Ezy Bonanza Campaign Terms and Conditions:

1. This Ezy Bonanza Campaign ("Campaign") is organised by Prudential Assurance Malaysia Berhad ("PAMB", "we", "our" or "us"). By joining this Campaign, you ("you", "your" or "customer") agree that you have read, understood and agreed to be bound by the terms and conditions of this Campaign and by any change or modification we may make to this Campaign with prior notice, in which such notice will be given by United Overseas Bank (Malaysia) Bhd ("UOB Malaysia"). By joining this Campaign, you also agree to be bound by our Privacy Policy (https://www.prudential.com.my/en/privacy-policy/).

2. Campaign period: This Campaign (originally from 28 March 2022 until 30 September 2022) will be extended for an additional three (3) months from 1 October 2022 until 31 December 2022, inclusive of both dates ("Extended Campaign Period").

3. Campaign eligibility:
   This Campaign is open to all the customers of UOB Malaysia who purchased a new **PRU**Ezy Life and/or **PRU**Ezy Cancer ("Product") certificate via **PRU**Ezy Insure during the Extended Campaign Period ("Eligible Customer"), whereby such certificate must be incepted by 31 December 2022 ("Eligible Certificate").

4. Campaign gift:
   a. Subject to the Eligible Certificate still being in force at the time of crediting of the Gift (as defined below) and the eligibility criteria as laid out in paragraph 3 above has been fulfilled, each Eligible Certificate of each Product will be entitled to one (1) Touch 'n Go direct credit ("Gift") only as tabulated below:

Product	Position of the Eligible Certificate	Gift	Example
PRUEzy Life	Eligible Certificate (1st to 9th, 11th to 19th,21st to 29thand so on) of **PRU**Ezy Life	RM5	Mei Ling, Age Next Birthday (ANB) 25 Plan purchased: Medium Basic Sum Assured: RM5,000 Total Annual Premium Paid: RM19 8th Eligible Certificate of **PRU**Ezy Life Reward Entitled: RM5 Mei Ling will be entitled to RM5.

	Every 10th Eligible Certificate (10th, 20th, 30th, 40th and so on) of **PRU**Ezy Life	RM10 or the value capped at maximum of the Total Annual Premium Paid, whichever is lower	Ruby, ANB 34 Plan purchased: Lite Basic Sum Assured: RM1,000 Total Annual Premium Paid: RM5 10th Eligible Certificate of **PRU**Ezy Life Reward Entitled: RM5 Ruby will be entitled to RM5 as the Total Annual Premium Paid is lower than RM10.
PRUEzy Cancer	Eligible Certificate (1st to 9th, 11th to 19th,21st to 29th and so on) of **PRU**Ezy Cancer	RM10	Selvam, ANB 29, Male Total Annual Premium Paid: RM26 15th Eligible Certificate of **PRU**Ezy Cancer Reward Entitled: RM10 Selvam will be entitled to RM10.
	Every 10th Eligible Certificate (10th, 20th, 30th, 40th and so on) of **PRU**Ezy Cancer	RM20 or the value capped at maximum of the Total Annual Premium Paid, whichever is lower	Jia Jia, ANB 40, Female Total Annual Premium Paid: RM 113 10th Eligible Certificate of **PRU**Ezy Cancer Reward Entitled: RM20 Jia Jia will be entitled to RM20.

The determination of the position of the Eligible Certificate shall be based on the payment transaction timestamp with the successful payment transaction status and not on the application submission timestamp.

