



## **PRIVATE RETIREMENT SCHEMES ONLINE ENROLMENT TREATS** **TERMS & CONDITIONS**

The Private Retirement Schemes (“PRS”) Online Enrolment Treats Campaign (hereinafter referred to as the “Campaign”) is organised by **Private Pension Administrator Malaysia (1008454-W)** (hereinafter referred to as “PPA”) and shall be subject to the Terms and Conditions herein.

### **1. Campaign Period**

1.1 The Campaign will commence from 1 October 2018 to 15 December 2018 (hereinafter referred to as the “Campaign Period”). PPA reserves the right upon giving notice of not less than fourteen (14) days to change the duration, commencement and/or expiry dates of the Campaign Period.

### **2. Eligible Participants**

#### **2.1 New PRS Members (“Enrolee”)**

2.1.1 The Campaign is open to new PRS Members who satisfy the eligibility criteria of being a Malaysian citizen and who are at least 18 years of age. For the purpose of the Campaign, new PRS Members (“Enrolee”) shall mean members who are registering for a PRS account for the first time during the Campaign Period.

2.1.2 Existing PRS Members who intend to enrol with the new PRS Provider(s) shall not be eligible to participate in the Campaign under this category.

**Private Pension Administrator Malaysia (1008454-W)**

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## 2.2 Existing PRS Members (“Referrer”)

2.2.1 The existing PRS Members with PRS registered account with PPA shall only be eligible to participate in the Campaign as the Referrer who refers a new Enrolee who are registering for a PRS account for the first time during the Campaign Period.

2.2.2 PRS Consultants shall not be entitled to participate in this Campaign. Upon discovery, a PRS Consultant’s participation in the Campaign shall automatically and forthwith be null and void.

## 3. **Campaign Mechanics**

### 3.1 New PRS Members (“Enrolee”)

3.1.1 To be entitled for the Enrolment Treats, the Enrolee must have successfully enrolled in PRS via PRS Online Enrolment service. During the Campaign Period, every 10<sup>th</sup> successful Enrolee(s) (e.g. the 10<sup>th</sup> Enrolee, the 20<sup>th</sup> Enrolee, the 30<sup>th</sup> Enrolee, the 40<sup>th</sup> Enrolee, etc.) shall be entitled to the Enrolment Treats.

### 3.2 Existing PRS Members (“Referrer”)

3.2.1 To be entitled for the Enrolment Treats, the Referrer must ensure that the Enrolee has filled up the Referrer’s valid PPA account number at the ‘Remark section’ (e.g. <REFBY><PPA Account No>) upon enrolment for the new PRS account. During the Campaign Period, every 10<sup>th</sup> successful Referrer(s) (e.g. the 10<sup>th</sup> Referrer, the 20<sup>th</sup> Referrer, the 30<sup>th</sup> Referrer, the 40<sup>th</sup> Referrer, etc.) shall be entitled to the Enrolment Treats.

## 4. **Enrolment Treats**

### 4.1 New PRS Members (“Enrolee”)

4.1.1 Every 10<sup>th</sup> Enrolee(s) (e.g. the 10<sup>th</sup> Enrolee, the 20<sup>th</sup> Enrolee, the 30<sup>th</sup> Enrolee, the 40<sup>th</sup> Enrolee, etc.) will receive a PRS contribution of RM100.00 in units which will be credited into their PRS account (hereinafter referred to as “Enrolee Treat”). Provider’s sales charge may apply (+SST, where applicable).

#### 4.2 Existing PRS Members (“Referrer”)

- 4.2.1 Every 10<sup>th</sup> Referrer(s) (e.g. the 10<sup>th</sup> Referrer, the 20<sup>th</sup> Referrer, the 30<sup>th</sup> Referrer, the 40<sup>th</sup> Referrer, etc.) will receive a PRS contribution of RM100.00 in units which will be credited into their PRS account (hereinafter referred to as “Referrer Treat”). Provider’s sales charge may apply (+SST, where applicable).
- 4.2.2 For the purpose of clarity, the successful Referrer will be entitled to the Referrer Treat only once a week. He/she shall be eligible to participate in the following weeks during the Campaign Period.
- 4.3 Upon the successful completion of the online transaction, the contributions will be forwarded to the respective Provider(s) for their onward processing at the next cycle. Separate acknowledgement from the respective Provider(s) will be received, once the units in the relevant fund(s) for the benefit have been created. Please note that successful completion of the online transaction does not guarantee the successful opening of the account. The respective Provider(s) may take up to 7 business days to confirm or reject the opening of the account and the enrolees are obliged to provide all the necessary information (if requested by the respective Provider[s]) for the verification purposes. The enrolees may contact PPA if they wish to know the status of their transactions.

### 5. **Disbursement of Enrolment Treats**

- 5.1 A maximum of 10 each of the successful Enrolees and successful Referrers (hereinafter referred to collectively as “Recipient”) will be announced weekly every Thursday of the following week. The Recipient(s) will receive an email notification on the same day (hereinafter referred to as the “Notification Date”).
- 5.2 The Recipient(s) will receive the Enrolment Treats within sixty (60) days from the Notification Date.
- 5.3 The Treat is not transferable or exchangeable for cash, credit or any kind and shall be subject to such terms and conditions which the PPA may in its sole discretion impose.

- 5.4 PPA will notify the PRS Providers to credit the Treat into the Recipient's PRS account.
- 5.5 For successful Referrer with 2 (two) or more PRS funds, the Referrer Treat will be credited to the most recent transaction, and if the transaction falls on the same day, the Referrer Treat will be credited to the PRS fund with the higher balance amount.

## **6. General Terms & Conditions**

- 6.1 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 Campaign.
- 6.2 For the avoidance of doubt, the alteration, shortening, cancellation, suspension or termination of this Campaign by PPA shall not entitle the Eligible Participants 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.
- 6.3 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 transactions relating to the Campaign.
- 6.4 PPA shall not be liable for any losses, damages, or costs incurred or suffered by any Eligible Participants as a result of any Eligible Participants participating in this Campaign. Furthermore, PPA shall not be liable for any default of this obligation under this Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of PPA.
- 6.5 The Terms and Conditions of the Campaign shall be governed by the Laws of Malaysia and subject to the absolute jurisdiction of the Courts of Malaysia.
- 6.6 PPA may at its sole and exclusive discretion disqualify/reject any Eligible Participant(s) who does not comply with the terms and conditions stated herein and/or found or suspected of tampering with the Campaign and/or its process or the operation of the Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

- 6.7 Any such variation of any of the terms and conditions herein shall be binding on the Eligible Participants and be deemed to be brought to their attention through any notice displayed at PPA website.
- 6.8 By participating in this Campaign, the Eligible Participant(s) expressly agree to be bound by Campaign'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".

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