



Terms and Conditions of Cash Frenzy 2.0 (“Terms and Conditions”)

1. This Cash Frenzy 2.0 (“**Campaign**”) is organised by Prudential Assurance Malaysia Berhad (“**PAMB**”, or “**we**” or “**us**” or “**our**”). By participating in this Campaign, you agree that you have read, understood and agreed to be bound by the Terms and Conditions and any change or modification that we may make to the Terms and Conditions, with prior notice to you. By participating in this Campaign, you also agree to be bound by our Privacy Policy accessible at www.prudential.com.my/en/privacy-policy.

2. Campaign Period

(a) This Campaign shall commence from 17 December 2024 to 31 December 2024, both dates inclusive (“**Campaign Period**”).

3. Campaign Eligibility

(a) This Campaign is open to all customers (assured/policyowner) who purchased a new **PRU**Wealth Enrich policy with any premium payment term. (“**Eligible Customer**”, “**you**” or “**your**”).

(b) The said proposal(s) shall be submitted through **PRU**Way Plus during the Campaign Period, whereby each policy (“**Eligible Policy**”) must:-

(i) Be inception (i.e., approved and issued) by 15 January 2025; and

(ii) The recurring payment method by way of credit/debit card with subsequent e-enrolment via agent’s system (through **PRU**Way Plus or **PRU**Serve Plus), or customer portal (through **PRU**Services), must be opted for by 15 January 2025.

4. Campaign Mechanics

(a) Each Eligible Policy must further fulfil all the following requirements:

(i) Eligible Policy must be in force with no partial withdrawal either from Basic Unit Account (“**BUA**”) or Investment Unit Account (“**IUA**”) performed on the Eligible Policy on or before the Campaign Reward Crediting Date (as defined in Clause 5(d) below);

(ii) The recurring payment method for the Eligible Policy must remain active until the Campaign Reward Crediting Date (as defined in Clause 5(d) below);

(iii) Premium payments for the Eligible Policy must be up-to-date, as at the Campaign Reward Crediting Date (as defined in Clause 5(d) below); and

(iv) Eligible Policy must not, in any manner, have any negative endorsement (e.g., reduction of benefit or premium) performed on or before the Campaign Reward Crediting Date (as defined in Clause 5(d) below).

(b) If for any reason, the proposal for the Eligible Policy is required to be re-submitted or submitted after the Campaign Period (e.g., proposal not taken up), the Eligible Policy will be disqualified from this Campaign.

(c) Any proposals for **PRU**Wealth Enrich submitted between 1 December 2024 and 16 December 2024 (both dates inclusive) but subsequently cancelled and resubmitted during the Campaign Period will NOT be considered as an Eligible Policy under this Campaign.

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5. Campaign Reward

- (a) Subject to the Terms and Conditions, each Eligible Customer who fulfils Clause 3 and 4 above as well as the criteria in Clause 5(a) will be rewarded with the respective cash reward as provided in the table below (“**Campaign Reward**”):-

Product	Criteria	Campaign Reward (RM)
PRUWealth Enrich	Tier 1: <ul style="list-style-type: none"> Basic sum assured between RM600,000 and <RM2,000,000; and Opted in for recurring payment method by way of credit/debit card by 15 January 2025. 	1-Month Premium Cash Reward* (subject to maximum of RM10,000)
	Tier 2: <ul style="list-style-type: none"> Basic sum assured of at least RM2,000,000 per policy; and Opted in for recurring payment method by way of credit/debit card by 15 January 2025. 	2-Month Premium Cash Reward* (subject to maximum of RM15,000)

*Excluding PRUSaver Premium/PRUSaver Kid Premium, Single Premium Top-Up and Advance Premium.

