

PruBSN WarisanPlus Tunai Vaganza Raya Campaign - Round 2

Terms and Conditions

- This Campaign is offered by Prudential BSN Takaful Berhad ("PruBSN"). By participating in this Campaign, Eligible Customers are bound by these terms and conditions.
- Campaign Period: 1 May 2023 to 31 May 2023, both dates inclusive.
- The Eligible Customers must provide their accurate full name, identification number (NRIC), email, contact/mobile number and bank account details (e-Credit) in the proposal form or in PruBSN Touch by 31 July 2023.
- Campaign Eligibility:
 - Eligible Customers are Customers who:
 - Participate in a new certificate (New Business) of **PruBSN WarisanPlus** which fulfils the requirements mentioned in Paragraph 5 below; and
 - Submit the proposal form to PruBSN between 1 May 2023 to 31 May 2023 (both dates inclusive), whereby such certificate must be approved and issued by 15 June 2023.
 - This Campaign is only applicable for certificates with a minimum contribution term of 10 years and a minimum basic sum covered of RM600,000.
 - The certificates must be in-force with all contribution payments up to date, no reduction of the certificate basic sum covered below RM600,000 and no partial withdrawals made until 15 December 2023.
 - If there is any change to the certificate's contribution amount before the cash reward payout, PruBSN will take the original contribution or the revised contribution amount, whichever is lower, as a basis for calculation of the cash reward.
 - The contribution payments must be made by one of the following payment methods:
 - Credit/Debit Card with subsequent e-enrolment via PruBSN Mobility or PruBSN Touch, or**
 - Direct Debit with subsequent e-enrolment via PruBSN Mobility or PruBSN Touch.**
 The required payment method above must be updated by 31 July 2023 and the e-enrolment must be maintained until the campaign reward is received.
- Campaign Reward:

Each Eligible Customer who meets the Campaign Eligibility requirements stated in Paragraph 4 above, will receive a **cash reward ("Reward")** based on the certificate requirement as follows:

Plan	Requirement per Certificate	Contribution Term	Reward per Certificate
PruBSN WarisanPlus	Minimum Basic Sum Covered of RM600,000 and above	10 years, 20 years or full contribution term	Cash reward equivalent to 1 month contribution amount* , capped at RM10,000 maximum
	Minimum Basic Sum Covered of RM1,500,000 and above		Cash reward equivalent to 2 months contribution amount* , capped at RM15,000 maximum
	Minimum Basic Sum Covered of RM3,000,000 and above		Cash reward equivalent to 3 months contribution amount* , capped at RM20,000 maximum

**Excluding Takaful Saver/Takaful Saver Kid. If the certificate's contribution frequency is other than monthly mode, the monthly equivalent contribution will be used as the basis for the calculation of the Reward.*

- Eligible Customers who are entitled to the Reward will be notified via SMS to his/her mobile number stated in the proposal form or via PruBSN Touch, based on the latest information captured in PruBSN's system.
- The Reward will be credited to the Eligible Customers' respective bank accounts from 31 January 2024 based on the e-Credit details provided in the proposal form or via PruBSN Touch.
- Eligible Customers 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. PruBSN shall have the right to disqualify the entry on any Eligible Customer without notice in the event of any non-compliance or violation of the law in relation to the Eligible Customer's participation in this Campaign.
- This Campaign excludes Agents' own certificate (where agent is the certificate owner/covered person of the plan).
- All rights, interests, entitlements and benefits to the Reward are deemed to have passed to the Eligible Customers upon crediting of the Reward.
- The Reward provided is not intended as a variation to the terms and conditions of the takaful certificates received, which is subject to PruBSN's standard processing or underwriting rules.
- PruBSN's decision on the Reward awarded is final, conclusive and bound by the terms and conditions stated herein, and no appeal will be entertained.
- The terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- The terms and conditions are available in English and Bahasa Malaysia. In the event of inconsistency, the English version shall prevail.