



## **PRS ONLINE TOP UP TREATS**

### **Terms & Conditions**

The PRS Online Top Up Treats Campaign (hereinafter referred to as the “Campaign”) is organised by Private Pension Administrator Malaysia (1008454-W) (“PPA”) and shall be subject to the Terms and Conditions herein. PRS Members that top-up their PRS account via the PRS Online service will be eligible to participate in the Campaign subject to the terms and conditions herein (hereinafter referred to as the “Eligible Participant”). The Eligible Participant(s) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by PPA.

#### **1. Eligibility**

- a) This Top Up Treats Campaign is opened to all PRS Members, who are at least 18 years of age, with an active PRS registered account with PPA on the PRS Member Portal (hereinafter referred to as the “Eligible Channel”) and successfully top-up their PRS account via the PRS Online service.

#### **2. Top Up Treats Mechanics and Conditions**

- a) This Top Up Treats Campaign commences on 1<sup>st</sup> March 2017 and ends on midnight of 31<sup>st</sup> August 2017 (hereinafter referred to as the “Campaign Period”).
- b) PRS Member must visit [www.prsmember.my](http://www.prsmember.my) and login to Eligible Channel and top-up their PRS account via the PRS Online service to participate in the Campaign.
- c) The top-up must be from Eligible Participant(s) own contribution. Any PRS contribution(s) contributed by an Employer will not entitle the PRS Member to participate in the Campaign.
- d) Daily, during the Campaign Period, every 38<sup>th</sup> Eligible Participant(s) (e.g. the 38<sup>th</sup> participant, the 76<sup>th</sup> participant, the 114<sup>th</sup> participant, etc.) who successfully top-up their respective PRS account via PRS Online service will be declared as the Top Up Treats Recipient for that day and will be given a one-time contribution of RM100 in units into their PRS account. The RM100 in units is subject to Provider’s sales charge at no more than 3%, where applicable.

#### **3. Top Up Treats**

- a) Every 38<sup>th</sup> Eligible Participant(s) (e.g. the 38<sup>th</sup> participant, the 76<sup>th</sup> participant, the 114<sup>th</sup> participant, etc.) who successfully top-up via PRS Online service for each day during the Campaign Period will be declared as the “Top Up Treats Recipient”.
- b) The Top Up Treats Recipient will receive a one-time PRS contribution of RM100 in units which will be credited into their PRS account (hereinafter referred to as the “Top Up Treats”) and subject to Provider’s sales charge at no more than 3%, where applicable.

- c) The Top Up Treats Recipient who had been selected on a particular day as the 38<sup>th</sup> Eligible Participant(s) (e.g. the 38<sup>th</sup> participant, the 76<sup>th</sup> participant, the 114<sup>th</sup> participant, etc.) and is/are entitled to the Top Up Treats, shall not be entitled for any other Top Up Treats for the month in which the said Top Up Treats Recipient had been selected as the 38<sup>th</sup> Eligible Participant(s) (e.g. the 38<sup>th</sup> participant, the 76<sup>th</sup> participant, the 114<sup>th</sup> participant, etc.). He/she shall be eligible to participate in the Campaign that will be held in the following month. For the purpose of clarity, each Top Up Treats Recipient is only entitled to the Top Up Treats once a month during the Campaign Period.
- d) The Top Up Treats is not transferable or exchangeable for cash, credit or kind and shall be subject to such terms and conditions which the PPA may in its sole discretion impose.
- e) PPA will not entertain any request from the Top Up Treats Recipient to credit the PRS contribution to the Top Up Treats Recipient preferred PRS account or any third party's PRS account.
- f) PPA will notify the PRS Providers to credit the Top Up Treats into the Top Up Treats Recipient's PRS account.
- g) All Top Up Treats Recipients shall receive an email notification on the following week (hereinafter referred to as the "Notification Date").
- h) The one-time PRS contribution of RM100 in units will be automatically credited into the Top Up Treats Recipient's PRS Account by respective PRS Providers\* as selected by PPA the following month from the month of the Notification Date.
- i) If the 38<sup>th</sup> Eligible Participant(s) (e.g. the 38<sup>th</sup> participant, the 76<sup>th</sup> participant, the 114<sup>th</sup> participant, etc.) tops-up 2 PRS Funds at the same time, the Top Up Treats will be credited to the PRS Fund with higher balance amount. Should both PRS Funds have the same balance amount, the Top Up Treats (may) be credited into either one of the account.
- j) PPA reserves the right to disqualify any Top Up Treats Recipient from receiving the Top Up Treats in any of the following events as determined by PPA at its sole and absolute discretion:
  - i) The Top Up Treats Recipient PRS account is terminated for any reasons whatsoever;
  - ii) The Top Up Treats Recipient PRS top up transaction is blocked or cancelled for any reasons whatsoever;
  - iii) There is suspicious transaction or activity involving the Top Up Treats Recipient.

\*PRS Providers – Affin Hwang Asset Management Berhad, AIA Pension and Asset Management Sdn Bhd, AmFunds Management Berhad, CIMB-Principal Asset Management Berhad, Kenanga Investors Berhad, Manulife Asset Management Services Berhad, Public Mutual Berhad and RHB Asset Management Sdn Bhd.

#### **4. Steps to top-up your PRS Account via PRS Online service**

Step 1: Go to [www.prsmember.my](http://www.prsmember.my) and login

Step 2: Select existing PRS Fund(s) to top up

Step 3: Determine top-up amount(s)

Step 4: Record Acknowledgement for future verification

#### **5. General Terms & Conditions**

- a) 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 the Eligible Channel and/or the determination of the Eligible Participants eligibility for the Campaign.
- b) All matters relating to the Top Up Treats Campaign, including the determination of the Top Up Treats Recipient, is final, binding and conclusive. No correspondence, protests or appeals will be entertained.
- c) PPA reserves the right upon giving reasonable notice to alter, shorten, cancel, suspend or terminate this Top Up Treats Campaign or any part thereof within twenty one (21) days via PPA website ([www.ppa.my](http://www.ppa.my)) and/or any other mode at the absolute discretion of PPA.
- d) For the avoidance of doubt, the alteration, shortening, cancellation, suspension or termination 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.
- e) PPA shall not be liable for any losses, damages or costs incurred or suffered by any PRS Members as a result of any PRS Members participating in this Top Up Treats Campaign. Furthermore, PPA shall not be liable for any default of this obligation under the Top Up Treats 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.
- f) The Terms and Conditions of this Top Up Treats Campaign shall be governed by the Laws of Malaysia and subject to the absolute jurisdiction of the Courts of Malaysia.
- g) 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 this Top Up Treats Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign and/or the Eligible Channel.

- h) 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.
- i) Eligible Participants also agree and consent to such details including without limitation of personal data or information being processed and used by PPA for:
  - i. the purposes of the Campaign;
  - ii. 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 the Eligible Participant. 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 material as well responses and related photographs. In this regard, each Eligible Participant 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 Campaign; and
  - iii. other promotional, marketing and publicity notification/information including future promotional, marketing and publicity notification/information from PPA from time to time.

For information or enquiries related to the Top Up Treats Campaign, the PRS Member may speak to PPA Member Services hotline at 1300-131-772. Alternatively, the PRS Member may choose to e-mail PPA via the feedback form at PPA website ([www.ppa.my](http://www.ppa.my)).