

TERMS & CONDITIONS – “WATSONS HEALTH 45 PLUS CAMPAIGN” FOR WATSONS MEMBERS

1. This “WATSONS HEALTH 45 PLUS CAMPAIGN” (“Campaign”) is organised by Prudential Assurance Malaysia Berhad (“PAMB” “we”, “our” or “us”).
2. By participating in 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 we may make to the Campaign with prior notice, in which such notice will be given by PAMB. By joining this Campaign, you also agree to be bound by our Privacy Policy. If you do not agree with our Privacy Policy and the terms and conditions of this Campaign, you are not allowed to participate in this Campaign.

3. **Campaign Period**

This Campaign shall commence from 20th September 2020 to 30th June 2021, both dates inclusive (“**Campaign Period**”).

4. **Campaign Eligibility**

This Campaign is open to all members of Watsons Malaysia (“**Watsons**”) (excluding Watsons members who are the policyowners or life assured, having policy with PAMB) with a valid Watsons member ID, who are citizens or permanent residents of Malaysia (“**Eligible Watsons Members**”).

5. **Campaign Reward**

- (i) **RM 20 Watsons e-Voucher (“Appointment Gift”):**

Upon clicking a promotional page on Watsons’s platform, participant will be redirected to PAMB’s page where the participant will be required to submit his/her personal details and allow PAMB’s agent to contact the participant.

A participant who is an Eligible Watsons Member and completes an individual fact-finding consultation session with a PAMB agent is entitled to one (1) Appointment Gift only, irrespective of the number of policies purchased during the Campaign Period.

- (ii) **RM 100 Watsons e-Voucher (“Sign-on Gift”):**

The Eligible Watsons Member, who has purchased a new eligible insurance policy of PAMB from PAMB’s assigned agent, is entitled to one (1) Sign-on Gift.

In this regard, eligible insurance policy refers to an insurance policy which meets the following criteria:

- a) the proposal form (“**Application**”) is submitted to PAMB during the Campaign Period, subsequent to the fact-finding consultation session mentioned in Terms & Conditions 5(i) above; and
- b) the insurance policy is issued by PAMB on or before 15th July 2021, following PAMB’s approval of the Application.

Upon completing the requirements above, an SMS containing an e-Voucher code to redeem the Campaign Reward will be sent to Eligible Watsons Member registered mobile number with PAMB.

6. Watsons Members are solely responsible for maintaining the accuracy of their information at all times. PAMB may request further information from the Watsons Members to determine whether any information provided is fraudulent or exaggerated. The information of the Watsons Members will be used by PAMB for the purpose of conducting this Campaign. PAMB may disclose the Eligible Watsons Members' personal information to its agents to assist in conducting this Campaign.
7. The Campaign Reward is not transferrable, not exchangeable and not redeemable for cash, credit or in kind.
8. PAMB shall have the absolute discretion and right to decline the Campaign Rewards in the event any of the terms and conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained. PAMB may request further information from the Eligible Watsons Customer to determine whether any information provided is fraudulent or exaggerated.
9. PAMB reserves the absolute right to cancel, terminate or suspend this Campaign with prior notice. For the avoidance of doubt, cancellation, termination or suspension by PAMB shall not entitle the Eligible Watsons Members to any claim or compensation against PAMB for any and all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
10. PAMB shall have the absolute discretion to decide in respect of all matters and disputes concerning this Campaign in accordance with treating you and other Eligible Watsons Members fairly, including substituting the Campaign Reward with other form of gifts/rewards of equivalent value.
11. For all intents and purposes, the Campaign Rewards provided herein shall not in any event be construed as a variation to the terms and conditions under the Proposal(s) ("**Terms**"). These Terms shall continue in full force and effect. All proposals are subject to PAMB's standard processing and/or underwriting rules.
12. Usage of Watsons e-Voucher is subject to the terms and conditions of Watsons Promo Code, as determined by Watsons.
13. Watsons is not permitted to effect a contract of insurance, carry out a contract of insurance, solicit or obtain a proposal for insurance on behalf of PAMB, offer or assume to act on behalf of PAMB to negotiate an insurance policy, do any act on behalf of PAMB in relation to the issuance, renewal or continuance of a life insurance policy or market or distribute any collective investment scheme, other than to the extent of carrying out this Campaign.