

Buddy UP Rewards

Campaign Period: 15 January – 30 June 2024



More Referrals, More Rewards!

Enjoy cash rewards when you refer your friends and family to Prudential. What's more, your Introducee can now earn cash rewards too!

HERE'S HOW IT WORKS!

- 1 Scan the QR code or [click here](#) to participate and provide details of your friends and family (Introducee).
- 2 Our Wealth Planner or Takaful Agent will reach out to your referred Introducee.
- 3 You and your Introducee stand to earn a RM100 cash reward each for every successful referral.



Campaign Rewards

Tier	Minimum Annual Premium or Contribution	Rewards to Introducer	Rewards to Introducee
Tier 1	RM1,800	RM100	–
Tier 2	RM2,400	RM100	RM100

Note: Applicable for regular premium plans only.

Start referring today and earn cash rewards together!

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

Buddy Up Rewards Terms & Conditions

- This Buddy Up Rewards ("Campaign") is organised 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/>.
- Campaign Period:** 15 January 2024 to 30 June 2024, both dates inclusive.
- By participating in this Campaign, each Eligible Introducer (as defined in Clause 4) and Eligible Introducee (as defined in Clause 5) agrees to be bound by the Terms and Conditions herein.
- Criteria for Eligible Introducer:**
 - This Campaign is open to any person age 18 next birthday and above ("Eligible Introducer"), except Prudential's agents.
- 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 participate in 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.
- Campaign Mechanism:**
 - The Eligible Introducer must register for this Campaign through <https://dpartners.prudential.com.my/campaigns/buddyuprewards>
 - 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.
- Campaign Rewards:**
 - Eligible Introducer and/or Eligible Introducee will receive the following cash reward based on the minimum annual premium/contribution of the policy/certificate purchased/participated by the Eligible Introducee in Tier 1 and 2 respectively (refer Table 1 below) based on the campaign mechanism as stated in Clause 6 ("Cash Reward") are fulfilled:

Tier	Minimum Annual Premium/Contribution	Cash Reward (RM)	
		Eligible Introducer	Eligible Introducee
Tier 1	RM1,800	100	–
Tier 2	RM2,400	100	100

Table 1

- The Cash Reward in Clause 7(a) above is subject to the following conditions:
 - The Eligible Introducee had purchased / participated in 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 shall be submitted via PRUWay Plus/PruBSN Mobility, and shall be approved and issued within three (3) months from the proposal submission month.
 - The Eligible Introducer and Introducee, as the case maybe shall be entitled to the Cash Reward as mentioned in Table 1 above upon requirements stipulated in this Campaign Terms and Conditions are fulfilled;
 - 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/participates; 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 to Prudential will be entitled to receive the Cash Reward.
- Crediting of Cash Reward:**

The Cash Reward will be credited within three (3) months from the Eligible Introducee's insurance policy or takaful certificate approval and issuance month (refer to Table 2 below) subject to the following conditions:

 - The new insurance policy or takaful certificate purchased/participated by the Eligible Introducee must be in force at the time of the Cash reward is credited; and
 - If the Eligible Introducer is an existing Prudential policyholder or certificate holder:
 - The latest purchased insurance policy/participated 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/participated takaful certificate is registered in Prudential's system by the deadline stated in Table 2 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, based on the fulfilment month in Table 2 below. For the avoidance of doubt, an Eligible Introducer who is an existing Prudential policyholder or certificate holder is not required to update/change registered bank account details through the URL stated in Clause 8(c).
 - If the Eligible Introducer is not an existing Prudential 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 the registration process in Clause 6(a) above or through this link: <https://dpartners.prudential.com.my/campaigns/buddyuprewards/fulfillment>;
 - 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 2 below; and
 - The Cash Reward will be credited into the bank account provided by the Eligible Introducer, based on the fulfilment month in Table 2 below.

d. If the Eligible Introducee fulfils Tier 2 requirements as stated in Table 1 of Clause 7(a) above:

- i. The Eligible Introducee must ensure that his/her bank account details are registered in Prudential's system by the deadline stated in Table 2 below; and
- ii. The Cash Reward will be credited into the bank account of the policyholder/certificate holder that is captured in the eligible policy/certificate based on the fulfilment month in Table 2 below.

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

Table 2

e. The Cash Reward will be forfeited in the event:

- i. The Eligible Introducer/ Eligible Introducee has not provided Prudential with his/her bank account details based on the deadline stated in Table 2 above;
- ii. The crediting of Cash Reward is unsuccessful due to invalid bank account or invalid bank account status (suspended, cancelled or terminated); and/or
- iii. Any other reasons that may have caused unsuccessful Cash Reward crediting.

f. Any payment by Prudential in accordance with the bank account details provided by you will be deemed as full payment and Prudential shall be fully discharged of its obligations in relation to the Cash Reward and shall have no further obligations in connection with it.

9. 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.
10. Both Eligible Introducer and Introducee 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 Eligible Introducer and Introducee entry/entries without notice in the event of any non-compliance or violation of the law in relation to your participation in this Campaign.
11. Regardless of anything to the contrary contained in this Campaign, if:
 - a. 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
 - b. 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.
12. Prudential shall have the absolute discretion and right to decline the Cash Reward entitlement in the event any of the Terms and Conditions of this Campaign is not fulfilled, including not meeting Prudential's screening requirement.
13. The Cash Reward is not transferrable, not exchangeable and not redeemable for credit or in kind, either in full or in part. Any request for the Cash Reward to be delivered to a third party will not be entertained.
14. 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.
15. Prudential shall have the right to decide all matters and disputes concerning this Campaign in accordance with treating you fairly, including substituting the Cash Reward with other form of gifts/rewards of equivalent value.
16. 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.
17. 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.
18. 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.
19. 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.
20. Prudential's decision on all matters concerning this Campaign shall be final, binding, and conclusive. No correspondence and/or appeal shall be entertained.
21. 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.