

# InsureTravel \$50 Grab Voucher 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 1 April 2024 to 30 April 2024 (both dates inclusive), as may be extended by the Organiser in its sole discretion and without further notice from time to time (“**Promotion Period**”).
- 1.3. For the purposes of this **Promotion**:
  - 1.3.1. “**Applicable Plan(s)**” refers to Annual Multi-Trip InsureTravel Plans which are underwritten by **UOI** and distributed by **UOB**.
  - 1.3.2. “**Card**” refers to any MasterCard or Visa credit or debit card or American Express card issued by 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)**.
  - 1.3.3. “**Premium**” refers to the total insurance premium payable for the **Applicable Plan(s)**.
- 1.4. 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 satisfy all of the following conditions:
  - 2.1.1. You have received a Short Messaging Service (SMS) from UOB in relation to participate in this **Promotion**.
  - 2.1.2. You must successfully charge your **Premium** for your **Applicable Plan** to your **Card** during the **Promotion Period**.
  - 2.1.3. Purchase of **Applicable Plans** can be made via UOB’s website ([uob.com.sg/personal/insure/general/insuretravel](http://uob.com.sg/personal/insure/general/insuretravel) page) or the UOB TMRW App.
- 2.2. If you satisfy all of the requirements in Clause 2.1 above, you shall be eligible to receive the following discount on your **Applicable Plan** purchased in connection with this **Promotion** and you are the first 20 customers who have purchased an Annual Multi-Trip InsureTravel Plan during the **Promotion Period**, you shall also be eligible to receive the following Grab Ride voucher as set out in the table below corresponding to your trip type purchased under this Promotion (collectively, the “**Gift**”):

<u>Period:</u>	<u>1 Apr – 30 Apr 2024</u>	
<u>Trip Type (Individual and/or Family plan)</u>	<u>Discount Percentage</u>	<u>Gift Value (limited to first 20 customers)</u>
Annual Multi-Trip	20% + 5% ( <i>promo code must be applied before checkout to enjoy additional 5%</i> )	S\$50 5 redemptions capped at S\$10 per transaction

- 2.3. The above gift and discounts are not redeemable or exchangeable for cash or other gifts in kind, 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. In the event that your **Applicable Plan** is subsequently discovered to be ineligible or not entitled to participate in the **Promotion** or your **Applicable Plan** is cancelled or no longer active, then the

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**Organiser** is entitled at its sole and absolute discretion, and at any time without liability or prior notice or having to give any reason to:

- (a) suspend, revoke or forfeit the **Gift**; or
- (b) reclaim and charge you the full value of the **Gift**.

### 2.6. Gift Redemption

- (a) If you are eligible to receive the **Gift**, UOB will send an electronic short message service (“**SMS**”) to the mobile number stated in your application form for the **Applicable Plan** by 30 June 2024 (or such other date as the Organiser may determine in its sole discretion)
- (b) The **Gift** is provided solely by a merchant and/or supplier which UOB assumes no liability or responsibility for the acts or defaults of the merchant and/or the supplier or defects in the goods or services offered in this **Promotion**, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in this **Promotion**. UOB is not an agent of the merchant or supplier of the **Gift** or the goods or services offered in the **Promotion**. Any dispute about the quality or service standard must be resolved directly with the merchant and/or suppliers. The merchant and/or suppliers of the **Gift** or the goods or services offered in the **Promotion** may impose conditions for redemption and use of the **Gift** or the goods or services offered in the **Promotion**.
- (c) The **Organiser** may substitute all or part of any **Gift** under this **Promotion** with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- (d) There is only 1 set of redemption code showed in each **SMS** and the same redemption code is to be used for each redemption up to cap per transaction.
- (e) You will need a Grab app and Grab account to redeem the **Gift**.
- (f) The redemption code will expire by 31 December 2024 and the **Organiser** will not be able to extend the validity of the **Gift**.

## 3. General

3.1 The following persons shall not be eligible to participate in the **Promotion**:

- (a) 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
- (b) anyone whom the **Organiser** may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

3.2 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for this promotion and the Organiser shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by you. You shall pay and be solely responsible for all fees and charges imposed by such service providers for sending and/or receipt of any SMS in connection with this Promotion.

3.3 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 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.

3.4 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. The **Organiser** shall

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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**.

- 3.5 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**.
- 3.6 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.
- 3.7 Unless otherwise stated, this **Promotion** is not valid with other offers, privileges or promotions.
- 3.8 By participating in this **Promotion** and in addition to any other consent you have already provided to the Organiser and any right of the Organiser under applicable laws, you consent to the Organiser and the necessary third parties 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.
- 3.9 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**.
- 3.10 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 or insurance broker. 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](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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