



#ISAVEINPRS TREATS CONTEST TERMS AND CONDITIONS

The #ISaveinPRS Treats Contest (“Contest”) is organised by Private Pension Administrator Malaysia [Registration No. 201201023964 (1008454-W)] (“PPA”) and shall be subject to the Terms and Conditions herein.

1. Contest Period

This Contest shall commence on 1st July 2024 and shall end on 20th December 2024 (“Contest Period”). PPA reserves the right upon giving reasonable notice to alter, shorten, cancel, suspend or terminate this Contest or any part thereof within fourteen (14) days of the Contest Period via PPA’s website (www.ppa.my) and/or any other mode at the absolute discretion of PPA.

2. Eligible Participants

2.1 New PRS Members (“Enrolee”)

- 2.1.1. This contest is open to New PRS Members (“Enrolee”) who have successfully registered for a PRS account via PPA’s PRS Online Enrolment (<http://prsenrolment.ppa.my>) for the first time during the Contest Period.
- 2.1.2. For the purposes of this Contest, New PRS Members (“Enrolee”) shall mean members who satisfy the eligibility criteria of being a Malaysian Citizen and who are at least 18 years of age, and had completed the registration process as set out in paragraph 2.1.1 of the Terms and Conditions herein.
- 2.1.3. Existing PRS Members who intend to enrol with new PRS Provider(s) shall not be eligible to participate in the Contest under this category.

3. Contest Mechanics

3.1. For Enrolee

- 3.1.1. Enrolees earn one (1) Contest entry upon the successful registration of a PRS account via PPA’s PRS Online Enrolment (<https://prsenrolment.ppa.my>) for the first time during the Contest Period.
- 3.1.2. The amount of entries that an Enrolee may earn is limited to one (1) entry only and this is upon the successful registration of a PRS account.
- 3.1.3. Enrolees who have successfully registered for a PRS account via PPA’s PRS Online Enrolment will be given a hyperlink at the end of the transaction which will direct the enrolee to an online contest form.

- 3.1.4. Enrolees must then provide the correct answer to three (3) questions and provide their answer on one (1) survey question stated on the said online contest form in order to qualify for the Monthly PRS Treats Draw.
 - 3.1.5. Enrolees must also enter the Campaign Code – “**ISAVEINPRS**” at the “**Remarks**” section during the registration process of their PRS account.
 - 3.1.6. All entries within the Contest Period will also qualify for the Grand PRS Treats Draw.
- 3.2. For Existing PRS Members (“Referrer”)
- 3.2.1. Existing PRS Members (“Referrer”) with a PRS account registered with PPA shall be eligible to receive PRS Treats for each Enrolee referred by the Referrer that has successfully registered a PRS account in accordance with 3.1.1 above and has fulfilled the enrolment criteria stipulated in 3.1.4 and 3.1.5 above.
 - 3.2.2. To be entitled to the Contest’s PRS Treats, the Referrer must ensure that the Enrolee has filled up the Referrer’s valid PPA account number at the ‘Remarks’ section (e.g. <REFBY><Referrer’s PPA Account No>) upon the enrolment of the new PRS account.
- 3.3. Upon successful completion of the online transaction, contributions will be forwarded to the respective participating PRS Provider(s) for their onward processing at the next cycle. Separate acknowledgement from the respective Provider(s) will be sent via email, once the units in the relevant fund(s) have been created.
 - 3.4. Please note that successful completion of the online transaction does not guarantee the successful opening of an account. The respective Provider(s) may take up to seven (7) working days to confirm or reject the opening of the account and enrolees are obliged to provide all the necessary information, if requested by the respective Provider(s), for verification purposes. Enrolees may contact PPA if they wish to know the status of their transactions.

4. Contest’s PRS Treats

Monthly PRS Treats

- 4.1. There will be a total of ten (10) recipients for each Monthly PRS Treats Draw.
- 4.2. A list of Enrolees who had enrolled and submitted the online contest form in the manner stipulated in 3.1.4 and 3.1.5 above will be compiled at the end of each month during the Contest Period whereby ten (10) recipients shall be selected from the total number of online contest forms which were submitted during that month.
- 4.3. Recipient of the Monthly PRS Treats Draw will receive RM100 in PRS units, credited into the PRS account on which the successful transaction was performed.

Referrers’ PRS Treats

- 4.4. Referrers will receive RM20 in PRS units which will be credited into their PRS account for each Enrolee referred by the Referrer that has successfully registered a PRS account in accordance with 3.1.1 above and has fulfilled the enrolment criteria stipulated in 3.1.4 and 3.1.5 above.

Grand PRS Treats

- 4.5. There will be a total of ten (10) recipients for the Grand PRS Treats Draw.
- 4.6. A list of Enrolees who had enrolled and submitted the online contest form in the manner stipulated in 3.1.4 and 3.1.5 above will be compiled at the end of the Contest Period whereby ten (10) recipients shall be selected from the total number of online contest forms which were submitted during the Contest Period.
- 4.7. The ten (10) recipients of the Grand PRS Treats Draw will receive RM1,000 in PRS units which will be credited into their PRS account.

