

Terms and Conditions of UOB Lady's Insurance Promotion ("Promotion")

A. Promotion Details

1. Definitions:

- (a) **"Prudential"** means Prudential Assurance Company Singapore (Pte) Limited.
- (b) **"Promotion Period"** means:
 - i. For All Savings Plans and Protection Plans: the period between 12 March 2021 and 9 April 2021 (both dates inclusive).
 - ii. Based on submission date, incepted by 16 Apr 2021 or first 100, whichever earlier.
- (c) **"Eligible Customer"** means customers whose proposal for any Eligible Insurance Plan is submitted to and incepted by Prudential during the Promotion Period by satisfying the eligibility criteria below.
- (d) **"Eligible Insurance Plan"** means any of the products with a Minimum Annualised premium or Minimum Single Premium as stated in the Promotion Table below ("Minimum Annualised Premium" or "Minimum Single Premium").
- (e) **"The Fullerton Hotel Singapore Reward"** means this reward and Dining Credits Voucher is non-refundable, non-transferable, non-extendable and only valid till 30 Dec 2021. The reward must be redeemed by 30 Dec 2021, failing which the credits will be deemed to be unclaimed and you will be deemed to have relinquished your entitlement to the reward.

Accommodation & Dining Vouchers/Credit

- Valid for use in Singapore only.
- Validity of stay from 1 June to 30 December 2021
- Applicable for stay from Monday to Sunday
- Room, restaurant and spa reservations are subjected to availability and blackout dates apply.
- Blackout Dates – 8 & 9 August 2021 (National Day), 16 to 21 August 2021 (World Economic Forum), 30 September to 3 October 2021 (Formula One Grand Prix), 31 December 2021
- Dining Vouchers may be used at all dining outlets at The Fullerton Hotel and The Fullerton Bay Hotel. Prior reservations are required
- Any unutilised amount from this voucher will not be refundable.
- Any purchases in excess of the Dining Credits' value must be settled directly with the hotel upon check-out (personal account), subject to applicable taxes and charges.
- No change is given by the merchant/hotel if purchase value is less than the value of the Dining Credits Voucher.
- The reward and Dining Credits is strictly not for resale.
- Any misuse of the reward and Dining Credits may constitute a criminal offence and the offender will be liable for prosecution.
- The reward and Dining Credits is not exchangeable for cash, credit or any other item in part or in whole, and is not replaceable, if expired, lost or stolen.
- Prudential and UOB makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchant's goods and services in respect of the credits. Any dispute about the same must be resolved directly with the merchant (i.e., The Fullerton Hotel Singapore) directly.
- The Fullerton Hotel Singapore's terms and conditions apply

(f) “Promotion Table” means the table below

Period	Minimum Annualised Premium ¹	Reward
12 Mar- 9 Apr 21 <i>Based on submission date, incepted by 16 Apr 2021 or first 100, whichever earlier.</i>	Min \$10,000 endowment OR \$2,000 protection insurance purchase	1 night complimentary stay at The Fullerton Hotel Singapore for two
	Min \$15,000 endowment OR \$3,000 protection insurance purchase	1 night complimentary stay at The Fullerton Hotel Singapore for two with breakfast + \$100 credits (Can be used for dining/spa)

¹ The Minimum Annualised Premium is defined as the total premium due in a year for the basic policy and supplementary benefit(s).

2. Eligibility

In order to be eligible to participate in this Promotion, you must satisfy all of the following requirements during the Promotion Period:

- (a) You must be an existing UOB Lady’s Savings Account holder with United Overseas Bank Limited (“**UOB**”) or successfully apply for a UOB Lady’s Savings Account with United Overseas Bank Limited (“**UOB**”) and have your UOB Lady’s Savings Account application approved by UOB during the Promotion Period; and
- (b) You must submit your proposal for any Eligible Insurance Plan (as stipulated in the Promotion Table above) to Prudential through a qualified UOB Banker / Bancassurance Specialist representative and have your proposal accepted by Prudential during the Promotion Period.

3. Reward

- (a) An Eligible Customer is entitled to receive a reward in accordance with the Promotion table above.
- (b) The reward in this promotion shall be limited to one redemption per eligible customer on a ‘per-policy’ basis (subject to the terms and conditions of this Promotion).
- (c) This Promotion is not applicable should the Eligible Insurance Plan be cancelled within the fourteen (14) day free-look period. The premium amount refunded will be based on the premium amount paid by the Eligible Customer.
- (d) This Promotion is not applicable should the Eligible Insurance Plan be Not Taken Up and subsequently reopened.

4. Voucher

Each Eligible Customer will be entitled to a maximum of one (1) Voucher per policyholder.

5. Voucher Redemption

Prudential will issue a SMS, Email or Mail (“Redemption Notification”) to each Eligible Customer provided that the Eligible Customer’s Eligible Insurance Plans purchased during the Promotion Period are in force as at the date of the Redemption Notification. Eligible Customers shall be solely responsible for ensuring that they provide Prudential with a valid phone number or email address for the purpose of redemption. The Eligible Customer agrees and accepts that Prudential will not be responsible for any consequences arising from his/her failure to provide Prudential with a true, complete and accurate phone number or email address and/or notify Prudential of any change(s) to his/her phone number and email address. Redemption of Voucher will commence three (3) months after the policy is inception. Voucher must be redeemed within two (2) months from the date of Redemption Notification. If an Eligible Customer fails to claim his/her Voucher within the stipulated redemption period in the Redemption Notification, his/her Voucher will be forfeited, and the Eligible Customer shall not have any claim against Prudential for such forfeiture. Further details of the redemption procedures will be set out in the Redemption Notification.

