



Terms and Conditions of Mer-Deal-Ka Campaign (“Terms and Conditions”)

1. This **Mer-Deal-Ka 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 of this Campaign and any change or modification that we may make to this Campaign, with prior notice to you. By participating in this Campaign, you also agree to be bound by our Privacy Policy accessible at www.prudential.com.my/en/privacy-policy.
2. **Campaign Period**
 - a) This Campaign shall commence from 18 August 2025 to 30 September 2025, both dates inclusive, or until the exhaustion of the Campaign Reward on a first-come first-served basis, whichever comes earlier (“**Campaign Period**”).
3. **Campaign Eligibility**
 - a) This Campaign is open to all Employees’ Provident Fund (“**EPF**”) members (“**Eligible Customer**”, “**you**” or “**your**”).
4. **Campaign Mechanics**

Eligible Customer is required to purchase a new coverage of any of the following plans with a total minimum annual premium in accordance with Clause 5(a) (“**New Business**”):

 - i) PRUGuard Family; or
 - ii) PRUCare Family,

and submit the New Business to PAMB during the Campaign Period. The coverage purchased is an “**Eligible Policy**” where:

 - i) the insurance coverage is provided as a result of the Eligible Customers’ submission of New Business through the KWSP i-Akaun mobile application during the Campaign Period;
 - ii) the insurance coverage must be in force at the time of Campaign Reward (as defined below) fulfilment; and
 - iii) the Eligible Customer may submit a New Business for his/her dependents (“**Dependent Policy**”). A Dependent Policy is eligible for the Campaign Reward.
5. **Campaign Reward**
 - a) Subject to the Terms and Conditions, each Eligible Policy who fulfils Paragraph 4 above will be entitled to the following rewards based on the table below (“**Campaign Reward**”):

Total minimum annual premium	Number of Eligible Policy	Number of draw ticket allocated to the Eligible Customer to win the Special Gift	Rewards	Number of Eligible Customers entitled for the Campaign Reward
RM 75 per Eligible Policy	One (1) policy	N/A	RM 50 Touch n’ Go eWallet Credit	First 1,200 customers



Total minimum annual premium	Number of Eligible Policy	Number of draw ticket allocated to the Eligible Customer to win the Special Gift	Rewards	Number of Eligible Customers entitled for the Campaign Reward
RM 75 per Eligible Policy	Two (2) policies	1	Special Gift: <ul style="list-style-type: none"> • RM200 TnG credit for each of the 30 customers • RM100 TnG credit for each of the 200 customers • RM50 Watsons e-voucher for each of the 100 customers 	330 customers as selected by PAMB
	Each Subsequent policy after the first two policies ¹	1		

¹Each subsequent policy is entitled for one (1) draw ticket.

Example 1:

Mr A purchased the policies under the following Life Assured's name:

Life Assured	Policy Name	Total policy purchased	Eligible Policies (Yes/No)	Number of draw ticket to win the Special Gift	RM 50 Touch n' Go eWallet Credit ²
Mr A	PRUCare Family (RM100 annual premium/policy)	2	Yes	1	Yes
	PRUGuard Family (RM75 annual premium/policy)	2	Yes	2	
Wife	PRUCare Family (RM75 annual premium/policy)	2	Yes	1	Yes
	PRUGuard Family (RM50 annual premium/policy)	1	No	0	
Son	PRUCare Family (RM100 annual premium/policy)	2	Yes	1	Yes
	PRUGuard Family (RM55 annual premium/policy)	0	No	0	

² If fall within the first 1,200 customers.



Example 2:

Mrs B purchased the policies under the following Life Assured's name:

Life Assured	Policy Name	Total policy purchased	Eligible Policies (Yes/No)	Number of draw ticket to win the Special Gift	RM 50 Touch n' Go eWallet Credit ³
Mrs B	PRUCare Family (RM100 annual premium/policy)	1	Yes	N/A	Yes
	PRUGuard Family (RM55 annual premium/policy)	1	No	0	
Husband	PRUGuard Family (RM75 annual premium/policy)	2	Yes	1	Yes
	PRUCare Family (RM50 annual premium/policy)	1	No	0	
Daughter	PRUGuard Family (RM75 annual premium/policy)	2	Yes	1	Yes
	PRUCare Family (RM75 annual premium/policy)	2	Yes	2	

³If fall within the first 1,200 customers.

- Each Eligible Customer and his/her dependents are entitled to a maximum of one (1) RM50 Touch n' Go eWallet credit and/or one (1) Special Gift.
- Eligible Customer and his/her dependents who has met the criteria to receive rewards under the **Prudential i-Mula, i-Lindung Campaign** (effective from 28 August 2024 until 17 August 2025), regardless of whether the reward has been fulfilled or not, is only entitled to one (1) Special Gift reward under this Campaign subject to the terms and conditions in clause 5(a). Such Eligible Customer and his/her dependents are not eligible for the RM50 Touch n'Go eWallet Credit reward pursuant to this Campaign.
- The Campaign Reward fulfilment will be performed by PAMB on or before 31 December 2025.
- The Campaign Rewards will be sent to the Eligible Customers via their registered email address with PAMB. In order to receive the Campaign Reward, the Eligible Customers must ensure that the email address submitted to PAMB ("**Email Address**") is valid.
- PAMB shall not be responsible or otherwise to compensate you if your Email Address is suspended, frozen or closed before or during the delivery of the Campaign Reward for whatever reason, and PAMB reserves the right to forfeit the Campaign Reward.



- g) The usage of the Campaign Rewards is subject to the terms and conditions of Touch 'n Go Sdn Bhd (“**Touch 'n Go**”) and Watson’s Personal Care Stores Sdn Bhd (“**Watsons**”) including their respective privacy policies or privacy notices. You agree to directly resolve any complaint or dispute in respect of the Campaign Rewards with Touch n’ Go and Watsons.
- h) Upon the Campaign Rewards being sent to you via your Email Address, PAMB shall be fully discharged of its obligations in relation to the Campaign Rewards 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 for 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 due to 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/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 the other 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 correspondence shall 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's control.
- g) The Campaign Reward are 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 PAMB's 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 (<https://www.prudential.com.my/en/our-company-newsroom/announcements/epf-i-lindung/>) 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. 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.
 - 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'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). 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 or 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 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.
- p) If there are any other promotions and/or campaigns in respect of any of the Eligible Policy during the Campaign Period, by participating in this Campaign, the Eligible Customer shall be entitled to the Campaign Reward pursuant to this Campaign only.
- q) 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.