

UOB Business Kit (UOB BizCare) (“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 1 January 2026 to 31 December 2026 (“**Promotion Period**”).
- 1.3 This Promotion is applicable for all Applicable Plans.
- 1.4 The following term as used in the Promotion shall have the following meaning:
 - 1.4.1 “**Applicable Plans**” means any BizCare Plans.
 - 1.4.2 “**BizCare Plans**” means the Plan 1, Plan 2 and Plan 3 underwritten by UOI and distributed by UOB.
 - 1.4.3 “**Eligible Customers**” means any customer of UOB Business Banking Singapore who:
 - (a) participated in this Promotion via UOI; and
 - (b) successfully purchased an Applicable Plan during the Promotion Period.
 - 1.4.4 “**Premium**” means the total insurance premium payable over a 12-month period for any Applicable Plan.
- 1.5 By participating in this Promotion, each Eligible Customer agrees to be bound by the terms and conditions of this Promotion (“**Terms**”).

2. Promotion mechanics

- 2.1 Under this Promotion, the Premium for the Applicable Plan will be waived for the first 3 months from its commencement date (“**Benefits**”).
- 2.2 The commencement date of the Applicable Plan shall be the date on which the Applicable Plan is successfully paid by the Eligible Customer.
- 2.3 For the avoidance of doubt, existing policyholders of any policy purchased prior to the Promotion Period who wish to renew or amend the coverage of their existing policy are not eligible to participate in this Promotion.
- 2.4 The Benefits allocated under this Promotion are not exchangeable for cash, credit, other products, or privileges, in full or in part.
- 2.5 The Organiser may, at any time without prior notice or reason or being liable to any person and in its absolute discretion, withdraw or substitute the Benefit under this Promotion with any other items of equivalent or similar value. The Organiser’s determination of the substituted Benefit shall be final, conclusive, and binding.
- 2.6 The Applicable Plans may be purchased online via UOB’s website (www.uob.com.sg/business/insure) or phone call (Tel: 6222 7733) during UOI’s business hours from Monday – Thursday: 8:45am to 5:45pm (Singapore time) and Friday: 8:45 am to 4:45pm (Singapore time).

3. General

- 3.1 The following customers of the Organiser shall not be eligible to participate in the Promotion:
- (a) Customers facing any legal proceedings of any nature threatened against them; or
 - (b) Customers whom the Organiser may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.2 The purchase and issuance of any Applicable Plan is subject to UOI's approval and assessment of the Eligible Customer's suitability for the purchase of such insurance policy.
- 3.3 Any cancellation of an Applicable Plans will be subject to the applicable administrative charges.
- 3.4 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 or in connection with the participation in this Promotion. Without limiting the foregoing, the Organiser 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, howsoever caused.
- 3.5 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 the Eligible Customers 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. The Organiser 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.
- 3.6 Unless otherwise expressly stated, this Promotion is not valid with other offers, privileges, or promotions of the Organiser.
- 3.7 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.
- 3.8 By participating in this Promotion and in addition to any other consent each Eligible Customer has already provided to the Organiser and any right of the Organiser under applicable laws, each Eligible Customer hereby expressly and irrevocably permit and authorise the Organiser to disclose any and all information whatsoever (including personal data) relating to them to any person (including, without limitation, the parties involved in organising, promoting and conducting this Promotion) as the Organiser deems fit at its discretion in connection with this Promotion and to contact each Eligible Customer, including by voice call or text message.
- 3.9 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce or enjoy the benefit of any of the Terms.
- 3.10 The Terms shall be governed by the laws of the Republic of Singapore and all parties 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 the Eligible Customers upon UOB's acceptance of the application for the relevant Applicable Plans. Each Eligible Customer may wish to seek advice from a qualified adviser before making a commitment to purchase any of the Applicable Plans. In the event any Eligible Customer choose not to seek advice from a qualified adviser, such Eligible Customer should consider carefully whether the Applicable Plan is suitable for it. 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.

The Applicable Plan is protected under the Policy Owners' Protection Scheme ("**Scheme**") which is administered by the Singapore Deposit Insurance Corporation ("**SDIC**"). Coverage for the Applicable Plan is automatic, and no further action is required from the Eligible Customer. 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 UOI or visit the General Insurance Association of Singaporeor 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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