

Terms and Conditions of - PRUEzy Saver Campaign 2026

1. This PRUEzy Saver Campaign 2026 ("Campaign") is jointly organised by Prudential Assurance Malaysia Berhad (Company Reg No. 198301012262 (107655-U)) ("PAMB") and United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) ("UOB Malaysia") (collectively referred as "Organisers" or "we" or "us" or "our"). By participating in this Campaign, you agree to be bound by the terms and conditions of this Campaign ("Terms and Conditions") and ALL of the following terms and conditions:
 - a. UOB Malaysia's Terms and Conditions Governing Accounts and Services (Conventional Banking) accessible at <https://www.uob.com.my> and UOB Malaysia's Privacy Policy accessible at <https://www.uob.com.my/default/privacy-policy.page>; and
 - b. PAMB's Privacy Policy accessible at <https://www.prudential.com.my/en/privacy-policy>.
2. The terms and conditions listed above shall include any amendments or variations to them respectively and the decision of the Organisers in connection with any matter relating to the Campaign shall be final, conclusive and binding on you.

3. Campaign Period

- 3.1. This Campaign shall commence from **15 January 2026 to 31 January 2027**, both dates inclusive or subject to the maximum fund size determined by the Organisers, whichever is earlier ("Campaign Period").

4. Eligibility

- 4.1. This Campaign is open to new bancassurance customers* of UOB Malaysia with existing UOB Malaysia savings or current account who purchased a new insurance policy for PRUEzy Saver underwritten by PAMB via the PRUEzy Insure website ("Eligible Customer") during the Campaign Period, whereby such insurance policy must be inceptioned by 15 February 2027 ("Eligible Insurance Policy").

**New bancassurance customers refers to customers of UOB Malaysia who do not own any active or in force policy/certificate classified in the non-eligible product listing distributed by UOB Malaysia and underwritten by PAMB. The non-eligible product listing is accessible at (<https://www.prudential.com.my/en/galleries/PDF/UOB-Non-Eligible.pdf>)*

5. Campaign Mechanics

- 5.1. Campaign payout(s) (calculated as a percentage (%)) of the total premium paid for the Eligible Insurance Policy (excluding taxes if any) as specified in the table below) will be payable to the Eligible Customer on the first and second Policy Anniversary respectively (each, a "Campaign Payout") provided that the Eligible Insurance Policy remains in force at the time each of the respective Campaign Payout is credited by PAMB.

Policy Anniversary	Campaign Payout (% of Total Premium Paid)
1	2.00%
2	2.00%

Example 1:

Suria (age 50, non-smoker) purchases an Eligible Insurance Policy with annual premium of RM10,000 for a policy term of 2 years. Therefore, Suria will be entitled to Campaign Payout as follows:-

- a) RM200.00 (i.e. 2.00% of RM10,000) will be paid on the first Policy Anniversary; and
- b) RM400.00 (i.e. 2.00% of RM20,000) will be paid on the second Policy Anniversary.

Example 2:

Calvin (age 40, non-smoker) purchases an Eligible Insurance Policy with annual premium of RM20,000 for a policy term of 2 years. The policy is surrendered before the second Policy Anniversary; therefore, Calvin is only entitled to the first Policy Anniversary Campaign Payout:

- a) RM400.00 (i.e. 2.00% of RM20,000) will be paid on the first Policy Anniversary; and
- b) No payout will be made on the second Policy Anniversary, as the policy is no longer in force and has been cancelled.

5.2. For the purpose of this Campaign, "Policy Anniversary" means the anniversary of the Policy Commencement Date shown in Schedule 1 of the policy document for the Eligible Insurance Policy.

6. Campaign Payout

- 6.1. Subject to the Terms and Conditions, each Eligible Customer who fulfills the eligibility requirement(s) and the Campaign's mechanics and conditions herein will be entitled to one (1) Campaign Payout per Policy Anniversary for each Eligible Insurance Policy.
- 6.2. In order to receive the Campaign Payout(s), the Eligible Customer must provide PAMB with the Eligible Customer's valid bank account details which includes the bank account holder's name and bank account number ("**Bank Account Details**") during the proposal submission stage.
- 6.3. The Campaign Payout(s) for each Eligible Insurance Policy will be credited to the Bank Account Details of the Eligible Customer as maintained in PAMB's system on the first and second Policy Anniversary respectively and it may take up to two (2) weeks for the respective Campaign Payout to be successfully credited to the Eligible Customer's Bank Account Details. A Campaign Payout letter will be sent to the Eligible Customer upon the payment of the respective Campaign Payout(s) to your bank account.
- 6.4. In the event of Eligible Customer has not received the Campaign Payout within thirty (30) days after the Policy Anniversary, the Eligible Customer may reach out to PAMB at <https://www.prudential.com.my/en/contact-us/>.
- 6.5. In the event there is any change to the Bank Account Details, the Eligible Customer must notify PAMB of such changes via **PRU**Services or contact our Contact Centre at 03- 2771 2499 (Monday to Friday 8:30 AM to 5:15 PM). The new Bank Account Details must be captured in PAMB's system prior to the first and second Policy Anniversary respectively. If the Eligible Customer fails, neglects or omits to provide the Bank Account Details or notify PAMB of any change to the Bank Account Details resulting in unsuccessful crediting of the Campaign Payout(s), PAMB shall be entitled to forfeit the Campaign Payout(s) in accordance with the Terms and Conditions.
- 6.6. PAMB shall not be responsible or otherwise to compensate you if your Bank Account is suspended, frozen or closed before or during the crediting of the respective Campaign Payout(s) for whatever reason beyond the reasonable control of PAMB, and PAMB reserves the right to forfeit the respective Campaign Payout(s).
- 6.7. The Campaign Payout(s) is non-transferable, and non-exchangeable for credit or in kind, either in full or in part. Any request for the Campaign Payout(s) to be credited to a third-party or to any other bank account other than the Bank Account Details captured in PAMB's system will not be entertained.
- 6.8. The Eligible Customer further agrees that the crediting of Campaign Payout(s) by PAMB in accordance with the Terms and Conditions shall be deemed as full payment, and PAMB shall be released and fully discharged from further liability and demand in relation to the Campaign Payout(s).

