



## UOB Malaysia PRUEzy Saver Campaign TERMS AND CONDITIONS

This **PRUEzy Saver Campaign** ("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") (PAMB and UOB Malaysia are collectively referred as "Organisers", "we", "our" or "us" or any one of us, as the context suggests) and shall run from **15 January 2024 until 31 December 2024** (both dates inclusive), or until such date(s) as may be determined by the Organisers from time to time ("Campaign Period"), or subject to the maximum fund size determined by the Organisers, whichever is earlier.

### Eligibility to participate

1. This Campaign is open to new bancassurance customers\* of UOB Malaysia who purchased a new **PRUEzy Saver** policy via the **PRUEzy Insure** website during the Campaign Period ("Eligible Customer"), whereby such policy must be incepted by 15 January 2025 ("Eligible Policy").

\*New bancassurance customers refers to customers of UOB Malaysia who do not own any active 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/2023-UOB-Non-Eligible.pdf](https://www.prudential.com.my/en/_galleries/PDF/2023-UOB-Non-Eligible.pdf))

### Campaign Mechanics and Conditions

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

Policy Anniversary	Campaign Payout (% of Total Premium Paid)
1	2.20%
2	2.20%

Example: William (age 50, non-smoker) purchases an Eligible Policy with annual premium of RM10,000 for a policy term of 2 years.

RM220.00 (i.e. 2.20% of RM10,000) will be paid on the first Policy Anniversary; and  
RM440.00 (i.e. 2.20% of RM20,000) will be paid on the second Policy Anniversary.

For the purpose of this Campaign, Policy Anniversary means the anniversary of the Policy Commencement Date that is shown in Schedule 1 of the Policy Document for the Eligible Policy.

The Eligible Customer is entitled to one (1) Campaign Payout (per Policy Anniversary for first and second Policy Anniversary only) for each Eligible Policy purchased.

The Campaign Payout(s) for each Eligible Policy will be credited to the bank account of the Eligible Customer as maintained in PAMB's system on each of the first and second Policy Anniversary and it may take up to two (2) weeks to process the payment. A Campaign Payout letter will be sent to the Eligible Customer upon the payment of the Campaign Payout(s) to your bank account.



3. The Eligible Customer is responsible to provide accurate bank account details to PAMB. The Eligible Customer further agrees that any payment by PAMB in accordance with the terms and conditions of this Campaign to the bank account details provided by the Eligible Customer will 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).
4. The Campaign Payout(s) are non-transferable and any request for the Campaign Payout(s) to be credited to a third-party account will not be entertained.
5. By joining this Campaign, the Eligible Policy will not be entitled to participate in any other concurrent promotion and/or campaign (including any staff promotion and/or campaign) organised by PAMB during the Campaign Period.
6. The Eligible Customer is responsible to maintain the accuracy of his/her information with UOB Malaysia at all times. UOB Malaysia may request further information from the Eligible Customer for any reason whatsoever.
7. The Organisers shall not be held responsible or liable for any claim in respect of this Campaign due to technical or system failures or any other causes beyond the reasonable control of the Organisers.
8. The Organisers shall have the right to decide in respect of all matters and disputes concerning this Campaign in accordance with treating Eligible Customers fairly, including substituting the Campaign Payout(s) with other form of gifts/rewards of equivalent value.
9. This Campaign as well as the Campaign Payout(s) provided hereunder shall not form part of the insurance proposal(s) and the Eligible Policy. For clarity, the Campaign Payout(s) will be credited in accordance with clause 2 above even after the Eligible Customer has assigned the rights, benefits and monies payable under the Eligible Policy absolutely to another person.

