

TERMS & CONDITIONS

This PruBSN Revive Restore Retain and Stay Protected Campaign (These Campaigns) is carried out by Prudential BSN Takaful Berhad ("PruBSN"). PruBSN is the administrator for These Campaigns. By participating in These Campaigns, the Participant(s) shall be understood to have fully and unconditionally agreed to be bound by the terms and conditions stated herein.

1. Eligibility

- a) **Revive Restore Retain Campaign:** This campaign is applicable only to Certificates which lapsed from 1 December 2021 until 31 May 2022. This campaign is applicable to certificates with no claims record and no substandard LIAM record.
- b) **Stay Protected Campaign:** This campaign is applicable only to Certificates which are paid to date on and before 1 July 2022.

PruBSN Employee (Permanent, Temporary and Contracted Staff) and their immediate family, Agent, and Prudential Affiliate are not eligible for the Revive Restore Retain and Stay Protected Campaigns and also not eligible for the Early Bird Rezeki Draw 1, Early Bird Rezeki Draw 2 and Final Rezeki Draw.

2. Campaign Period

These Campaigns will start on:

- a) 1 July 2022 and ends on 26 September 2022.

PruBSN reserves the right to amend the Campaign Period for any reason whatsoever without prior notice or reason.

3. Prizes and Winners

- a) Early Bird Rezeki Draw is applicable to **Revive Restore Retain and Stay Protected campaign.**

Rezeki Draw	Revive Restore Retain and Stay Protected
Rezeki Draw 1 in August 2022 <ul style="list-style-type: none"> • Pay/Revive in July 2022 • Paid until July 2022 contribution 	5 units x iPhone 13
Rezeki Draw 2 in September 2022 <ul style="list-style-type: none"> • Pay/Revive in August 2022 • Paid until August 2022 contribution 	5 units x iPhone 13

- b) Early Bird Rezeki Draw 1: Eligible certificates is entitled for Rezeki Draw 1 if paid and/or revived in July 2022. Certificates continue or opt for e-payment during Campaign Period and paid until July 2022 contribution month as at August 2022 (Paid to Date is August 2022). Limited to one (1) prize per Participant.
- c) Early Bird Rezeki Draw 2: Eligible certificates entitle for Rezeki Draw 2 if paid and/or revived in August 2022. Certificates continue or opt for e-payment during Campaign Period and paid until August 2022 contribution month as at September 2022 (Paid to Date is September 2022).

Limited to one (1) prize per participant. Winners from Rezeki Draw 1 is not eligible for Rezeki Draw 2.

- d) Final Rezeki Draw: There will be 3 prizes category to be given away:

Customer - Tier 1 (Applicable for Revive Restore Retain & Stay Protected Campaigns)	Customer - Tier 2 (Only applicable for Revive Restore Retain Campaign)	Servicing Agent (Only applicable for Revive Restore Retain Campaign)
1. Grand Prize: Car (Persona) 2. 5 x Local Travel package for 2 pax 3. 5 units x iPhone 13 Pro 4. 6 units x 50" Panasonic TV	1. 6 units x iPad 2. 5 units x iPhone 13 3. 30 x TouchNGo Card (worth RM100) 4. 30 x TouchNGo Card (worth RM50)	1. 10 x Apple's iPad

- e) **Revive Restore Retain Campaign:** Eligible certificate is entitled for Final Rezeki Draw if the certificate is revived and continued or registered for recurring direct debit or credit or debit card e-payment method during the Campaign Period. For Tier 1 of rewards, contribution must be paid till November 2022 contribution month (Paid to Date is December 2022) latest on 30 November 2022.
- f) **Stay Protected Campaign:** Eligible certificate is entitled for Final Rezeki Draw, Tier 1 if all outstanding contribution payment for certificate is received and continued or registered for recurring direct debit or credit/debit card e-payment method during the campaign period. Contribution must be paid until November 2022 contribution month (Paid to Date is December 2022) latest on 30 November 2022.
- g) Rezeki Draw for servicing agent: Eligible certificate entitles servicing agent for Rezeki draw if the certificate is revived and continued/registered for recurring direct debit or credit/debit card e-payment method during the Campaign Period. The certificate remains in-force as at 31 December 2022 without any lapsation and contribution paid to date is less and/or not less than 31 December 2022. Any point the certificate lapse after reviving till 31 December 2022, the servicing agent will be disqualified for Rezeki Draw. Limited to one (1) rezeki prize per servicing agent.
- h) Certificate must remain in force without any lapsation until December 2022.
- i) PruBSN reserves the right to substitute the prizes at its discretion to another prize of similar value without any prior notice to the Participant(s).
- j) Reward items won are strictly non-transferable, non-refundable and not exchangeable in lieu of cash or any other benefits in kind, unless otherwise specified.
- k) The winners as determined by PruBSN in its sole discretion is final, conclusive and binding.
- l) Winners will be drawn randomly by using an online name randomiser. The results (including winner's full name and the last 3 digit of winners' mobile number/NRIC number) will be posted on PruBSN website.
- m) Eligible Participant may only win once for Early Bird Draw 1, 2 and Final Rezeki Draw respectively. If the eligible Participant's name has been drawn as a winner for a prize in Tier 1, he/she shall not be eligible to be in the next Rezeki Draw selection.