General Terms and Conditions

7. You may seek clarification from the Organisers if there are any terms and conditions that you do not understand.

8. Unless specifically mentioned in this Terms and Conditions, this Campaign is not valid with other PAMB or UOB Malaysia's campaigns and no other special, additional, preferential rates and/or gifts shall be given to the Eligible Customers for this Campaign.
9. The records of transactions maintained by the Organisers and the Organisers' decision in all matters (including but not limited to any dispute arising therefrom) relating to this Campaign shall be final, conclusive and binding on the Eligible Customers. Save for manifest error (for example, discrepancies in transactions) or fraud, the Organisers will not be obliged to entertain enquiries or appeals in respect of this Campaign.
10. You must ensure that your particulars and any information provided to the Organisers are complete and accurate. The Organisers may request for further information from you for any reason it deems appropriate, including to determine the authenticity of such information.
11. To the fullest extent permitted by law and unless due to the Organisers' gross negligence or wilful misconduct, the Organisers expressly exclude and disclaim any representations, warranties or endorsements, expressed or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose.
12. The Organisers shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of the Campaign offered and published in any media, marketing or advertising materials.
13. The Organisers shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by the Eligible Customers or any third parties resulting directly or indirectly from this Campaign, unless due to the Organisers' gross negligence or wilful misconduct specifically related to this Campaign.
14. In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and the other materials relating to or in connection with the Campaign, these Terms and Conditions shall prevail.
15. The Organisers reserve 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, with prior notice. For the avoidance of doubt, cancelation, withdrawal, suspension, extension or termination by the Organisers of the Campaign shall not entitle the Eligible Customers to any claim or compensation against the Organisers for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancelation, withdrawal, suspension, extension or termination.
16. The Organisers reserve the right to add, delete or vary the Terms and Conditions, from time to time, wholly or in part by providing prior notice to the Eligible Customers via posting on the UOB Malaysia's website, displaying a notice at any of the UOB Malaysia's branches and/or a statement insert in UOB Malaysia's Statement of Account to the Eligible Customer, or any other manner as determined the UOB Malaysia from time to time.
17. Regardless of anything to the contrary contained in this Campaign,
 - a. 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
 - b. 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.

18. In performing the duties under this Campaign, the Eligible Customer must comply with all applicable anti-bribery and anti-corruption laws (and related regulation and guidance). In particular, the Eligible Customer hereby acknowledges and agrees:

- a. 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 the Eligible Customer 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 facilitation payment to a public official or to any other party;
- b. that the Eligible Customer will ensure that his/her activities in connection or relating to his/her obligations under the Terms and Conditions will not cause PAMB to be in breach of any anti-bribery and anti-corruption laws (and related regulation and guidance);
- c. if the Eligible Customer, in connection with or relating to his/her obligations under the Terms and Conditions, is asked to partake in any activity, that is in violation of any anti-bribery or anti-corruption laws, or becomes aware of any such conduct by his/her workforce or within his/her control and concerning or relating to the Terms and Conditions, the Eligible Customer agrees to immediately report the details of this to PAMB; and
- d. PAMB shall have the right to disqualify the Eligible Customer's entry/entries on no notice, without liability, for any actual breach of this paragraph.

19. 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. PAMB shall have the right to disqualify the entry / entries of any Eligible Customers without notice in the event of any non-compliance or violation of the law in relation to the Eligible Customers participation in this Campaign.

20. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the courts of Malaysia.

21. UOB Malaysia is a licensed bank and a distributor of insurance products. The Terms and Conditions as well as the Campaign Payouts provided hereunder shall not in any event be construed as an offer or a variation to the terms and conditions of your insurance proposal(s) and/or insurance policy(ies) with PAMB. All insurance proposals are subject to PAMB's standard processing and/or underwriting rules. Further, the Campaign Payouts shall not form part of the rights, benefits and monies payable under your insurance policy(ies). The Campaign Payouts will be delivered 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.