**Clauses below are applicable between customers and PAMB only**

10. Customers (“you”, “your” or singularly “customer”) agree that he/she has read, understood and agreed to be bound by the terms and conditions of this Campaign (“Terms and Conditions”) and by any change or modification PAMB may make to this Campaign with prior notice, in which such notice will be given by PAMB. By joining this Campaign, customers also agree to be bound by PAMB Privacy Policy (<https://www.prudential.com.my/en/privacy-policy/>) and <https://www.uob.com.my/default/privacy-policy.page>
11. All insurance proposals are subject to PAMB’s standard processing and/or underwriting rules.
12. 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 PAMB 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 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 12, and PAMB ability to claim against Eligible Customer for any losses that PAMB’s may incur arising out of the operation of this clause 12, shall survive any termination or expiry of this Campaign.

13. 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 his/her 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's entry/entries on no notice, without liability, for any actual breach of this paragraph.
14. PAMB shall have the right to disqualify the Eligible Customer and decline the Eligible Customer's entitlement to the Campaign Payout in the event any of the terms and conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained. PAMB shall have the right to amend the terms and conditions of the PAMB related documents arising from this Campaign, and to suspend, terminate, delay or vary PAMB's participation in this Campaign with prior notice to you.

#### **General Terms and Conditions**

15. By participating in this Campaign, the Eligible Customers agree to be bound by this terms and conditions and **ALL** of the following terms and conditions where applicable, including but not limited to:
- a) UOB Terms and Conditions Governing Accounts and Services (Conventional Banking).
  - b) UOB Terms and Conditions Governing Islamic Accounts and Services.
  - c) UOB Terms and Conditions Governing UOB Personal Internet Banking and Mobile Services;
  - d) UOB VISA/MASTERCARD Cardmember Agreement.
  - e) UOB Debit MasterCard Terms and Conditions.

The terms and conditions listed above shall include any amendments or variations to them respectively and the decision of UOB Malaysia in connection with any matter relating to the Campaign shall be final, conclusive and binding on the Eligible Customers.

16. Customers shall seek clarification from UOB Malaysia's authorised representative if there are any terms and conditions that the customers do not understand
17. Unless specifically mentioned in this terms and condition, this Campaign is not valid with other UOB Malaysia's Campaign and no other special, additional, preferential rates and/or reward shall be given to the Eligible Customers in addition to this Campaign.
18. The records of transactions maintained by UOB Malaysia and UOB Malaysia's 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, UOB Malaysia will not be obliged to entertain enquiries or appeals in respect of this Campaign.

19. To the fullest extent permitted by law and unless due to UOB Malaysia's gross negligence or wilful misconduct, UOB Malaysia expressly excludes and disclaims 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.
20. UOB Malaysia 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.
21. UOB Malaysia 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 UOB Malaysia's gross negligence or wilful misconduct specifically related to this Campaign.
22. Deposits placed with UOB Malaysia are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to Ringgit Malaysia Two Hundred Fifty Thousand (RM250,000) for each depositor. Eligible Customers may obtain a copy of the PIDM brochure from any of UOB Malaysia's branches. UOB Malaysia is a member of PIDM.
23. PAMB is responsible for the products and benefits offered by them, as well as any representation made in any of the marketing materials for the products offered by PAMB.
24. To the extent permitted by law, UOB Malaysia reserves 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 UOB Malaysia of the Campaign shall not entitle the Eligible Customers to any claim or compensation against UOB Malaysia 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.
25. To the extent permitted by law, UOB Malaysia reserves the right to add, delete, suspend or vary the Campaign terms and conditions, from time to time, wholly or in part by providing prior notice to the Eligible Customers via posting on UOB Malaysia's website, displaying a notice at any of UOB Malaysia's branches and/or a statement insert in the Statement of Account or any other manner as determined by UOB Malaysia from time to time.
26. These 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 non-exclusive jurisdiction of the courts of Malaysia.

**DISCLAIMER.** UOB Malaysia is a licensed bank and a distributor of insurance products. Nothing in these terms and conditions or marketing materials in relation to this Campaign shall be construed as an offer, proposal or a contract of insurance/takaful. All submissions of Policy/Certificate are subject to the underwriting requirements and approval of PAMB. Customer is to read and understand the policy/certificate contract issued by the PAMB.