



Terms and Conditions: Code to Wellness Journey Wrap Up

1. This "Code to Wellness Journey Wrap Up" ("**Contest**") is organised by Prudential Assurance Malaysia Berhad ("**PAMB**", "**we**", "**us**" or "**our**"). By participating in this Contest, you agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Contest and any change or modification that we may make to this Contest with prior notice, in which such notice will be given by PAMB.
2. By participating in this Contest, you also agree to be bound by our Privacy Policy accessible at <https://www.prudential.com.my/en/privacy-policy/>.

3. Contest Period:

This Contest shall commence from 1 November 2022 to 31 December 2022 both dates inclusive ("**Contest Period**").

4. Eligibility:

- (a) The Contest is open to all Malaysian citizens (with NRIC) who are currently residing in Malaysia and aged 18 and above as of 1 November 2022 ("**Eligible Participant**", "**you**" or "**your**").
- (b) No purchase or payment is required by you to participate in this Contest.
- (c) Entries must be submitted within the Contest Period. Entries submitted after the Contest Period will be disqualified.

5. Contest Mechanics

- (a) You can submit the entry in either one of the following methods of entry. You may submit multiple entries. However, there are only ten (10) individual winners and only one (1) prize will be given to each individual winner of this Contest. Any additional prize (if declared to an individual winner) will be automatically void.
- (b) Methods of Entry:
 - (i) *Submission on Code to Wellness website ONLY*
 - Tell us your proudest accomplishment of 2022 along with a photo in any wellness area, be it fitness, self-care, mental health, or social health in your most creative way through the submission form at <https://www.pruwellness.com.my/>.



- Re-post your submission on the Pulse by Prudential app in the “**Live Happy**” community with the title #CTWJourneyWrapUp to win an extra RM50 Sephora e-voucher.

(ii) *Submission on Code to Wellness website and Pulse App*

Code to Wellness

Please follow the steps provided under paragraph b(i) above.

Pulse App

- Download and register Pulse by Prudential (“**Pulse App**”) from Google Play Store or Apple App Store;
 - In the Pulse App, head on to “My Communities” and join the “**Live Happy**” community; and
 - Tell us your proudest accomplishment of 2022 along with a photo in any wellness area, be it fitness, self-care, mental health, or social health in your most creative way.
- (c) The entry must be submitted by you. Submission on your behalf is strictly not allowed.
- (d) You may post multiple photos. However, the first photo submitted will be taken as your final photo for submission for this Contest.

6. Prizes and Selection of Winners:

- (a) Subject to the Terms and Conditions of this Contest, a total of eleven (11) Eligible Participants will be selected based on the most creative submissions (“**Winner**”). Each Winner will be entitled to only one (1) prize, regardless of the number of entries submitted during the Contest Period.
- (b) PAMB will select one (1) Grand Prize Winner, one (1) 1st Runner Up Winner, one (1) 2nd Runner Up Winner, and eight (8) Consolation Winners.
- (c) There are one (1) unit of Travel Voucher worth RM2,000, one (1) unit of Travel Voucher worth RM1,000, eight (8) units of Travel Voucher worth RM250, and ten (10) units of Sephora e-voucher worth RM50 that are available for this Contest (“**Prizes**”).
- (d) Further details of the Prizes are as shown below:



Grand Prize

Submission Platform	Prize Entitlement	Number of Winners
Code to Wellness website *Code to Wellness website and Pulse App	1x Travel Voucher worth RM2,000 *Additional Sephora e-voucher worth RM50 if submitted on Code to Wellness website and Pulse app	1 Winner

1st Runner Up

Submission Platform	Prize Entitlement	Number of Winners
Code to Wellness website *Code to Wellness website and Pulse App	1x Travel Voucher worth RM1,000 *Additional Sephora e-voucher worth RM50 if submitted on Code to Wellness website and Pulse app	1 Winner

2nd Runner Up

Submission Platform	Prize Entitlement	Number of Winners
Code to Wellness website *Code to Wellness website and Pulse App	1x Sephora e-voucher worth RM750 *Additional Sephora e-voucher worth RM50 if submitted on Code to Wellness website and Pulse app	1 Winner

