InsureTravel 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 17 August to 31 December 2026 (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 Single Trip and/or 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 must successfully charge your **Premium** for your **Applicable Plan** to your **Card** during the **Promotion Period**.

2.1.2. Purchase of **Applicable Plans** can be made via UOB's website (uob.com.sg/personal/insure/general/insuretravel.page) or the UOB TMRW App (tap on Services > Insurance > Travel Insurance).

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**:

Period:	**17 August – 31 December 2026**
Trip Type (Individual and/or Family plan)	Discount Percentage
Single Trip	65%
Annual Multi-Trip	25%

2.3. The above 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.

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 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.

3.3 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 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 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**.

3.5 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.

3.6 Unless otherwise stated, this **Promotion** is not valid with other offers, privileges or promotions.

3.7 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.

3.8 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**.

3.9 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 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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