB for any costs, expenses, fees, taxes and other liabilities incurred by PAMB arising from such claim, including reasonable costs and expenses in defending and handling that claim.
- c. By participating in this Campaign, you agree that PAMB, 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 Campaign, or resulting from acceptance, possession, redemption, use or misuse of the Campaign Reward, or participation in this Campaign, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy, unless due to PAMB’s gross negligence or wilful misconduct specifically related to this Campaign. 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.
- d. In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity and other related materials published by PAMB relating to or in connection with the Campaign, the Terms and Conditions shall prevail to the extent of such inconsistency.
- e. You shall not submit any Unlawful Material (defined below) in the course of participating in this Campaign, or use this Campaign 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, tortuous, 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 PAMB for all PAMB’s losses that may arise from submission of any Unlawful Material. PAMB 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 PAMB shall decide. PAMB’s decision in this matter shall be final and no further correspondence will be entertained.
- f. You shall be solely responsible for the redemption/usage of the Campaign Reward. PAMB shall not be liable or be required to offer replacement of the Campaign Reward or otherwise to compensate you for any:
- i. non-availability of, discontinued, invalid, or cancelled Campaign Reward;
- ii. redemption, use or misuse of the Campaign Reward;
- iii. alterations made to the Campaign Reward; or
- iv. inability to redeem or use the Campaign Reward due to technical issues or issues beyond PAMB control.
- g. The Campaign Reward is non-transferable and not exchangeable for cash, credit or in kind. Any request for the Campaign Reward to be delivered to a third party will not be entertained.
- h. PAMB shall have the discretion to decide in respect of all matters and disputes concerning this Campaign in accordance with treating you and other customers fairly, including substituting the Campaign Reward with other form of gifts/rewards of equivalent value, with prior notice.
- i. PAMB shall have the right to disqualify you and forfeit the Campaign Reward if PAMB determines you to be tampering with the entry process or the operation of this Campaign, or any of the Terms and Conditions are not fulfilled. In such event, PAMB will not be liable for any costs, refund or losses incurred by you.
- j. 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 variation, cancellation, termination, or suspension 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 the cancellation, termination, or suspension.
- k. PAMB’s decision on all matters concerning this Campaign, including the Terms and Conditions, shall be final, binding, and conclusive. No correspondence and/or appeal shall be entertained.
- l. 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. 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 unenforceability of the remaining provisions shall not be affected.
- m. The Terms and Conditions as well as the Campaign Reward are separate from your insurance proposal(s) and/or insurance policy(ies) and shall not in any event be construed as a variation to the terms and conditions of your insurance proposal(s) and/or insurance policy(ies). All insurance proposals are subject to PAMB 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). The Campaign Reward will be delivered to you in accordance with the Terms and Conditions even after you have assigned the rights, benefits and monies payable under your insurance policy(ies) absolutely to another person.
- n. In performing your duties under this Campaign, you must comply with all applicable anti-bribery and anti-corruption laws (and related regulations and guidance). In particular, you hereby acknowledge and agree:
- 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 you shall not act in such a way that is or could be constructed 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 you will ensure that your activities in connection with 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 regulations and guidance);
- iii. if you, in connection with or relating to your obligations under the Terms and Conditions, are asked to partake in any activity, that is in violation of any anti-bribery and anti-corruption laws, or become 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
- iv. PAMB shall have the right to disqualify your entry/entries on no notice, without liability for any actual breach of this paragraph.
- o. Regardless of anything to the contrary contained in this Campaign,
- i. 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
- ii. if PAMB could be found to be in breach of Sanctions obligations as a result of this Campaign, then PAMB 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 paragraph, and our ability to claim for any losses that we may incur arising out of the operation of this paragraph, shall survive any termination or expiry.
- p. The Terms and Conditions may be provided in English and Chinese. In case of any inconsistencies between these two versions, the English version shall prevail.