

TERMS & CONDITIONS – COVID-19 SURVEY CAMPAIGN BY BONUSLINK x PRUDENTIAL

1. This “COVID-19 SURVEY CAMPAIGN BY BONUSLINK x PRUDENTIAL” (“Campaign”) is jointly organised by Prudential Assurance Malaysia Berhad (Company No.198301012262 (107655-U)) (“PAMB”) and BonusKad Loyalty Sdn. Bhd. (Company No. 199701022703 (438200-T)) (“BonusLink”) (jointly referred to as the “Organizers”, “we”, “our” or “us”).
2. By participating in this Campaign, you (“you”, “your” or “BonusLink Members”) agree that you have read, understood and agreed to be bound by the terms and conditions of this Campaign (“Terms and Conditions”) and by any change or modification we may make to this Campaign with prior notice, in which such notice will be given by PAMB. By joining this Campaign, you also agree to be bound by PAMB’s Privacy Policy accessible at <https://www.prudential.com.my/en/privacy-policy/> and BonusLink’s Personal Data Protection Notice accessible at <https://www.bonuslink.com.my/EN/PrivacyNotice.aspx>. If you do not agree with our Privacy Policies and the Terms and Conditions of this Campaign, you are not allowed to participate in this Campaign.
3. **Campaign Period**
This Campaign shall commence from 23 December 2021 to 25 June 2022, both dates inclusive (“Campaign Period”).
4. **Campaign Eligibility**
This Campaign is open to all members of BonusLink with a valid BonusLink account, who are citizens or permanent residents of Malaysia and above the age of eighteen (18) (“BonusLink Members”).
5. **Campaign Mechanics**
This Campaign consists of two (2) parts:
 - (a) **Take a Survey (“Survey”)**
BonusLink Member, who participates in this Survey, will be required to answer questionnaires relating to Covid-19 and to fill in his/her personal details in the Survey form at <https://forms.office.com/r/PTETapHRYj>, and to submit it to PAMB’s landing page during the Campaign Period. Only submissions with complete and accurate information will be processed by PAMB.
 - (b) **Make an Appointment with PAMB’s Assigned Agent (“Appointment”)**
This Appointment is open to all BonusLink Members who:
 - (i) are not the policy owners or insured lives under any insurance provided by PAMB and have submitted the Survey in accordance with Clause 5(a) above;

- (ii) have given their consent to be contacted by PAMB's assigned agent; and
 - (iii) have completed an individual fact-finding consultation session with PAMB's assigned agent during the Campaign Period,
- (hereinafter, "**Eligible BonusLink Members**").

6. **Campaign Rewards**

Subject to the Terms and Conditions of this Campaign, only submissions with complete information shall be processed and be entitled to the following Campaign Rewards:

(a) **Three Hundred (300) BonusLink Points ("Survey Gift")**

BonusLink Member who has completed and submitted the Survey in accordance with Clause 5(a) above, will be entitled to one (1) Survey Gift only, even when he/she makes multiple submissions.

(b) **Nine Hundred (900) BonusLink Points ("Appointment Gift")**

The Eligible BonusLink Member who fulfills the requirements as laid out in Clause 5(b) above, will be entitled to only one (1) Appointment Gift, even when he/she completes more than one (1) fact-finding consultation sessions during the Campaign Period.

(c) **Six Thousand (6000) BonusLink Points ("Sign-on Gift")**

- (i) The Eligible BonusLink Member, who has purchased a new eligible insurance policy of PAMB from PAMB's assigned agent, is entitled to one (1) Sign-on Gift.
- (ii) In this regard, eligible insurance policy refers to an insurance policy which meets the following criteria:
 - a. the proposal form ("**Application**") is submitted to PAMB during the Campaign Period, subsequent to the fact-finding consultation session mentioned in Clause 5(b) above; and
 - b. the insurance policy is issued by PAMB on or before 25 July 2022, following PAMB's approval of the Application. For avoidance of doubt, there is a free look period of fifteen (15) days after the date of delivery of the insurance policy ("**Free Look Period**") to allow the Eligible BonusLink Member to review if it meets the Eligible BonusLink Member's needs. The

Eligible BonusLink Member may cancel the insurance policy by giving a written notice to PAMB within this period. Upon cancellation, no Sign-on Gift will be awarded to the Eligible BonusLink Member.

7. Delivery of the Campaign Rewards

(a) In order to receive the Campaign Rewards, the Eligible BonusLink Member:

- (i) must be a valid BonusLink account holder at the time of the crediting of the Campaign Rewards, failing which the Eligible BonusLink Member will be disqualified without further notice;
- (ii) is required to furnish the Eligible BonusLink Member's valid BonusLink card number as submitted in the Survey to PAMB during the Campaign Period; and
- (iii) must ensure that his/her mobile number as stated in the Survey form is the same as registered in the BonusLink account.

(b) The Campaign Rewards will be credited into the Eligible BonusLink Member's BonusLink account on the following dates:

(i) Survey Gift

The Survey Gift will be credited into the Eligible BonusLink Member's BonusLink account within fourteen (14) working days on the following month from the date of receipt of the Survey form by PAMB.

Example: Eligible BonusLink Member who has completed and submitted the Survey will receive the Survey Gift by 21 January 2022 if the Survey form is received by 31 December 2021.

(ii) Appointment Gift

The Appointment Gift will be credited into the Eligible BonusLink Member's BonusLink account within fourteen (14) working days on the following month from the completion date of the Appointment with PAMB's assigned agent.