B. General Terms and Conditions

1. By participating in the Promotion, each Eligible Customer is deemed to have accepted and agreed to be bound by these terms and conditions contained herein and any other instructions, terms and conditions that Prudential may issue from time to time.
2. Prudential assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected forms or email communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed incomplete, garbled or delayed electronic transmission which may limit an Eligible Customer’s ability to participate in the Promotion.
3. Prudential has the sole and absolute discretion to exclude any Eligible Customer from participating in the Promotion without any obligation to furnish notice and/or reason.
4. Prudential reserves the right to disqualify or disregard any Eligible Customer who does not comply with the terms and conditions contained herein.
5. Prudential may at its discretion forfeit the Discount and/or Voucher, or, if already awarded, reclaim the Discount and/or Voucher at the expense of the Eligible Customer without payment, compensation, or having to give any reason whatsoever in the event Prudential subsequently discovers that the Eligible Customer is not eligible to participate in the Promotion and/or to receive the Discount and/or Voucher.
6. Vouchers are subject to availability while stocks last. Prudential reserves the right to replace any Vouchers with items of similar value at any time without prior notice.
7. Prudential shall not be liable for any loss of, damage to, defects, delay, mis-delivery or non-delivery of the Discount and/or Voucher.
8. Prudential reserves the right to deal with any unclaimed Voucher in any manner it deems fit. Prudential reserves the right to request for the Eligible Customers’ proof of eligibility, identity and/or otherwise for

the purposes of verifying the Eligible Customer's claim to the Discount and/or Voucher. Prudential is under no obligation whatsoever to disclose the identity of the Eligible Customers or to publish the same for any reason at any point of time.

9. The Discount and/or Voucher is not exchangeable for cash, credit or any other items of equivalent value. The validity period of the Discount and/or Voucher is non-extendable. Prudential will be under no obligation to replace or pay to Eligible Customers the value of any Discount and/or Voucher that are not utilised by the Eligible Customers before the end of the validity period of the Voucher as may be stipulated by Prudential and/or relevant merchants.
10. The Promotion is not valid in conjunction with other promotions carried out by Prudential.
11. By participating in this Promotion, each Eligible Customer agrees and consents under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of any and all personal data of the Eligible Customer by/to Prudential, advertising and promotional agencies of the Promotion and such other third party, in Prudential's absolute discretion, consider appropriate or necessary in connection with the Promotion and redemption of Discount and/or Voucher.
12. If an Eligible Customer provides Prudential with personal data of any third party, that Eligible Customer hereby:
 - a) Agrees on behalf of that third party to be bound by the terms and conditions contained herein; and
 - b) Consents on behalf of that third party, to Prudential's collection, use, disclosure and processing of his/her personal data in accordance with the terms and conditions contained herein.

The Eligible Customer warrants that he/she has obtained the said third party's prior consent to such collection, use, disclosure and processing of his/her personal data by Prudential and that the personal data that the Eligible Customer provides to Prudential is true, accurate and complete.

13. Prudential shall not be liable for any third party's misuse of the Eligible Customer's submitted information and photograph as a result of the Eligible Customer taking part in the Promotion.
14. Unless prohibited by law, participation in the Promotion constitutes permission for Prudential, its advertising and promotional agencies to use any of the Eligible Customer's names, and/or likeness for advertising and promotional purposes. Each Eligible Customer further agrees and acknowledges that the copyright and all other intellectual property rights in and to all photographs or audio-video or other recordings of the Eligible Customer taken or made in connection with the Promotion shall vest solely and absolutely in Prudential without any compensation to the Eligible Customer.
15. Prudential may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, (i) suspend, cancel or terminate the Promotion, or (ii) delete, vary, supplement, amend, modify any one or more of the terms and conditions of the Promotion. Prudential's determination of all matters in connection with the Promotion and the Discount and/or Voucher shall be final, binding and conclusive. Prudential is not obliged to give any reason or prior notice on any matter concerning the Promotion or the Discount and/or Voucher. No appeal, correspondence or claims will be entertained. Prudential has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive the Discount and/or Voucher. Eligible Customers shall

not be entitled to any damages or compensation whatsoever or howsoever arising as a result of such amendment, suspension or termination.

16. By participating in the Promotion, all Eligible Customers agree and undertake to, at all times, indemnify, keep indemnified, and hold Prudential, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by Prudential's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Discount and/or Voucher, and/or any breach or purported breach of these terms and conditions and/or any applicable law.
17. Prudential makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchants' goods and services in respect of the Voucher. Any dispute about the same must be resolved directly with the merchant. Merchant terms and conditions apply.
18. In the event of any inconsistency or discrepancy between the terms and conditions contained herein and the contents of any brochure, marketing and/or promotional materials relating to the Promotion, the terms and conditions contained herein shall prevail.
19. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular the Reward, are the property of their respective owners. Prudential is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
20. Failure by Prudential to exercise any of its right or remedy under the terms and conditions contained herein does not constitute a waiver of that right or remedy.
21. The terms and conditions contained herein shall be governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the courts of Singapore.
22. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

Important Notes:

These insurance plans are distributed by United Overseas Bank Limited ("UOB") and underwritten by Prudential Assurance Company Singapore (Pte) Ltd (Reg. No. 199002477Z.) ("Prudential").

You are recommended to read the product summary and seek advice from a qualified Financial Adviser Representative for a financial analysis before purchasing a policy suitable to meet your needs.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

As some of the products have no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums for some of the products are not guaranteed and may be adjusted based on future claims experience.

The information contained on this website is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to this insurance product in the policy documents that can be obtained from your qualified Financial Adviser Representative.

The information contained on this website is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

These policies are 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/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 11 March 2021.

This advertisement has not been reviewed by the Monetary Authority of Singapore.