Consolation

Submission Platform	Prize Entitlement	Number of Winners
Code to Wellness website *Code to Wellness website and Pulse App	1x Travel Voucher worth RM250 *Additional Sephora e-voucher worth RM50 if submitted on Code to Wellness website and Pulse app	8 Winners

- (e) The redemption/usage of the Prizes is subject to the terms and conditions of the Prizes, as determined by Orient Escape Travel Sdn Bhd ("**Orient Escape Travel**") and Beauty in Motion Sdn Bhd ("**Sephora**"). Each Winner shall be solely responsible for the redemption/usage of the Prizes. PAMB shall not be liable or



be required to offer replacement of the Prizes or otherwise to compensate any Winner for any:

- (i) discontinued or cancelled Prizes;
 - (ii) improper use of the Prizes;
 - (iii) alterations made to the Prizes; or
 - (iv) inability to redeem/use the Prizes due to unforeseen circumstances.
- (f) Each Winner agrees to directly resolve any complaint or dispute in respect of the Prizes with Orient Escape Travel or Beauty in Motion.
- (g) Upon the Prizes being issued to the Winners by e-mail (i.e. the e-mail address used by the Winners to submit their confirmation email as per Clause 7(b) below), title and risk in the Prizes shall pass to the respective Winners and PAMB shall be fully discharged of its obligations in relation to the Prizes and shall have no further obligations in connection with it.
- (h) PAMB reserves the right to substitute the Prizes at its discretion with other form of gifts/rewards of equivalent value with prior notice. The Winners who have been notified and contacted are deemed final.
- (i) The Prizes are non-transferable and not exchangeable for cash, credit or in kind.
- (j) PAMB's decision in all matters concerning this Contest shall be final and no correspondence shall be entertained.
- (k) PAMB shall not be held responsible or liable for any claim or Prize(s) that is lost or stolen due to any causes beyond the reasonable control of PAMB.
- (l) By participating in the contest, you hereby grant us the right to use, edit, modify and/or publish your name and/or photos submitted by you, in any way PAMB deems fit for any advertising, trade, promotional purposes or for any other reason whatsoever without any further notice to you and you shall not be entitled to claim ownership or any payment or compensation in connection therewith.

7. **Winners Announcement**

- (a) The Winners announcement will be announced in the week commencing 16 January 2023. The Winners will be announced and posted in PAMB's official Facebook page and/or PAMB's official Instagram page and/or Pulse App and PAMB's corporate website (<https://www.prudential.com.my/en/our-company-newsroom/announcements/code-to-wellness/>).
- (b) The Winners must send us a confirmation email to (brand.comm@prudential.com.my) that includes the following details as validation within fourteen (14) working days from the date of announcement:



- i. email address as stated in the submission form pursuant to paragraph 5b(i) above **AND/OR** username used for Pulse App;
 - ii. full name as per NRIC;
 - iii. NRIC number;
 - iv. contact number;
 - v. delivery address;
 - vi. email address **AND/OR** email address as registered in Pulse App (if you submitted on Pulse App);
 - vii. are you a Prudential customer (yes/no);
 - viii. the subject title of your email shall be "Code to Wellness Journey Wrap Up Contest Winner – [please insert your email address used for Code to Wellness website, **AND/OR** username used for Pulse App]"; and
 - ix. a screenshot of your contest submission post on Code to Wellness website, **AND/OR** Pulse App.
- (c) Only Winners who respond to us according to the above mentioned requirements, will receive their respective Prizes through delivery within thirty (30) working days from the date of receipt of the respective Winners' email with the required details as stated above.
- (d) If any Winner fails to respond with the required details within the timeframe as specified above, the Winner shall be disqualified from this Contest and shall not be entitled to the Prizes.