(iii) Sign-on Gift

The Sign-on Gift will be credited into the Eligible BonusLink Member's BonusLink account within fourteen (14) working days on the following month after the Free Look Period.

(c) The usage of the Campaign Rewards is subject to the terms and conditions of BonusLink. The Eligible BonusLink Member shall be solely responsible for the usage of the Campaign Rewards.

PAMB shall not be liable or be required to offer replacement of the Campaign Rewards or otherwise compensate the Eligible BonusLink Member for:

- (i) the discontinued or cancelled Campaign Rewards;
- (ii) the improper use of the Campaign Rewards; or
- (iii) the inability to use or to receive the Campaign Rewards due to technical issues.

(d) Upon the Campaign Rewards being issued to the Eligible BonusLink Member, PAMB shall be fully discharged of its obligations in relation to the Campaign Rewards and shall have no further obligations in connection to it. PAMB shall not be responsible or liable for non-availability, cancellation and alteration to the Campaign Rewards.

8. BonusLink Members who participate in this Campaign are solely responsible for maintaining the accuracy of their information at all times. The Organizers may request further information from the BonusLink Members to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
9. By participating in this Campaign, BonusLink Members are deemed to have provided consent to the Organizers to disclose the BonusLink Members' particulars to any service providers and/or authorized third party only for the purpose of running this Campaign and delivering the Campaign Rewards.
10. The Campaign Rewards are not transferrable, not exchangeable and/or not redeemable for cash, credit or any other form in part or in full.
11. The Organizers shall have the absolute discretion and right to decline the Campaign Rewards in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
12. This Campaign shall not form part of the Application and eligible insurance policy. For clarity, the Campaign Rewards will be paid to the BonusLink Member and Eligible BonusLink Member even after the Eligible BonusLink Member has assigned the rights, benefits and monies payable under the Application and eligible insurance policy absolutely to another person.
13. BonusLink is not permitted to effect a contract of insurance, carry out a contract of insurance, solicit or obtain a proposal for insurance on behalf of PAMB, offer or assume to act on behalf of PAMB to negotiate an insurance policy, do any act on behalf of PAMB in relation to the issuance, renewal or continuance of a life insurance policy or market or distribute any collective investment scheme, other than to the extent of carrying out this Campaign.

General Terms and Conditions

14. All Organizers' decisions on all matters including but not limited to the eligibility of the BonusLink Members and/or Campaign mechanics for this Campaign or in the event of any dispute shall be final and binding and no correspondence or appeals shall be entertained.
15. The Organizers shall have the discretion to decide in respect of all matters and disputes concerning this Campaign in accordance with treating you and other BonusLink Members fairly, including substituting the Campaign Rewards with other form of gifts/rewards of equivalent value.
16. The Organizers reserve the absolute right, at any time, to verify the validity of any information of the BonusLink Members and/or Eligible BonusLink Members provided under this Campaign including but not limited to the submissions for Campaign Rewards.
17. Subject to Clauses 6 and 7 above, any retrospective claim by BonusLink Members for the BonusLink Points will not be entertained.
18. The Organizers reserve the absolute right to revise the Campaign Rewards from time to time with prior notice.
19. The Organizers reserve the right at their sole discretion to disqualify any BonusLink Member and/or to retract or forfeit the Campaign Rewards from any BonusLink Member if the Organizers believe the said BonusLink Member has (singularly or jointly with any other BonusLink Member) undertaken fraudulent practice and/or activities to earn the Campaign Rewards or undertaken in any activities that are or may be harmful to this Campaign or to the Organizers.
20. The Organizers reserve the absolute right to cancel, terminate or suspend this Campaign with prior notice and/or without assigning any reason. For the avoidance of doubt, any cancellation, termination or suspension by the Organizers shall not entitle any party including but not limited to the BonusLink Members to any claim or compensation against the Organizers for any and all losses and/or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
21. The Terms and Conditions contained herein, as the same may be amended from time to time, shall prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional and/or advertising materials for the Campaign.
22. In no event will the Organizers be liable for any loss or damages including without limitations, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive and/or special damages of any party including third parties howsoever arising whether arising whether in contract, tort, negligence or otherwise, in connection with this Campaign and/or the

Campaign Rewards, even if the Organizers have been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

23. The Organizers to the fullest extent permitted by law exclude all warranties, rights and remedies (including warranties implied by statute or otherwise) that BonusLink Members would otherwise be entitled to by law.
24. BonusLink Members are responsible for and shall comply with all these Terms and Conditions and BonusLink Members shall not, as part of the participation in this Campaign, breach any of these terms.
25. All BonusLink Members shall comply with all applicable laws when participating in this Campaign.
26. In performing his/her duties under this Campaign, the BonusLink Member must comply with all applicable anti-bribery and anti-corruption laws (and related regulation and guidance). In particular, the BonusLink Member hereby acknowledges and agrees:
 - (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 he/she 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;
 - (ii) that he/she will ensure that its activities in connection or relating to their obligations under these Terms and Conditions will not cause the Organizers to be in breach of any anti-bribery and anti-corruption laws (and related regulation and guidance);
 - (iii) if the BonusLink Member, in connection with or relating to their 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 their control and concerning or relating to this Terms and Conditions, the BonusLink Member agrees to immediately report the details of this to the Organizers.
 - (iv) The Organizers shall have the right to disqualify BonusLink Member entry/entries on no notice, without liability, for any actual breach of this clause.
27. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the BonusLink Member agrees to submit to the exclusive jurisdiction of the courts of Malaysia.