

Refer2Earn 2023+

from 14 August to 31 December 2023



Multiply Your Cash Rewards with Every Referral!

Unlock limitless cash rewards.
Refer your loved ones to Prudential now and earn as much as you can!

3 Simple Steps to Earn Unlimited Cash Reward:

1



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

2



A Wealth Planner or Takaful Agent will reach out to your referred Introducee.

3



You stand to earn up to **RM150 cash reward** for each successful referral.

Start referring and earn cash rewards now!

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

Refer2Earn 2023+ Terms & Conditions

1) This Refer2Earn 2023+ ("Campaign") is organized by Prudential Assurance Malaysia Berhad and Prudential BSN Takaful Berhad (collectively referred as "Prudential", "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 and by any change or modification that we may make to the Campaign from time to time by updating this Terms and Conditions with prior notice, in which such notice will be given by Prudential.
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/> and <https://www.prubsn.com.my/en/privacy-policy/>.

2) **Campaign Period:** 14 August 2023 to 31 December 2023, both dates inclusive.

3) By participating in this Campaign, each Eligible Introducer (as defined in Clause 4) agrees to be bound by the Terms and Conditions hereunder.

4) **Criteria for Eligible Introducer:**

a. This Campaign is open to any person age 18 next birthday and above ("Eligible Introducer"), except Prudential's agents.

5) **Criteria for Eligible Introducee:**

An individual, who has fulfilled the following conditions:

- age 18 next birthday and above;
- has not currently or in the past been pre-assigned and/or attended to by a Prudential agent in connection with the Eligible Introducee's intent to purchase an insurance policy or subscribe for a takaful certificate as at the date of his/her referral to Prudential by the Eligible Introducer;
- has not participated in any other Prudential campaigns;
- does not possess any insurance policy or takaful certificate with Prudential, whether in force, cancelled or surrendered as at the date of his/her referral to Prudential by the Eligible Introducer; and
- has been referred to Prudential by an Eligible Introducer according to the Campaign Mechanism described in Clause 6.

For the avoidance of doubt, if an introducee refers another introducee to participate in this Campaign, the first introducee will be considered an Eligible Introducer under this Campaign. Application for Prudential's insurance/takaful plan will only be considered as successful upon issuance of the policy or certificate to the Eligible Introducee and the policy or certificate is in force until the Cash Reward (as defined below) is credited.

6) **Campaign Mechanism:**

- The Eligible Introducer must register for this Campaign through <https://dpartners.prudential.com.my/campaigns/refer2earn2023>.
- Upon successful registration, the Eligible Introducer may refer his/her introducee to Prudential by providing the information of the introducee.
- The Eligible Introducer is required to confirm that he/she has obtained the consent of the introducee for their information to be disclosed to Prudential under this Campaign.
- Eligible Introducer may not refer himself/herself as an introducee in this Campaign.
- The introducee's information will be channelled to a servicing agent assigned by Prudential.
- The introducee will receive an SMS notification from Prudential informing him/her on participation in this Campaign, and the servicing agent will reach out to the introducee on Prudential's products and services, unless introducee has opted out in accordance with Clause 6(g) below.
- The introducee may choose to opt out from participating in the Campaign via an opt-out link from the SMS received from Prudential. If the introducee opts out of the Campaign, the introducee will be disqualified from participating in this Campaign and will not be referred as an introducee again.

7) **Campaign Rewards:**

a. Each Eligible Introducer will be rewarded with the following cash reward for each successful referral of an Eligible Introducee as stated in Clause 6 ("Cash Reward"):

Policy or Certificate	Cash Reward (RM)
<ol style="list-style-type: none">Any new PRUWith You policy attached with:<ul style="list-style-type: none">PRUValue Med or PRUMillion Med with medical booster rider (PRUValue Med Booster / PRUMillion Med Booster); orMom and Baby Care rider; orPruBSN AnugerahPlus / PruBSN Damai / PruBSN Sinar with Crisis TotalCare or Medic TotalCare & Medic BoostCare riders(s)	150
<ol style="list-style-type: none">All other new policies or certificates under agency channel, except Clause 7 (a) (i) and (ii)	100

b. The Cash Reward in Clause 7(a) above is subject to the following conditions:

- The Eligible Introducee has purchased/subscribed at least one (1) new policy or certificate from Prudential with a minimum annual premium or contribution of RM1,800 within the Campaign Period, whereby such policy or certificate was submitted via **PRU**Way Plus/PruBSN Mobility, and has been approved and issued within three (3) months from the proposal submission month;
- The Eligible Introducer may submit as many referrals as he/she wishes within the Campaign Period and shall be eligible to receive one (1) Cash Reward for each Eligible Introducee who has been successfully referred according to the Terms and Conditions of this Campaign;
- For the avoidance of doubt, the Eligible Introducer is only entitled to one (1) Cash Reward regardless of the number of Prudential insurance policies or takaful certificate(s) each Eligible Introducee purchases/subscribes; and
- In the event an Eligible Introducee is referred to Prudential by more than one (1) Eligible Introducer, the Eligible Introducer who first submitted the said Eligible Introducee's information will be entitled to receive the Cash Reward.

