

PruBSN Ihsan Jariah Bersama Campaign - Extended until 30 April 2023

Terms and Conditions

1. This Campaign is offered by Prudential BSN Takaful Berhad ("PruBSN"). By participating in this Campaign, you are bound by these terms and conditions.
2. Campaign Period: 1 March 2023 to 30 April 2023, both dates inclusive.
3. The Eligible Customer must provide accurate full name, identification number (NRIC), email and mobile number in the proposal form or via PruBSN Touch by 30 June 2023.
4. Campaign Eligibility:
 - a. Eligible Customers are customers who:
 - Participate in a new certificate (New Business) of **PruBSN WarisanPlus**, **PruBSN AnugerahPlus**, **PruBSN Aspirasi** or **PruBSN Anggun** which fulfils the requirements mentioned in Paragraph 5 below; and
 - Submit the proposal form to PruBSN between 1 March 2023 to 30 April 2023 (both dates inclusive) and certificates are approved and issued by 15 May 2023 ("Eligible Certificate").
 - b. The Eligible Certificate must be in-force with all contribution payments up to date as at 30 June 2023.
 - 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 30 June 2023 and the e-enrolment must be maintained until donation is made.
5. For every Eligible Certificate that fulfils the Campaign Eligibility requirements stated in Paragraph 4 above, **PruBSN will donate RM10 to PruBSN Prihatin fund for the PruBSN Microtakaful Jariah initiative.**

Plan	Requirement per Certificate	Donation per Certificate
PruBSN WarisanPlus	<ul style="list-style-type: none">• Payment method as stated in 4) c above; and• Attached Ihsan rider	PruBSN will donate RM10 to PruBSN Prihatin fund for PruBSN Microtakaful Jariah initiative
PruBSN AnugerahPlus		
PruBSN Aspirasi		
PruBSN Anggun		

6. Ihsan rider and PruBSN Microtakaful Jariah:
 - a. Ihsan rider is an optional rider for the purpose of donation as low as RM5 per month. All donation proceeds will be channeled to PruBSN Prihatin fund for PruBSN Microtakaful Jariah initiative which aims to provide free takaful protection to the deserving breadwinners of poor and hardcore poor families.
 - b. PruBSN Microtakaful Jariah is one of the initiatives offered via PruBSN Prihatin, which aims at reaching out to the low income-households and providing accessible Takaful products to them. It is the first offering 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/prubsn-microtakaful-jariah>.
7. The Eligible Customers with Eligible Certificates that meet the requirements for donation will be notified via SMS to his/her mobile number stated in the proposal form or PruBSN Touch, based on the latest information captured in PruBSN's system.
8. For Eligible Customers with submissions from 1 March to 31 March 2023 and the certificate is approved by 15 April 2023, donation to PruBSN Microtakaful Jariah will be performed from 30 June 2023 onwards. For other Eligible Customers with certificate approved by 15 May 2023, the donation to PruBSN Microtakaful Jariah will be done from 30 July 2023 onwards.
9. The donation made 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.
10. 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.
11. PruBSN's decision on the donation is final, conclusive and bound by the terms and conditions stated herein, and no appeal will be entertained.
12. The terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
13. The terms and conditions are available in English and Bahasa Malaysia. In the event of inconsistency, the English version shall prevail.