

LOYALTY REWARD CAMPAIGN

Campaign period :
**from 01 October -
31 October 2018**



Find out more.

For 5 years premium payment term policy

5% 1st policy year
annualised premium

Example : RM50,000 annualised premium
 $\text{RM50,000} \times 5\% = \text{RM2,500}$

For 10 years premium payment term policy

8.33% 1st policy year
annualised premium

Example : RM50,000 annualised premium
 $\text{RM50,000} \times 8.33\% = \text{RM4,165}$

In partnership with



United Overseas Bank (Malaysia) Bhd (271809-K)

Member of PIDM

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Loyalty Reward Campaign Terms & Conditions

1. This Campaign is offered at the sole discretion of 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 agree to be bound by these terms and conditions of this Campaign and by any changes or modification we may make to the Campaign without prior notice.
2. Campaign period: 01 October – 31 October 2018, both dates inclusive. Policy must be captured (approved and issued) by 01 December 2018.
3. Campaign eligibility: To earn the Loyalty Reward, customers are to purchase new policy (New Business) of **PRUwealth gain** and/or **PRUwealth gain plus** only within the Campaign period and such policy must be captured (approved and issued) by 01 December 2018.
4. Campaign mechanics: Subject to the terms and conditions stated herein, the Loyalty Reward available to you are:
 - a. For policy with 5 years premium payment term, the Loyalty Reward amount is equivalent to 5% of your 1st policy year annualised premium (inclusive rider premiums); and/or
 - b. For policy with 10 years premium payment term, the Loyalty Reward amount is equivalent to 8.33% of your 1st policy year annualised premium (inclusive rider premiums)For example:
 - i. If you opt for a policy with 5 years premium payment term, and your 1st policy year annualised premium = RM50,000. Your Loyalty Reward Amount is RM2,500 (ie. RM50,000 x 5%)
 - ii. If you opt for a policy with 10 years premium payment term, and your 1st policy year annualised premium = RM50,000. Your Loyalty Reward Amount is RM4,165 (ie. RM50,000 x 8.33%)
5. For the computation of annualised premium, we take into account the premium payment frequency (monthly or quarterly or half yearly or yearly) and the premium payment made in the 1st policy year.
 - a. If your premium payment is made monthly at RM4,800, the annualised premium for your 1st policy year is RM57,600 (RM4,800 X 12)
 - b. If your premium payment is made quarterly at RM12,000, the annualised premium for your 1st policy year is RM48,000 (RM12,000 X 4)
6. Any advance premium will be excluded from the computation of Loyalty Reward.
7. There is no minimum premium under this Campaign, subject to minimum premium requirement by the product.
8. To participate in the Campaign and to earn the Loyalty Reward, you are required to duly fill up the application for direct credit and must provide your UOBM bank account details for transaction of this Loyalty Reward. You are solely responsible for maintaining the accuracy of your account information at all times. If the required information is not furnished and/or updated prior to 30 November 2019, you will not be eligible to participate in this Campaign.
9. To be eligible to receive the Loyalty Reward, the participating policy of the customer must be in force at the time of crediting of reward and all premium payments due and payable as at the time of crediting of reward must be up to date and duly settled.
10. If any of the terms are not fulfilled, we reserve the right to withhold the Loyalty Reward.
11. Loyalty Reward will be credited to all eligible customers by 30 November 2019.
12. PAMB shall have the absolute discretion and right to decline the Campaign entitlement in the event any of the terms and conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
13. For all intents and purposes, the offer provided herein shall not in any event be construed as a variation to the terms and conditions under the Proposal(s) ("Terms"). These terms and conditions shall continue in full force and effect. All proposals are subject to PAMB's standard processing or underwriting rules.