- (b) In order to receive the Campaign Reward, you must ensure that your bank account details which include bank account holder’s name and bank account number (“**Bank Account Details**”) registered with PAMB is valid and must be captured in PAMB’s system on or before 15 January 2025.
- (c) In the event there is any change to the Bank Account Details, you must create account or login to PRUServices via <https://pulse.wedopulse.com/my/> to update such changes, and provide complete information as requested by PAMB under the heading More services > Change payout account. The new Bank Account Details must be captured in PAMB’s system on or before 15 January 2025.
- (d) The Campaign Reward will be credited into the Eligible Customer’s Bank Account Details as captured in PAMB’s system at the time of crediting, by **end February 2026** (“**Campaign Reward Crediting Date**”). The Eligible Customer will be notified via short messaging services (SMS) to the mobile number of the Eligible Customer captured in PAMB’s system after the Campaign Reward is credited.
- (e) The Campaign Reward will be credited into the Eligible Policy’s IUA by PAMB if:-
- No Bank Account Details is provided pursuant to Clause 5(b) above or the Bank Account Details is not updated pursuant to Clause 5(c) above;
 - Unsuccessful Campaign Reward crediting due to invalid identification number, invalid Bank Account Details or invalid Bank Account Details status (e.g., the bank account has been frozen, suspended, cancelled or terminated); or
 - Any other reasons out of PAMB’s control that has caused or resulted in unsuccessful crediting of the Campaign Reward into the Bank Account Details.
- (f) Any other reasons that have caused unsuccessful IUA crediting, PAMB shall be entitled to forfeit the Campaign Reward in accordance with the Terms and Conditions.
- (g) Any payment of the Campaign Reward by PAMB in accordance with the Terms and Conditions to the Bank Account Details provided by you will be deemed as full payment and PAMB shall be fully discharged of its obligations in relation to the Campaign Reward and shall have no further obligations in connection with it.
- (h) By participating in this Campaign, you consent and authorize PAMB to disclose your particulars to any third-party service provider engaged by PAMB for the purposes of this Campaign. The disclosure of such particulars shall be limited to your Bank Account Details and shall be used only in relation to and for the purposes of this Campaign and delivery of the Campaign Reward.



6. General Terms and Conditions

- (a) You must ensure that your particulars and any information provided to PAMB are complete and accurate. PAMB may request for further information from you for any reason it thinks appropriate, including to determine the authenticity of such information.
- (b) If any third party makes a claim against PAMB due to your breach of the Terms and Conditions, you will indemnify PAMB for any costs, expenses, fees, taxes and other liabilities incurred by PAMB arising from such claim, including reasonable costs and expenses in defending and handling that claim.
- (c) By entering this Campaign, you agree that PAMB, 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 this Campaign, or resulting from acceptance, possession, redemption/use/misuse of the Campaign Reward, or participation in this Campaign, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy.
- (d) You shall not submit any Unlawful Material (defined below) in the course of participating in this Campaign, or use this Campaign to upload, post, email, transmit or otherwise make available such Unlawful Material. "Unlawful Material" shall include (but not be limited to) any sexually explicit ideas or material or any idea or material that is unlawful, harmful, threatening, abusive, harassing, tortuous, defamatory, vulgar, obscene, libellous, invasive of another's privacy, hateful, or racially, ethnically, or otherwise objectionable or infringes any patent, trademark, trade secret, copyright, or other proprietary rights of another. You will indemnify PAMB for all PAMB losses that may arise from submission of any Unlawful Material. PAMB shall have the right to delete Unlawful Material and disqualify you and to bar you from participating in any other campaigns or promotions, permanently or for such period of time as PAMB shall decide. PAMB decision in this matter shall be final and no correspondence shall be entertained.
- (e) You shall be solely responsible for the redemption/usage of the Campaign Reward. PAMB shall not be liable or be required to offer replacement of the Campaign Reward or otherwise to compensate you for any:
 - (i) non-availability of, discontinued, invalid, or cancelled Campaign Reward;
 - (ii) redemption, use or misuse of the Campaign Reward;
 - (iii) alterations made to the Campaign Reward; or
 - (iv) inability to redeem or use the Campaign Reward due to technical issues.
- (f) The Campaign Reward are non-transferable and not exchangeable for cash, credit or in kind. Any request for the Campaign Reward to be delivered to a third party will not be entertained.
- (g) PAMB shall have the discretion to decide in respect of all matters and disputes concerning this Campaign in accordance with treating you and PAMB customers fairly, including substituting the Campaign Reward with other form of gifts/rewards of equivalent value, with prior notice.
- (h) PAMB shall have the right to disqualify you and forfeit the Campaign Reward if PAMB determines you to be tampering with the entry process or the operation of this Campaign, or any of the Terms and Conditions are not fulfilled. In such event, PAMB will not be liable for any costs, refund or losses incurred by you.
- (i) PAMB shall have the right to amend the Terms and Conditions, and to suspend, terminate, delay or vary this Campaign with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay, or variation shall be at PAMB discretion, including but not limited to displaying the same in any of PAMB website at <https://www.prudential.com.my/en/>. For the avoidance of doubt, any variation, cancellation, termination, or suspension by PAMB of this Campaign shall not entitle you to any claim against PAMB for any and all losses or damages suffered or incurred as a direct or indirect result from the cancellation, termination, or suspension.
- (j) PAMB's decision on all matters concerning this Campaign, including the Terms and Conditions, shall be final, binding, and conclusive. No correspondence and/or appeal shall be entertained.