4. Campaign Mechanism

- a) A SMS will be sent to eligible Participant.
- b) A listing of eligible Participants and certificates will be made available in TakafulNet.

- c) **Revive Restore Retain Campaign:** A minimum of 1 month contribution or 1 instalment frequency contribution paid to revive during Campaign Period. Once certificate is revived, Participant needs to self-enroll for recurring direct debit or credit/debit card e-payment method via PruBSNTouch (app.prubsn.com.my/PruBSNTouch).
- d) **Stay Protected Campaign:** All outstanding contribution to be paid during Campaign Period. Participant needs to self-enroll for recurring direct debit or credit/debit card e-payment via PruBSNTouch (app.prubsn.com.my/PruBSNTouch).
- e) Forms' submission is not required for revival.
- f) The offer valid only for the first-time revival during the Campaign Period.
- g) A revival confirmation SMS will be sent to the Participant.

5. Disclaimers

- a) By entering These Campaigns, each Participant agrees that PruBSN, its 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 These Campaigns, or resulting from acceptance, possession, use/misuse of prizes, or participation in These campaigns, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy.
- b) Each Participant further agrees that PruBSN will not be responsible or liable for any entries that are late (including delayed data transmissions), tampered with, garbled, incomplete, inaccurate, misdirected, lost, mutilated, delayed, corrupted, duplicated or otherwise not in compliance with these terms & conditions.

6. Disqualification

- a) PruBSN shall have the sole discretion to disqualify any Participant(s) from These Campaigns that it determines to be tampering with the entry process or the operation of this Revive Restore Retain and Stay Protected Campaign or acting in breach or potential breach of these terms and conditions.
- b) PruBSN's decision in this matter shall be final and no correspondence shall be entertained.
- c) PruBSN further reserves the right to amend, vary, cancel, modify, suspend or waive this Revive Restore Retain and Stay Protected Campaign for any reason whatsoever.

7. Anti-Bribery & Corruption Laws

Eligible Participant must comply with all the applicable anti-bribery and anti-corruption laws including Malaysian Anti-Corruption Commission (MACC) Act 2009, US Foreign Corrupt Practices Act, UK Bribery Act, Hong Kong Prevention of Bribery Ordinance and any related regulations and guidance thereto. PruBSN shall have the right to disqualify your entry/entries without notice in the event of any non-compliance or violation of the law in relation to your participation in this Campaign.

8. Personal Data Protection

The Participant(s) and PruBSN agrees that any usage and disclosure of the information contained herein and/or pursuant to the Revive Restore Retain and Stay Protected Campaign (which shall include, supplemental agreement(s) and any other corresponding and incidental document(s) hereof) shall be subject to the provisions of the Personal Data Protection Act 2010 ("PDPA"). PruBSN and the Participant(s) shall adhere to the provisions of PDPA. Any personal data, including any sensitive personal data ("Personal Data") provided shall be processed in accordance with PruBSN's Privacy Policy displayed on its corporate website at www.prubsn.com.my.

9. Governing Law

The terms and conditions of the Revive Restore Retain and Stay Protected Campaign shall be governed by the laws of Malaysia. PruBSN reserves the right to change the qualifying, selection criteria and allocation of Prizes from time to time at PruBSN's sole discretion. PruBSN further reserves the right to amend these terms and conditions, and to suspend, terminate or vary this Revive Restore Retain and Stay Protected Campaign with or without any notice to the Participant(s). The mode of notification (if any) of suspension, termination or variation shall be at PruBSN's sole discretion, including but not limited to displaying the same in any of PruBSN's website or social media sites. PruBSN's decision on any and/or all matters relating to this Revive Restore Retain Campaign including the selection of the names 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.