

# PRUCancer X Cashback Campaign

Campaign Period:

1 October 2020 to 31 October 2020



PRUDENTIAL

Listening. Understanding. Delivering.



Get protected and enjoy  
**3 months premium cashback**

when you sign up for **PRUCancer X** with  
minimum Sum Assured of **RM500,000**

For more information, contact your Prudential Wealth Planner now.

Terms and Conditions apply.

# PRUCancer X Cashback Campaign Terms and Conditions

1) This **PRUCancer X** Cashback Campaign ("Campaign") is organized by Prudential Assurance Malaysia Berhad ("PAMB", "we", "our" or "us"). By joining 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 that we may make to the Campaign and/or the Terms and Conditions of the Campaign with prior notice to you, in which case such notice will be given by PAMB.

By joining this Campaign, you further agree to be bound by our Privacy Policy accessible at <https://www.prudential.com.my/en/footer/privacy-policy/>.

## 2) Campaign Period:

1 October 2020 to 31 October 2020, both dates inclusive.

## 3) Campaign Eligibility:

This Campaign is open to:

- i. PAMB's existing policyowner or life assured who is having an active policy with PAMB prior to the Campaign Period; or
- ii. PAMB's policyowner who does not have an active policy as of 31 December 2019, but had an active policy with PAMB between 31 December 2014 to 31 December 2018; or
- iii. Customer who successfully participated in Step Up Against Cancer Challenge; or
- iv. Insured lives under PAMB Group Affinity policies. Please note Group Credit Life and Group Employer-Employee Policies are excluded from this Campaign; who purchased new policy (New Business) of **PRUCancer X** with sum assured of RM500,000 and above and submitted the proposal to PAMB during the Campaign Period whereby such policy has already been approved and issued on or before 15 November 2020 ("Eligible Customer").
  - a) A policy is an Eligible Policy where, the Eligible Customer:
    - i. Submits the proposal form through **PRUWay Plus** and the policy must be in force at all times; and
    - ii. Premium payments for the policy must be up-to-date at all times and fully settled by end of first policy year. If there is any outstanding premium, the Eligible Customer will be disqualified from participating in this Campaign.
  - b) An Eligible Customer who has applied for a deferment of premium payment is not eligible to participate in this Campaign.
  - c) An Eligible Customer who submitted **PRUCancer X** proposal from 1 June 2020 until 30 September 2020, but cancelled the said proposal and subsequently resubmitted a new **PRUCancer X** proposal during the Campaign Period is not eligible to participate in this Campaign.

## 4) Campaign Rewards:

- a) Each Eligible Policy will be entitled to a cashback amount ("**Cashback**") which is equivalent to three (3) months premium amount (exclude premium frequency factor) upon the Eligible Policy was approved and issued.
- b) If premium frequency of the Eligible Policy is not on a monthly basis or discounted advance premium in one lump sum is chosen, the monthly equivalent premium will be used as the basis for the calculation of the Cashback.

Example (1):

- Annual premium of **PRUCancer X** = RM1,500
- Sum assured of **PRUCancer X** = RM500,000
- Cashback = Monthly equivalent premium x 3 months  
= (RM1,500 / 12) x 3  
= RM375

Example (2):

- Discounted advance premium in one lump sum of **PRUCancer X** = RM13,000
- Sum assured of **PRUCancer X** = RM500,000
- One lump sum payment term = 10 years
- Cashback = Monthly equivalent premium x 3 months  
= [(RM13,000 / 10) / 12] x 3  
= RM325

- c) In the event if negative endorsement is performed within the first policy year, the Eligible Policy is not entitled for Cashback.
- d) In order to receive the Cashback, the Eligible Customer must provide PAMB with his/her valid bank account details, which include the bank account name and bank account number ("**Bank Account Details**"). The Bank Account Details must be captured within PAMB's system on or before 15 November 2020. In the event if there is new Bank Account Details, Eligible Customer may update the Bank Account Details via **PRUAccess Plus** or PAMB in writing by end of first policy year.
- e) Once the Eligible Customer fulfils the Campaign Eligibility, the Cashback will be credited into the Eligible Customer's bank account by 31 January 2022. An SMS will be sent to the Eligible Customer's registered mobile number with PAMB to inform the Eligible Customer that the Cashback has been credited into the Eligible Customer's Bank Account. The Cashback will be forfeited in the event of:
  - i. no Bank Account Details provided as per paragraph 4(d); or
  - ii. unsuccessful Cashback crediting due to invalid identification number or invalid Bank Account Details or invalid bank account status (suspended, cancelled or terminated); or
  - iii. any other reasons that caused unsuccessful Campaign Rewards crediting.
- f) Any inquiry in relation to this Campaign or if there is a dispute or non-receipt of the Cashback, you may email us at [customer.mys@prudential.com.my](mailto:customer.mys@prudential.com.my) or contact our customer service at 03-2771 0228.

- 5) The Eligible Customer is solely responsible for maintaining the accuracy of his/her information at all times. PAMB may also request for further information from the Eligible Customer to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- 6) PAMB shall have the discretion to decide in respect of all matters and disputes concerning this Campaign in accordance with treating you and other Eligible Customer fairly, including substituting the Campaign Rewards with other form of gifts/rewards of equivalent value.
- 7) PAMB may decline the Campaign Rewards entitlement in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled.
- 8) For all intents and purposes, the Campaign Rewards provided hereunder shall not in any event be construed as a variation to the Terms and Conditions under your insurance proposal(s) ("**Terms**"). The Terms shall continue in full force and effect. All insurance proposals are subject to PAMB's standard processing and/or underwriting rules. Further, the Campaign Rewards shall not form part of the rights, benefits and monies payable under the Eligible Policy.
- 9) These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customer agrees to submit to the exclusive jurisdiction of the courts of Malaysia.
- 10) This Campaign 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.

## Important Notes & Disclaimers

**PRUCancer X** is a regular premium non-participating insurance policy underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U) which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. This leaflet is not to be construed as a sales material and is not intended as an offer or solicitation for the purchase or sale of any financial instrument/product. You should satisfy yourself that this policy will best serve your needs and that the premium payable under the policy is an amount you can afford. To achieve this, we recommend that you speak to your Prudential Wealth Planner who will perform a needs analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information. Premium for this policy is illustrated in Prudential's corporate website. This leaflet contains only a brief description of the product and is not exhaustive. Buying life insurance is a long-term financial commitment. You are advised to refer to the **PRUCancer X** Product Disclosure Sheet, Sales Illustrations and *insuranceinfo* booklet on Medical and Health Insurance before purchasing this policy, and to refer to the terms and conditions in the policy contract for details of the features and benefits, exclusions and waiting periods under the policy. There is a free-look period of 15 days after the date of delivery of the policy to allow you to review it if it meets your needs. If the policy is cancelled within this period, we will refund you the premiums that you have paid and taxes (if any) that we have deducted less medical expenses (if any) that we may have already paid or agreed to pay.