- (k) The laws of Malaysia shall govern this Campaign and you agree to submit to the exclusive jurisdiction of the courts of Malaysia. This Campaign is void where any Terms and Conditions are prohibited or restricted by any local, national, state, or any governmental laws.
- (l) The Terms and Conditions as well as the Campaign Reward are separate from your insurance proposal(s) and/or insurance policy(ies) and shall not in any event be construed as a variation to the terms and conditions of your insurance proposal(s) and/or insurance policy(ies). All insurance proposals are subject to PAMB's standard processing and/or underwriting rules. Further, the Campaign Reward shall not form part of the rights, benefits and monies payable under your insurance policy(ies). The Campaign Reward will be delivered to you in accordance with the Terms and Conditions even after you have assigned the rights, benefits and monies payable under your insurance policy(ies) absolutely to another person.
- (m) In performing your duties under this Campaign, you must comply with all applicable anti-bribery and anti-corruption laws (and related regulations and guidance). In particular, you hereby acknowledge and agree:
 - (i) to comply with the Malaysian Anti-Corruption Commission Act 2009, the US Foreign Corrupt Practices Act, the UK Bribery Act, and the Hong Kong Prevention of Bribery Ordinance, together with any related regulation and guidance and that you shall not act in such a way that is or could be constructed as a violation of these laws and requirements, including but not limited to offering a bribe or making a facilitation payment to a public official or to any other party;
 - (ii) that you will ensure that your activities in connection with or relating to your obligations under the Terms and Conditions will not cause PAMB to be in breach of any anti-bribery and anti-corruption laws (and related regulations and guidance);
 - (iii) if you, in connection with or relating to your obligations under the Terms and Conditions, are asked to partake in any activity, that is in violation of any anti-bribery or anti-corruption laws, or become aware of any such conduct by your workforce or within your control and concerning or relating to the Terms and Conditions, you agree to immediately report the details of this to PAMB; and
 - (iv) PAMB shall have the right to disqualify your entry/entries on no notice, without liability for any actual breach of this paragraph.
- (n) Regardless of anything to the contrary contained in this Campaign,
 - (i) if PAMB 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
 - (ii) if PAMB could be found to be in breach of Sanctions obligations as a result of this Campaign, then PAMB shall disqualify the Eligible Customer with immediate effect and take any other action we may deem 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 imposed 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.

This paragraph, and our ability to claim for any losses that we may incur arising out of the operation of this paragraph, shall survive any termination or expiry.