

Terms and Conditions for “UOB SRS” (“Promotion”)

A. Promotion Details

1. Definitions:

- (a) **“Prudential”** means Prudential Assurance Company Singapore (Pte) Limited.
- (b) **“Promotion Period”** means the period between 1 November and 31 December 2023 (both dates inclusive).
- (c) **“Eligible Customer”** means policyholder whose proposal for any Eligible Insurance Plan is submitted to and incepted by Prudential during the Promotion Period having satisfied the eligibility criteria below.
- (d) **“Eligible Insurance Plan”** means any of the products meeting the criteria as stated in the Promotion Table below.
- (e) **“Reward”** means digital gift voucher values redeemable from participating merchants such as Amazon Singapore, Apple App Store & iTunes, Dairy Farm, Deliveroo, Frasers Property, Grab, GrabFood, Lazada, CapitaStar, NTUC FairPrice and Marriott. Please note that these merchants are subject to change.
- (f) **“Promotion Table”** means Promotion Table below.

Promotion Table

Eligible insurance plans	Minimum single premium ¹ (SGD/USD#)	Voucher Rewards (SGD)
Single Premium Plan – Savings & Wealth Accumulations		
	10,000	50
PRUActive Retirement II (SRS)	30,000	150
PRUWealth Plus SP (SRS)	50,000	250
	80,000	800

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

2. Eligibility

To be eligible for the Promotion, the Eligible Customer has to satisfy the following requirements during the Promotion Period in order to receive the Reward (as defined in the Promotion Table):

- (a) The Eligible Customer’s proposal for an Eligible Insurance Plan is submitted to and incepted by Prudential during the Promotion Period.
- (b) This Promotion is valid for single premium payment mode.
- (c) The Reward is not applicable should the Eligible Insurance Plan be Not Taken Up and subsequently reopened, or the Eligible Insurance Plan has lapsed and subsequently reinstated.

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- (d) If the Eligible Customer's proposal for any Eligible Insurance Plan fulfills the criteria of other promotions carried out by Prudential, the promotion with the higher value will be granted to the Eligible Customer.

3. Reward

- (a) An Eligible Customer is entitled to receive the Reward in accordance with Promotion Table (where applicable) above.
- (b) Each Eligible Customer is entitled to a maximum of one (1) Reward per life assured per Eligible Insurance Plan.
- (c) The Reward value is expressed as a percentage of the Eligible Insurance Plan's first-year premium in accordance with the Promotion Table , with the value rounded to the nearest SGD10.

4. Reward Redemption

- (a) Prudential will issue a SMS or Email ("Redemption Notification") to each Eligible Customer within three (3) months after the policy is incepted provided that the Eligible Customer's Eligible Insurance Plan purchased during the Promotion Period is in force as at the date of the Redemption Notification.
- (b) Eligible Customers shall be solely responsible for ensuring that they provide Prudential with a valid mobile 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 mobile phone number or email address and/or notify Prudential of any change(s) to his/her mobile phone number and email address.
- (c) The Reward must be redeemed by the deadline stipulated in the Redemption Notification. If an Eligible Customer fails to claim his/her Reward within the stipulated redemption period in the Redemption Notification, his/her Reward will be forfeited, and the Eligible Customer shall not have any claim against Prudential for such forfeiture.
- (d) 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/Reward/Promotion Bonus Units, or, if already awarded, reclaim the Discount/Reward/Promotion Bonus Units 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/Reward/Promotion Bonus Units.
6. Rewards are subject to availability while stocks last. Prudential reserves the right to replace any Discount/Reward/Promotion Bonus Units 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/Reward/Promotion Bonus Units.
8. Prudential reserves the right to deal with any unclaimed Discount/Reward/Promotion Bonus Units 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/Reward/Promotion Bonus Units at the time of Discount/Reward/Promotion Bonus Units collection/allocation. 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/Reward/Promotion Bonus Units is not exchangeable for cash, credit or any other items of equivalent value. The validity period of the Discount/Reward/Promotion Bonus Units is non-extendable. Prudential will be under no obligation to replace or pay to Eligible Customers the value of any Discount/Reward/Promotion Bonus Units that that are not utilised by the Eligible Customers before the end of the validity period of the Discount/Reward/Promotion Bonus Units 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.



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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/Reward/Promotion Bonus Units.
 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/Reward/Promotion Bonus Units 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/Reward/Promotion Bonus Units. 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/Reward/Promotion Bonus Units. 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/Reward/Promotion Bonus Units, 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 the purpose of the merchants' goods and services in respect of the Gift(s). 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 Discount/Reward/Promotion Bonus Units, 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 UOB Banker 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.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Before replacing an existing accident and health policy with a new one, you should consider whether the switch is detrimental, as there may be potential disadvantages with switching and the new policy may cost more or have fewer benefits at the same cost.

Premiums for some of the products are not guaranteed and may be adjusted based on future claims experience.



The information contained herein 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 these insurance products in the policy documents that can be obtained from your UOB Banker.

The information contained herein is for distribution 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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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Information is correct as of 1 November 2023.

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