

PruBSN Damai Rewards You Campaign

Terms and Conditions

1. This PruBSN Damai Rewards You Campaign (“Campaign”) is offered by Prudential BSN Takaful Berhad (“PruBSN” or “our”). By participating in this Campaign, Eligible Customers (as defined under Clause 4 herein) are bound by these terms and conditions and our Privacy Policy accessible at <https://www.prubsn.com.my/en/privacy-policy/>.
2. Campaign Period: **1 November 2023 to 30 November 2023**, both dates inclusive.
3. The Eligible Customers (participant/certificate owner) must provide accurate full name, identification number (NRIC), email, mobile number and bank account details (e-Credit) in the proposal form or in PruBSN Touch by **31 January 2024**.
4. Campaign Eligibility:
 - a. Eligible Customers (participant/certificate owner) are customers who:
 - Participate in a new certificate (“New Business”) of PruBSN AnugerahPlus/PruBSN Damai, which fulfils the requirements mentioned in Clause 5 below; and
 - Submit the proposal form and received by PruBSN between **1 November 2023 to 30 November 2023** (both dates inclusive), whereby such certificate must be approved and issued by **15 December 2023** (“Eligible Customers”).
 - b. The certificates must continue to be in-force with all contribution payments up to date, no reduction of certificate contribution, no partial withdrawal, no removal of the campaign rider i.e. Medic TotalCare and no change in the co-payment option until **31 January 2024**.
 - c. 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 January 2024** and the e-enrolment must be maintained until the campaign reward is received.

5. Campaign Reward:

Each Eligible Customer who meets the Campaign Eligibility requirements stated in Clause 4 above is entitled to receive a **cash reward** (“Reward”) based on the certificate requirements as follows:

Plan	Requirement per Certificate	Reward per Certificate	Additional Reward per Certificate
PruBSN AnugerahPlus/ PruBSN Damai	<ul style="list-style-type: none"> • Minimum Annualised Contribution* of RM1,800 to RM2,999; and • Attached with Medic TotalCare rider 	RM180 cash	Additional RM50 , when Medic TotalCare co-payment option SmartSaver1000 is selected
	<ul style="list-style-type: none"> • Minimum Annualised Contribution* of RM3,000 and above; and • Attached with Medic TotalCare rider 	RM360 cash	

*Excluding Takaful Saver.

6. Eligible Customers who are entitled to the Reward will be notified via SMS to the Eligible Customers’ mobile number stated in the proposal form or via PruBSN Touch, based on the latest information captured in PruBSN’s system.
7. The Reward will be credited to the Eligible Customers’ respective bank account starting from **1 March 2024** based on the e-Credit details provided in the proposal form or in PruBSN Touch.
8. This Campaign excludes Agents’ own certificate (where agent is the certificate owner/covered person of the plan).
9. 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/entries of 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.
10. All rights, interests, entitlements and benefits to the Reward are deemed to have passed to the Eligible Customers upon crediting of the Reward.
11. 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.
12. PruBSN’s decision on the Reward awarded is final, conclusive and shall be bound by the terms and conditions stated herein. No appeal will be entertained.
13. PruBSN may amend and/or change the Reward with items of similar value at its discretion without prior notice given.
14. The terms and conditions herein shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
15. The terms and conditions are available in English and Bahasa Malaysia version. In the event of any inconsistency, the English version shall prevail.