

DOUBLE GUARD REWARDS







Listening. Understanding. Delivering.

Campaign Period: 1 March – 31 March 2025



Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Member of PIDM

Enjoy **2X TMCC Rider Sum Assured & RM288 Cash Reward** in One Plan!

Product	Criteria	Campaign Reward
PRUWith You Plus [#]	Attached with Total Multi Crisis Care[#] (TMCC) Rider with minimum Sum Assured of at least RM100,000	 2X TMCC Rider Sum Assured  Enjoy Extra TMCC Rider Sum Assured for 3 YEARS at no additional cost  0 HEALTH QUESTIONS ASKED when you choose to maintain your 2X Sum Assured after 3 years
	Attached with Medical Rider Applicable to PRUMillion Med Active[#], PRUMillion Med 2.0[#] and PRUValue Med[#]	 RM288 Cash Reward

Eligible Policy must:

- Opted for recurring payment by way of credit/debit card by 15 April 2025;
- Met minimum annual premium of RM2,400 in order to be eligible for RM288 Cash Reward (Excluding PRUSaver Premium/ PRUSaver Kid Premium, Single Premium Top-Up and/or Advance Premium).

[#]PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA (“PIDM”) ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS (ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM’s Takaful and Insurance Benefits Protection System (“TIPS”) Brochure or contact Prudential Assurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

For more information, please visit our website at www.prudential.com.my or contact your Wealth Planner now.

Terms and conditions apply.

Terms and Conditions of Double Guard Rewards (“Terms and Conditions”)

1. This Double Guard Rewards (“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**
This Campaign shall commence from 1 March 2025 to 31 March 2025, both dates inclusive (“Campaign Period”).
3. **Campaign Eligibility**
 - a. This Campaign is open to all customers (Assured/Policyowner) who purchased a new PRUWith You Plus policy (“Eligible Customer”, “you” or “your”) and attached with:
 - i. Total Multi Crisis Care Rider (“TMCC Rider”); and/or
 - ii. Medical Rider (as defined in Clause 5a. below).
 - b. The said proposal(s) shall be submitted through PRUWay Plus by 31 March 2025, whereby each policy (“Eligible Policy”) must:-
 - i. Be incepted (i.e., approved and issued) within 1 March 2025 to 15 April 2025; and
 - ii. Have its recurring payment method by way of credit/debit card with subsequent e-enrolment via agent’s system (through PRUWay Plus or PRUServe Plus) or customer portal (through PRUServices) must be opted for by 15 April 2025.
 - iii. In the event that the Eligible Policy qualifies for a reward from the Cash Prosperity campaign (Campaign period from 1 January 2025 to 28 February 2025), it will not be eligible to receive the Campaign Reward under this Campaign.
4. **Campaign Mechanics**
 - a. Each Eligible Policy must further fulfil all of the following requirements in order to be eligible for the Cash Reward (as defined in Clause 5a. below):
 - i. The 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 Cash Reward Crediting Date (as defined in Clause 5c.iii. below);
 - ii. The recurring payment method for the Eligible Policy must remain active until the Cash Reward Crediting Date (as defined in Clause 5c.iii. below);
 - iii. Premium payments for the Eligible Policy must be up-to-date, as at the Cash Reward Crediting Date (as defined in Clause 5c.iii. 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 Cash Reward Crediting Date (as defined in Clause 5c.iii. 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 policy for PRUWith You Plus submitted between 1 February 2025 and 28 February 2025 (both dates inclusive) but subsequently cancelled and resubmitted during the Campaign Period will NOT be considered as an Eligible Policy under this Campaign.
5. **Campaign Reward**
 - a. Subject to the Terms and Conditions, each Eligible Customer who fulfils Clause 3 and 4 (where applicable) above as well as the respective criteria in this Clause 5a. will be rewarded with the respective campaign reward as provided in the table below (“Campaign Reward”):-

Product	Criteria	Campaign Reward
PRUWith You Plus	Attached with TMCC Rider: a. Met minimum TMCC Rider sum assured of RM100,000; and b. Opted in for recurring payment method by way of credit/debit card by 15 April 2025.	Additional 100% TMCC Rider Sum Assured for 3 Years
	Attached with Medical Rider: a. Met minimum annual premium of RM 2,400; and b. Opted in for recurring payment method by way of credit/debit card by 15 April 2025.	RM288 Cash Reward (“Cash Reward”)

¹Applicable to PRUMillion Med Active, PRUMillion Med 2.0 and PRUValue Med. Information about these Medical Riders can be accessed at <https://www.prudential.com.my/en/products-health-insurance/medical-plans/>.

²Excluding PRUSaver Premium/PRUSaver Kid Premium, Single Premium Top-Up and/or Advance Premium.

