

InsureCruise and InsureStaycay Promotion (“Promotion”) Terms and Conditions

1. Promotion

- 1.1 This Promotion is jointly organised by United Overseas Bank Limited (“UOB”) and United Overseas Insurance Limited (“UOI”) (hereinafter collectively referred to as the “Organiser”).
- 1.2 This Promotion is valid from 16 September to 31 December 2022, both dates inclusive (“Promotion Period”).
- 1.3 This Promotion is applicable to InsureCruise and InsureStaycay Plans (“Applicable Plan(s)”) which are underwritten by UOI and distributed by UOB.
- 1.4 For the purposes of this Promotion:
 - (a) “Card” refers to any MasterCard or Visa credit or debit card or American Express card maintained with any bank or financial institution and which card is valid, subsisting, in good standing and satisfactorily conducted; and from which funds may be applied towards the payment of Premium(s) for any Applicable Plan(s).
 - (b) “Premium” refers to the total insurance premium payable for the Applicable Plan(s).
- 1.5 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “Terms”).

2. Promotion Mechanics

- 2.1 To participate in this Promotion, you must successfully charge your Premium for your Applicable Plan to your Card during the Promotion Period.
- 2.2 If you satisfy the requirements of this Promotion, you shall be entitled to the following discounts:

Plan Type	Discount Percentage
InsureCruise	10%
InsureStaycay	10%

- 2.3 The above discounts are not redeemable for cash, non-transferable and not valid with other promotions.
- 2.4 The Organiser may substitute the discount under this Promotion with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.5 Purchase of Applicable Plans can be made via UOB’s website.

3. General

- 3.1 The following persons shall not be eligible to participate in the Promotion:
 - (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (c) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.2 The Organiser will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of this Promotion. Without limiting the foregoing, the Organiser will not be liable or responsible for any undelivered, misdirected, corrupted, lost

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or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB’s online banking services or mobile banking services or third-party applications, howsoever caused.

- 3.3 The Organiser has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. The Organiser’s decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 3.4 The Terms shall be read in conjunction with any other terms that may be relevant in connection with this Promotion (collectively the “**Standard Terms**”). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.5 The Organiser may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.6 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.7 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties (including UOI) collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 3.8 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
- 3.9 The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Important Notice and Disclaimers

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of the Applicable Plans will be provided in the policy contract and will be sent to you upon acceptance of your application for the relevant Applicable Plans by UOI. You may wish to seek advice from a qualified adviser before making a commitment to purchase any of the Applicable Plans. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether the Applicable Plan is suitable for you. UOB does not hold itself out to be an insurer, insurance broker or insurance agent. The insurance products and services stated herein are underwritten by UOI.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

United Overseas Bank Limited Co. Reg. No. 193500026Z

United Overseas Insurance Limited Co. Reg. No. 197100152R

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