8) **Crediting of Cash Reward:**

The crediting of Cash Reward will take place within three (3) months from the Eligible Introducee's insurance policy or takaful certificate approval and issuance month (refer to Table 1 below) subject to the following conditions:

- The new insurance policy or takaful certificate purchased/subscribed by the Eligible Introducee must be in force at the time of crediting; and
- If the Eligible Introducer is an existing Prudential's policyholder or certificate holder:
 - The latest purchased insurance policy/subscribed takaful certificate 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;
 - The Eligible Introducer must ensure that the bank account details for their latest purchased insurance policy/subscribed takaful certificate is registered in Prudential's system by the deadline stated in Table 1 below; and
 - The Cash Reward will be credited into the bank account of the policyholder or certificate holder that is captured in the Eligible Introducer's latest active policy or certificate. For the avoidance of doubt, an Eligible Introducer who is an existing Prudential policyholder or certificate holder may not be required update/change registered bank account details through the URL stated in Clause 8(c).

- c. If the Eligible Introducer is not an existing Prudential's policyholder or certificate holder within the same month of Eligible Introducee's policy/certificate issuance month:
- The Eligible Introducer must provide their bank account details by submitting the required information during registration process in Clause 6(a) above or through this link: <https://dpartners.prudential.com.my/campaigns/refer2earn2023/fulfillmentplus>;
 - The Eligible Introducer is required to submit his/her bank account details as stated in Clause 8(c)(i) by the deadline stated in Table 1 below; and
 - The Cash Reward will be credited into the bank account provided by the Eligible Introducer.

Eligible Introducee's Policy/ Certificate Issuance Month	Deadline for Eligible Introducer to provide Bank Account and registered in Prudential's system	Campaign Fulfillment Month
August 2023	30 September 2023	November 2023
September 2023	31 October 2023	December 2023
October 2023	30 November 2023	January 2024
November 2023	31 December 2023	February 2024
December 2023	31 January 2024	March 2024
January 2024	29 February 2024	April 2024
February 2024	31 March 2024	May 2024
March 2024	30 April 2024	June 2024

Table 1

- d. The Cash Reward will be forfeited in the event:
- The Eligible Introducer has not provided Prudential with their bank account details based on the deadline stated in Table 1 above;
 - The crediting of Cash Reward is unsuccessful due to invalid bank account or invalid bank account status (suspended, cancelled or terminated); and/or
 - Any other reasons that may have caused unsuccessful Cash Reward crediting.
- 9) You shall comply with all applicable anti-bribery and anti-corruption laws, including US Foreign Corrupt Practices Act, UK Bribery Act, Hong Kong Prevention of Bribery Ordinance, Malaysian Anti-Corruption Commission Act 2009, and any related regulations and guidance thereto. Prudential shall have the right to disqualify your entry/entries without notice in the event of any non-compliance or violation of the law in relation to your participation in this Campaign.
- 10) Regardless of anything to the contrary contained in this Campaign, if:
- Prudential learns or is notified that the Eligible Introducer and/or Eligible Introducee is named on any Sanctions list, or is threatened with being added to any Sanctions list; or
 - Prudential could be found to be in breach of Sanctions obligations as a result of taking any action under this Campaign, then Prudential shall disqualify the Eligible Introducer and/or Eligible Introducee with immediate effect with or without prior notice to the Eligible Introducer and/or Eligible Introducee. Prudential shall not be liable for any losses of whatever nature that the Eligible Introducer and/or Eligible Introducee 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.
- 11) Prudential shall have the absolute discretion and right to decline the Cash Reward entitlement in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled, including not meeting Prudential's screening requirement.
- 12) The Cash Reward is not transferrable, not exchangeable and not redeemable for credit or in kind, either in full or in part.
- 13) The Eligible Introducer is solely responsible for maintaining the accuracy of his/her information and the information of the Eligible Introducee at all times. Prudential may also request for further information from the Eligible Introducer to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- 14) Prudential shall have the right to decide all matters and disputes concerning this Campaign in accordance with treating you and other Eligible Introducer fairly, including substituting the Cash Reward with other form of gifts/rewards of equivalent value.
- 15) Prudential 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 Prudential's discretion, including but not limited to displaying the same in any of Prudential's website or social media sites.
- 16) Prudential shall not be liable for any claim by the Eligible Introducer and/or Eligible Introducee for any loss or damages suffered or incurred arising directly or indirectly from the Eligible Introducer and/or Eligible Introducee's participation in this Campaign, except where such claims are directly attributable to Prudential's negligence or willful default.
- 17) Prudential has the right to cancel, terminate or suspend this Campaign with prior notice. For the avoidance of doubt, cancellation, termination or suspension by Prudential shall not entitle you to any claim against Prudential for any and all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
- 18) For all intents and purposes, the Terms and Conditions of this Campaign as well as any Cash Reward provided herein shall not form part of the insurance/takaful proposal(s) or be construed as a variation to the terms and conditions under the proposals for insurance policy/takaful certificate of the Eligible Introducee where such proposals are subject to Prudential's standard processing and/or underwriting rules.
- 19) Prudential's decision on all matters concerning this Campaign shall be final, binding, and conclusive. No correspondence and/or appeal shall be entertained.
- 20) These Terms and Conditions may be translated into other languages. In case of any inconsistencies between these Terms and Conditions and other translated versions, the English version shall prevail.
- 21) These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Introducer agrees to submit to the exclusive jurisdiction of the courts of Malaysia.