

**UOB BRICK SET INSURANCE REWARDS PROMOTION
TERMS AND CONDITIONS**

1. Definitions

For the purposes of this Promotion, unless otherwise defined herein, the following terms shall have the following meanings:-

- 1.1. **“Premium Amount”** refers to annualised premium for regular premium plans of the relevant Qualifying Insurance Plan.
- 1.2. **“Endowment Plans”** means all endowment plans distributed by UOB and underwritten by PACS.
- 1.3. **“PACS”** means Prudential Assurance Company Singapore (Pte) Limited.
- 1.4. **“Protection Plans”** refers to PRUActive Protect, PRUActive Term, PRUTerm Ascend (not applicable with effect from 1 January 2022), PRUCancer 360, PRULady, PruActive Life, PRUMortgage, PRUMortgage Refund, PRUShield and PRUShield Extra insurance plans distributed by UOB and underwritten by PACS.
- 1.5. **“Qualifying Insurance Plans”** means the Endowment Plans and Protection Plans.
- 1.6. **“UOB”** means United Overseas Bank Limited.

2. Promotion

- 2.1. This UOB BRICK SET INSURANCE REWARDS PROMOTION (the **“Promotion”**) is valid from 23 August 2021 to 31 March 2022, both dates inclusive (the **“Promotion Period”**). By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the **“Terms and Conditions”**).
- 2.2. To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must successfully apply to purchase any Qualifying Insurance Plan within the Promotion Period with a Premium Amount of (in the case of Endowment Plans) at least S\$10,000 and (in the case of Protection Plans) at least S\$10,000 (**“Application”**);
 - (b) you must not have used your CPF monies to purchase the Qualifying Insurance Plan in this Promotion;
 - (c) the Qualifying Insurance Plan purchased by you in this Promotion must be incepted by PACS within one (1) month from the date of your Application.
- 2.3. If you are amongst the first 1,000 participants of this Promotion to satisfy all the requirements in this Promotion, you shall be eligible to receive an exclusive UOB Brick Set using LEGO® elements (the **“Gift”**).
- 2.4. You shall only be eligible to receive one Gift in this Promotion, regardless of the number of Qualifying Insurance Plans purchased during the Promotion Period.
- 2.5. If you are eligible to receive the Gift, you will be notified by UOB based on your contact information provided in your Qualifying Insurance Plan application (the **“Redemption Notice”**) within 3 months of the date of your Application (or such other date as UOB, as the case may be, determine).

- 2.6. The Redemption Notice will set out details on the redemption of your Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notice is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notice.
- 2.7. The Gift must be redeemed during the redemption period specified in the Redemption Notice. Strictly no extension will be granted for any reason whatsoever.
- 2.8. Gifts are on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
- 2.9. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gift is allowed.
- 2.10. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.11. In the event the Qualifying Insurance Plan is cancelled within its fourteen (14) day free-look period, you shall not be eligible to participate in this Promotion and UOB has the right to forfeit the Gift or reclaim the full value of the Gift.
- 2.12. The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift.
- 2.13. LEGO® is a trademark of the LEGO Group of companies which does not sponsor, authorize or endorse this Promotion.

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 UOB 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 or in connection with your participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost 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 UOB 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. UOB'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 If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Gift through such means as UOB may determine in its sole discretion.
- 3.5 The Terms and Conditions 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 Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.6 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 3.7 This Promotion is not valid with any other promotions, offers, and/or discounts unless otherwise stated.
- 3.8 The purchase of any type of insurance policy product (including, but not limited to, the Qualifying Insurance Plan and any accompanying rider) is subject to UOB's assessment of the individual's suitability for the relevant insurance policy product.
- 3.9 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 hereby expressly and irrevocably permit and authorise UOB to disclose any and all information whatsoever (including personal data) to PACS and any person (including, without limitation, the parties involved in organising, promoting and conducting this Promotion) as UOB deems fit at its discretion in connection with this Promotion and to contact you, including by voice call or text message.
- 3.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 3.11 The Terms and Conditions 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.
- 3.12 Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

IMPORTANT NOTICE AND DISCLAIMERS

Buying a life insurance policy is a long term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid. Buying insurance products that are not suitable for you may impact your ability to finance your future needs. This material is not a contract of assurance nor is it intended as an offer or recommendation with respect to the purchase or sale of any insurance products. Acceptance of the proposal is subject to underwriting. The precise terms and conditions of the above products are specified in the policy. The above is for general information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from a qualified financial adviser before making a commitment to purchase these products. In the event that you choose not to seek advice from a qualified financial adviser, you should consider carefully whether the products are suitable for you. United Overseas Bank Limited does not hold itself out to be an insurer, insurance broker or insurance agent. The insurance products and services stated herein are provided by Prudential Assurance Company Singapore (Pte) Limited. This advertisement has not been reviewed by the Monetary Authority of Singapore.

Deposit Insurance Scheme Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Policy Owner's Protection Scheme: 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 Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg)

Underwritten by



Distributed by



Prudential Assurance Company Singapore (Pte) Limited Co. Reg. No. 199002477Z

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

Information is updated as of 1 January 2022