Examples of payment transaction timestamp as below: ^

Payment Transaction Timestamp	**Position of the Eligible Certificate**
28 Mar 2022 by 10:14	1st
28 Mar 2022 by 12:41	2nd
31 Mar 2022 by 17:14	3rd
02 Apr 2022 by 12:12	10th
04 Apr 2022 by 15:53	50th
21 Apr 2022 by 10:56	100th

^Note: The examples above are for illustrations purposes only. PAMB reserves the rights to determine and to decide the payment transaction timestamp for the purpose of this Campaign.

b. The Gift will be credited by TNG Digital Sdn Bhd ("TNGD") to the Touch 'n Go eWallet account of the Eligible Customer by 30 April 2023.

c. To facilitate and to allow the crediting of the Gift, the Eligible Customer must be a user of Touch 'n Go eWallet that is registered with a valid Malaysian mobile number. The mobile number registered in the Eligible Customer's Touch 'n Go eWallet must be identical to the Eligible Customer's mobile number that is registered in PAMB's system. In the event that the mobile number registered in the Eligible Customer's Touch 'n Go eWallet is not identical to the mobile number registered in PAMB's system, for whatsoever reason, PAMB reserves the right to forfeit the Gift.

d. The Gift is non-transferable, non- exchangeable and non-redeemable for cash, credit or in kind, either in full or in part.

e. Once the Gift has been credited into the Touch 'n Go eWallet account of the Eligible Customer, a notification will be sent to the inbox of the Touch 'n Go eWallet account of the Eligible Customer.

f. Once the Gift has been credited into the Touch 'n Go eWallet account of the Eligible Customer, PAMB shall be fully discharged of its obligations in relation to the Gift and shall have no further obligations in connection to it. PAMB shall not be responsible or liable for non-availability, cancellation and alterations made to the Gift.

g. The usage of the Gift is subject to the terms and conditions of TNGD, including privacy policy or privacy notice as set out by TNGD, and the Eligible Customer shall be solely responsible for the usage of the Gift. PAMB shall not be liable or be required to offer replacement of the Gift or otherwise to compensate the Eligible Customer for:
    i. non-availability, discontinued or cancelled Gift;
    ii. improper use of the Gift;
    iii. alteration made to the Gift; or
    iv. the inability to use the Gift due to technical issues.

h. In the event there is any complaint or dispute concerning the Gift, The Eligible Customer agrees to resolve directly with TNGD.

i. The Eligible Customer is responsible for notifying PAMB in writing no later than 31 May 2023 on the non-receipt of the Gift, failing which, the Eligible Customer shall be deemed to have received and accepted the Gift from PAMB.

5. By joining this Campaign, the Eligible Customer gives consent to PAMB to disclose his/her particulars to any service providers and/or authorised third party. The disclosure of such particulars shall be limited to the Eligible Customer' name, address and telephone number, and shall be used only in relation to and for purposes of this Campaign and crediting of the Gift.

6. The Eligible Customer is solely responsible for maintaining the accuracy of his/her information at all times. PAMB may request further information from the Eligible Customer to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.

7. PAMB shall have the right to decline the Gift entitlement in the event any of the terms and conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.

8. PAMB shall have the right to amend the terms and conditions of this Campaign, 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's discretion, including but not limited to displaying the same in any of PAMB's website or social media sites.

9. PAMB shall have the right to decide in respect of all matters and disputes concerning this Campaign in accordance with treating you and other Eligible Customer fairly, including substituting the Gift with other form of gifts/rewards of equivalent value.

10. This Campaign shall not form part of the insurance proposal(s) and the Eligible Certificate. For clarity, the campaign gift will be credited in accordance with these terms and conditions even after the Eligible Customer has assigned the rights, benefits and monies payable under the Eligible Certificate absolutely to another person.

11. 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 taking any action under this Campaign,

    then PAMB shall disqualify the Eligible Customer with immediate effect with or without prior notice to the Eligible Customer and so, PAMB shall not be liable for any losses of whatever nature that the Eligible Customer may incur arising thereof.
    "Sanctions" refers to restrictive measures imposed on targeted regimes, countries, governments, entities, individuals and industries 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 11, and our ability to claim for any losses that we may incur arising out of the operation of this paragraph 11, shall survive any termination or expiry

12. 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 these 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 these 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 its workforce or within his/her control and concerning or relating to these 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 entry/entries on no notice, without liability, for any actual breach of this clause.

13. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customer agrees to submit to the exclusive jurisdiction of the courts of Malaysia.