8. Notification:

- (a) The Winners will be notified through the Winner Announcement as described above.
- (b) When PAMB makes the Winners Announcement, PAMB shall have the right to publish the email of the Winners used for Code to Wellness **AND/OR** username used for Pulse App. Further, if PAMB decides to use additional methods to announce the Winners of this Contest in any of PAMB's websites, social media sites, newspapers and/or in its promotional materials, PAMB shall have the right to publish the email of the Winners used for Code to Wellness **AND/OR** username used for Pulse App, in the announcements without further notice. Non-acceptance of this clause may result in an alternate Winner being chosen.
- (c) Winners are personally responsible for ensuring that their particulars, contact details and email address have been accurately submitted.
- (d) PAMB shall not be held responsible or liable for any late, misdirected, lost or unsuccessful efforts to notify the Winners.



- (e) Where PAMB finds any Winner to be in non-observance of the Terms and Conditions of this Contest, PAMB reserves the right to disqualify the participation of the Winner and forfeit the Prizes announced for such Winner. In such event, PAMB will not be liable for any costs, refund or losses incurred by the Winner. PAMB may, at its sole discretion, give the forfeited Prizes to other Eligible Participant(s) from the remaining eligible entries. In such an instance, the other Eligible Participants shall be selected using a method to be determined by PAMB at its sole discretion.

9. Disclaimers:

- (a) Upon entering this Contest, you agree that PAMB, PAMB's 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 Contest, or resulting from acceptance, possession, redemption/use/misuse of prizes, or participation in this Contest, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy. You further agree that PAMB will not be responsible or liable for any entries that are late (including delayed data transmissions), tampered with, garbled, incomplete, misdirected, lost, mutilated, delayed, corrupted, duplicated or otherwise not in compliance with these Terms and Conditions.
- (b) PAMB is not and will not be responsible or liable for any injury or damage to your or to any other person's computer relating to or resulting from entering or downloading materials in connection with this Contest. PAMB is not responsible for any error, omission, interruption, deletion, defect, delay in operation or transmission due to technical, hardware, software or telephone malfunctions of any kind, lost or unavailable network connections, communications line failure, server failure, or failed, incorrect, incomplete, inaccurate, garbled, or delayed electronic communications caused by you or by any of the equipment or programming associated with or utilized in this Contest or traffic congestion on the Internet or at any website, or by any human error which may occur in the processing of the entries in this Contest, or any combination thereof.

10. Submission of Unlawful Material:

You shall not submit any Unlawful Material (defined below) in the course of participating in this Contest, or use this Contest 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, libelous, 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 of losses of PAMB that may arise from submission of any Unlawful Material. PAMB reserves the right, in its sole discretion, to delete Unlawful Material and disqualify you, and to bar you from participating in any other contest 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.

11. Disqualification:

- (a) PAMB reserves the right at its sole discretion to disqualify any individual that it determines to be tampering with the entry process or the operation of this Contest, to be acting in breach or potential breach of these Terms and Conditions. PAMB's decision in this matter shall be final and no correspondence shall be entertained.

12. General Terms and Conditions:

- (a) The laws of Malaysia shall govern this Contest and you agree to submit to the exclusive jurisdiction of the courts of Malaysia. This Contest is void where any Terms and Conditions applicable to this Contest are prohibited or restricted by any local, national, state, or any governmental laws. This Contest is also subject to these Terms and Conditions.
- (b) PAMB reserves the right to change the qualifying/selection criteria and allocation of Prizes from time to time at PAMB's absolute discretion.
- (c) PAMB also reserves the right to amend these Terms and Conditions, and to suspend, terminate, delay or vary this Contest with prior notice to you.
- (d) The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at PAMB's sole discretion, including but not limited to displaying the same in any of PAMB's website or social media sites.
- (e) PAMB's decision on any and/or all matters relating to this Contest including the selection of the Winners, the Terms and Conditions herein or any amendments to the same shall be final, binding and conclusive and no correspondence will be entertained.
- (f) In performing your duties under this Contest, you must comply with all applicable anti-bribery and anti-corruption laws (and regulation 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 or relating to your obligations under these Terms and Conditions will not cause PAMB to be in breach of any anti-bribery and anti-corruption laws (and related regulation and guidance);
- iii. if you, in connection with or relating to your obligations under these Terms and Conditions, are asked to partake in any activity, that is in violation of any anti-bribery or anti-corruption laws, or becomes aware of any such conduct by your workforce or within your control and concerning or relating to these 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 clause.