

PruBSN Jariah Bersama 2024 Campaign

Terms and Conditions

- This PruBSN Jariah Bersama 2024 Campaign (“**Campaign**”) is offered by **Prudential BSN Takaful Berhad** (“**PruBSN**”). By participating in this Campaign, Eligible Customer (as defined under Clause 3 herein) shall be bound by these terms and conditions and our Privacy Policy accessible at <https://www.prubsn.com.my/en/privacy-policy/>.
- Campaign Period: **11 March 2024 to 30 April 2024**, both dates inclusive (“**Campaign Period**”).
- Campaign Eligibility:
 - Eligible Customers** (participant/certificate owner) are customers who:
 - Participate in a new certificate of **PruBSN AnugerahPlus, PruBSN WarisanGold, PruBSN AsasLink, PruBSN Aspirasi** or **PruBSN Anggun**, which fulfils the requirements mentioned in Clause 4 below; and
 - Submit the proposal form and received by **PruBSN** between **11 March 2024 to 30 April 2024** (both dates inclusive), whereby such certificate must be approved and issued by **15 May 2024**.
 - The certificate must continue to be in-force with all contribution payments up to date until **30 June 2024**.
 - 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 **30 June 2024** and the e-enrolment must be maintained until the campaign donation is made.
- For every eligible certificate that fulfils the Campaign Eligibility requirements stated in Clause 3 above, **PruBSN will donate RM5 to PruBSN Prihatin for PruBSN Microtakaful Jariah initiative.**

Plan	Requirement per Certificate	Donation per Certificate
PruBSN AnugerahPlus	<ul style="list-style-type: none"> Minimum Annualised Contribution¹ of RM1,800 Recurring payment method 	<p style="text-align: center;">PruBSN will donate RM5 to PruBSN Prihatin for PruBSN Microtakaful Jariah initiative</p>
PruBSN WarisanGold		
PruBSN AsasLink		
PruBSN Aspirasi		
PruBSN Anggun		

¹Excluding the contribution of *Takaful Saver/Takaful Saver Kid*.

- PruBSN Microtakaful Jariah is an initiative via PruBSN Prihatin, which aims at reaching out to the low income-households and providing accessible takaful products to them. It is the first initiative of its kind in Malaysia that provides full year basic life protection coverage for breadwinners in the bottom 40% income group (B40) at no cost. For more info on PruBSN Microtakaful Jariah, you may refer to <https://www.prubsn.com.my/en/caring-for-society/pru-bsn-microtakaful-jariah>.
- The Eligible Customers with eligible certificates that meets the requirements for donation will be notified via SMS to the mobile number stated in the proposal form or PruBSN Touch, based on the latest information captured in PruBSN's system.
- The donations to PruBSN Prihatin will be made from 15 August 2024.
- The Eligible Customer is responsible for maintaining the accuracy of his/her information that are provided to PruBSN at all times. PruBSN reserves the right to make reasonable requests for further information from Eligible Customers to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- The Donation provided herein shall not in any event be construed as a variation to the terms and conditions of the takaful certificate issued, which is subject to PruBSN's standard processing or underwriting rules.
- PruBSN's decision on the Donation awarded is final, conclusive and shall be bound by the terms and conditions stated herein. No appeals will be entertained.
- PruBSN may decline any participation in the event any of the terms and conditions of this Campaign is not fulfilled. No appeals will be entertained.
- The Eligible Customer 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 participation 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.
- The Eligible Customer and PruBSN agree that any usage and disclosure of the information pursuant to this Campaign shall be subject to the Personal Data Protection Act 2010 (“**PDPA**”). The Eligible Customer and PruBSN shall comply with the PDPA.
- Regardless of anything to the contrary contained in this Campaign,
 - If PruBSN learns or is notified that the Eligible Customer is named on any Sanctions list, or is threatened with being added to any Sanctions* list; or
 - If PruBSN could be found to be in breach of Sanctions obligations as a result of this Campaign, PruBSN shall disqualify the Eligible Customer with immediate effect and take any other action PruBSN deems appropriate, including but not limited to notifying any relevant government authority without notice and liability.

****“Sanctions”** refers to any 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 the Hong Kong Monetary Authority.
 - To the fullest extent permitted by law, this Clause 14, and PruBSN's ability to claim against the Eligible Customer for any losses that PruBSN may incur arising out of the operation of this Clause 14, shall survive the termination or expiry of this Campaign.
- PruBSN reserves the right to cancel, withdraw, suspend, extend or terminate the Campaign prior to the expiry of the Campaign Period, wholly or in part, at any time, without notice. For the avoidance of doubt, cancellation, withdrawal, suspension, extension or termination by PruBSN of the Campaign shall not entitle the Eligible Customer to any claim or compensation against PruBSN for any and all losses or damages suffered or incurred by the Eligible Customer whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
- PruBSN reserves the right to add, delete, or vary the Campaign Terms and Conditions wholly or in part at any time by providing prior notice to the Eligible Customer. The mode of notification (if any) shall be at PruBSN's reasonable discretion, which could include but is not limited to posting on PruBSN's website or social media sites, displaying a notice at any of PruBSN's branches and/or any other manner as determined by PruBSN.
- 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.
- The terms and conditions are available in English and Bahasa Malaysia version. In the event of any inconsistency, the English version shall prevail.