- b. **Additional 100% TMCC Rider Sum Assured for 3 Years:**
 - i. Eligible Policy will be entitled for additional coverage of 100% TMCC Rider sum assured (“Extra Coverage”) for the first 3 years upon the policy issuance date of the Eligible Policy.
 - ii. The Extra Coverage will be calculated based on the TMCC Rider sum assured purchased.
 - iii. The Extra Coverage will be included in the TMCC Rider sum assured for underwriting including sum assured aggregation and financial underwriting assessment.
 - iv. Eligible Customer will be given the option to continue and enjoy the Extra Coverage after the first 3 policy years by making endorsement with no underwriting where Eligible Customer does not need to answer health questionnaires in the application (“Application”).
 - v. To be eligible for this Application, it must be submitted to us within the expiring month of the Extra Coverage by using PAMB’s designated system. You must also meet all the terms set out in the Eligible Policy and the Application regarding increase of TMCC Rider sum assured before the increased portion becomes effective.
 - vi. The terms set out in the Application mentioned in Clause 5b.iv. are set out as below and must be met as at the point of Application submission:-
 - The Eligible Policy must still be in force.
 - The Life Assured has not reached age next birthday 61;
 - The Life Assured must be assessed as standard;
 - No Critical Illness (CI) and/or Total and Permanent Disability (TPD) claim has been submitted/approved;
 - No claim has been submitted/approved for any benefit under TMCC Rider;
 - vii. The endorsement set out in clause 5b.v. will become effective on the date after the expiry of the Extra Coverage.
- c. **Cash Reward:**
 - i. In order to receive the Cash Reward under this Clause 5c., 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 April 2025**.
 - ii. In the event there is any change to the Bank Account Details above, you must create an 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 April 2025.
 - iii. The Cash Reward will be credited into the Eligible Customer’s bank account based on Bank Account Details as captured in PAMB’s system at the time of crediting, by **31 December 2025 (“Cash 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 Cash Reward is credited.
 - iv. The Cash Reward will be credited into the Eligible Policy’s IUA by PAMB if:-
 - No Bank Account Details is provided pursuant to Clause 5c.i. above or the Bank Account Details is not updated pursuant to Clause 5c.ii. above;
 - Unsuccessful Cash 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 Cash Reward into the bank account.
 - v. In the event that PAMB is unable to credit the Cash Reward into the Eligible Policy’s IUA, PAMB shall be entitled to forfeit the Cash Reward in accordance with the Terms and Conditions.
 - vi. Any payment of the Cash 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 Cash Reward and shall have no further obligations in connection with it.
- d. Illustration of Campaign Reward:

Scenario	New PRUWith You Plus policy and opted in for recurring payment	Policy Issuance Date	Campaign Reward			
			TMCC Rider Extra Coverage			
			Additional 100% TMCC Rider Sum Assured	Total TMCC Rider Sum Assured	Additional 100% TMCC Rider Sum Assured expiry date	Cash Reward
Customer A	Attached TMCC Rider sum assured of RM100K	1 March 2025	RM100K	RM200K	29 February 2028	N/A
Customer B	Attached TMCC Rider sum assured of RM50K	1 March 2025	N/A	RM50K	N/A	N/A
Customer C	<ul style="list-style-type: none"> • Attached TMCC Rider sum assured of RM100k • Annual premium of RM2,400 • Attached with PRUMillion Med Active 	1 March 2025	RM100K	RM200K	29 February 2028	RM288

- e. 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.

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, unless due to PAMB’s gross negligence or wilful misconduct specifically related to this Campaign. In no event shall our total liability in contract, tort (including negligence), statute or otherwise for all damages exceed the amount of Ringgit Malaysia Twenty (RM20.00) only.
- d. 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.
- e. 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.
- f. 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.
- g. 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.
- h. 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.
- i. The laws of Malaysia shall govern this Campaign and you agree to submit to the exclusive jurisdiction of the courts of Malaysia. In the event any of the provisions in the Terms and Conditions is invalid, illegal or unenforceable under any applicable laws, rules, orders, directives, requirements, standards, guidelines and codes of practice having legal effect on us, the legality and enforceability of the remaining provisions shall not be affected.
- j. 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.
- k. 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 construed as a violation of these laws and requirements, including but not limited to offering a bribe or making a 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.
- l. 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 clause, and our ability to claim for any losses that we may incur arising out of the operation of this clause, shall survive any termination or expiry.
- m. In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity and the other materials published by PAMB relating to or in connection with the Campaign, the Terms and Conditions shall prevail.
- n. The Terms and Conditions may be provided in English and Chinese. In case of any inconsistencies between these two versions, the English version shall prevail.

Important notes and disclaimers

PRUWith You Plus is a regular pay investment-linked plan underwritten by Prudential Assurance Malaysia Berhad (“PAMB”) 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. This material is not intended as an offer or solicitation for the purpose or sale of any financial instrument/product. You should ensure that this policy (including riders) will best serve your needs and that the premium payable under the policy is an amount that you can afford. To achieve this, we recommend that you speak to your Prudential Wealth Planner who will perform a needs analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information. The cost of insurance charge for Medical and Health Insurance (MHI) riders are illustrated in Prudential’s corporate website. You are advised to refer to the PRUWith You Plus Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s) for further information before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, waiting periods and exclusions under the policy. You can surrender the policy at any time. However, if you terminate the policy in the early years, you may get back less than the amount you have paid in. Upon surrender, a surrender value will be payable and all the benefits under this plan will be terminated. There is a free-look period of 15 days after the date of delivery of the policy to allow you to review if it meets your needs. If the policy is cancelled within this period, we will refund you the value of units (at the next pricing date) plus the premiums that are not invested, charges (such as insurance charges, service charges, processing charges, and any other charges, where applicable), and taxes (if any) that we have deducted less medical expenses (if any) that we may have already paid or agreed to pay. PRUWith You Plus and its attachable riders (if any) are not Shariah-compliant products.

PLEASE NOTE THAT PRUWITH YOU PLUS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.