5. Selection of Recipients

- 5.1. All recipients of Monthly PRS Treats Draw and Grand PRS Treats Draw shall be randomly selected by PPA's random draw system based on the total number of online contest forms which were submitted during the Contest Period.
- 5.2. Each Enrolee is entitled to get a maximum one (1) Monthly PRS Treat and one (1) Grand PRS Treat during the Contest Period, as set out below:

Contest Period	Notification Date	No. of Recipients
1 – 31 July 2024	20 August 2024	10
1 – 31 August 2024	20 September 2024	10
1 – 30 September 2024	20 October 2024	10
1 – 31 October 2024	20 November 2024	10
1 – 30 November 2024	20 December 2024	10
1 – 20 December 2024	20 January 2025	10
Grand PRS Treats	20 January 2025	10

- 5.3. All recipients of the Monthly PRS Treats Draw and Grand PRS Treats Draw shall be announced via PPA's website and via PPA's social media platform (www.facebook.com/ppa.my.official/) on the 20th of each subsequent month.
- 5.4. PPA reserves the right to reselect the recipients of Monthly PRS Treats Draw and Grand PRS Treats Draw by way of PPA's random draw system in any of the following events as determined by PPA at its sole and absolute discretion:
 - 5.4.1. The Enrolee's PRS account is terminated for any reasons whatsoever;
 - 5.4.2. The Enrolee's PRS Online Enrolment is blocked or cancelled for any reasons whatsoever;
 - 5.4.3. There is a suspicious transaction and/or activity involving the Enrolee's PRS account.
- 5.5. PPA reserves the right to disqualify any Enrolees from the Contest or from receiving PRS Treats in any of the following events as determined by PPA at its sole and absolute discretion:
 - 5.5.1. The Enrolee's PRS account is terminated for any reasons whatsoever;
 - 5.5.2. The Enrolee's PRS Online Enrolment is blocked or cancelled for any reasons whatsoever;
 - 5.5.3. There is a suspicious transaction and/or activity involving the Enrolee's PRS account.

6. Disbursement of PRS Treats in PRS Units

- 6.1. PRS Treats will be credited into recipients' PRS accounts by respective PRS Providers* as selected by PPA within sixty (60) working days from the Notification Date, as listed in table 5.2.
- 6.2. For Referrers with two (2) or more PRS funds, PRS Treats will be credited into the account with the most recent transaction. If two or more transactions fall on the same day, PRS Treats will be credited into the PRS fund with the highest balance amount.
- 6.3. The PRS Treats are non-transferable or exchangeable for cash, credit or kind and shall be subject to such terms and conditions which PPA may at its sole discretion impose.
- 6.4. PPA will notify PRS Providers to credit PRS Treats into the recipients' PRS accounts.
- 6.5. PPA will not entertain any requests from recipients to credit the PRS Treats into a preferred PRS account or any third party's PRS account.
- 6.6. All PRS Treats are subject to Providers' sales charge and the Sales and Services Tax (SST) where applicable.

**PRS Providers – AHAM Asset Management Berhad, AIA Pension and Asset Management SdnBhd, AmFunds Management Berhad, Hong Leong Asset Management Bhd, Kenanga Investors Berhad, Manulife Investment Management (M) Berhad, Principal Asset Management Berhad (formerly known as CIMB-Principal AssetManagement Berhad), Public Mutual Berhad and RHB Asset Management Sdn Bhd.*

7. General Terms & Conditions

- 7.1. The Terms and Conditions herein shall prevail over any provisions or representations contained in any other advertising and/or promotional materials in relation to the Contest.
- 7.2. All matters relating to the Contest, including the determination of recipients, is final, binding and conclusive. No correspondence, protests or appeals will be entertained.
- 7.3. For the avoidance of doubt, the alteration, shortening, cancellation, suspension or termination of this Contest by PPA shall not entitle Enrolees or any other persons whatsoever to any claim or compensation against PPA for any losses or damages suffered or incurred as a direct or indirect result of the act of alteration, shortening, cancellation, suspension or termination.
- 7.4. PPA shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via PPA's PRS Online Enrolment or the eligible channel and/or the determination of the Enrolee's eligibility for the PRS Treats.
- 7.5. PPA shall not be liable for any losses, damages or costs incurred or suffered by any Enrolee as a result of any Enrolee participating in this Contest. Furthermore, PPA shall not be liable for any default of this obligation under the Contest due to any force majeure event which includes but not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of PPA.

- 7.6. The Terms and Conditions of this Contest shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 7.7. PPA may at its absolute discretion disqualify/reject any Enrolee who does not comply with the Terms and Conditions stated herein and/or found or suspected of tampering with the Contest and/or its process or the operation of this Contest. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Contest.
- 7.8. Private retirement scheme consultants ("*PRS Consultants*") whom are registered with the Federation of Investment Managers Malaysia shall not be eligible to participate in this Contest and shall also not be entitled to receive any benefit pursuant to this Contest however so arising and upon discovery of the same, any participation by any PRS Consultants shall be automatically and forthwith deemed as null and void.
- 7.9. Any such variation of any of the Terms and Conditions herein shall be binding on Enrolees and be deemed to be brought to their attention through any notice displayed on PPA's website.
- 7.10. By participating in the Contest, Enrolees expressly agree to be bound by this Contest's Terms and Conditions, including those additional terms and conditions and policies stated in "*PRS Online Enrolment's Terms and Conditions*" and "*PPA's Terms and Conditions*".
- 7.11. Enrolees also agree and consent to allow personal data or information to be collected, processed and used by PPA in accordance with PPA's Privacy Statement, which may be viewed on www.ppa.my. Such details include, without limitation, personal data or information being processed and used by PPA for:
- 7.11.1. the purposes of the Contest;
 - 7.11.2. marketing and promotional activities conducted in such manner as PPA deems fit in any media including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the internet, without further express consent from Enrolees. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews materials as well responses and related photographs. In this regard, each Enrolee agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of PPA in relation to the Contest; and other promotional, marketing and publicity notification/information including future promotional, marketing and publicity notification/information from PPA from time to time.