PRUDENTIAL x UOB 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 Wealth Accumulation Plans and Regular Premium / Multipay Protection Plans of the relevant Qualifying Insurance Plan. For illustration purposes only:

1.1.1 For a Regular Premium Wealth Accumulation Plans or a Regular Premium / Multipay Protection Plan with annualised premium amount of S$8,000, the Premium Amount is S$8,000.

1.2. "**Regular Premium Wealth Accumulation Plans**" means all regular premium wealth accumulation plans distributed by UOB and underwritten by PACS but excluding the Regular Premium / Multipay Protection Plans.

1.3. "**PACS"** means Prudential Assurance Company Singapore (Pte) Limited.

1.4. "**Regular Premium / Multipay Protection Plans**" refers to PRUActive Term, PRUCancer 360, PRUActive Life V, PRULife Vantage Achiever Prime II (SGD) – Regular Premium, PRUApex MultiGen Wealth, PRUApex Legacy Index II, PRUShield and PRUExtra insurance plans offered by PACS.

1.5. "**Qualifying Insurance Plans**" means the Regular Premium Wealth Accumulation Plans and Regular Premium / Multipay Protection Plans.

1.6. **"UOB"** means United Overseas Bank Limited.

1.7. "**Rewards**" refers to the reward points issued by PACS, equivalent to the Singapore Dollar value as set out in the table in Clause 2.3 below, which can be redeemed for items on PACS' rewards redemption website.

2. Insurance Rewards

Eligibility

2.1 The Prudential x UOB Insurance Rewards Promotion (the "**Promotion**") is valid from 1 September 2026 to 30 September 2026, both dates inclusive (the "**Promotion Period**"). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the "**Terms and Conditions**").

2.2 To participate in this Promotion:

2.2.1 you must be an existing customer of UOB from the following banking segments:

(a) Personal Banking;

(b) Wealth Banking; or

(c) Privilege Banking;

(d) Private Client Group; or

(e) Private Bank, provided that you are reflected in UOB's records as a customer who has been upgraded to Private Bank from Private Client Group;

2.2.2 you must successfully apply to purchase any Qualifying Insurance Plan within the Promotion Period as a policy owner directly through a UOB sales advisor from the Personal Banking/Wealth Banking/Privilege Banking/Private Client Group/Private Bank segment;

2.2.3 you must not have used your CPF monies to purchase the Qualifying Insurance Plan;

2.2.4 the Qualifying Insurance Plan purchased by you must fall within one of the Premium Amount categories set out in the table in Clause 2.3 below; and

2.2.5 the respective Qualifying Insurance Plans must be incepted by PACS within the following period:

(i) Regular Premium Wealth Accumulation Plans to be incepted within one (1) month from the month of your application.

(ii) Regular Premium / Multipay Protection Plans to be incepted within three (3) months from the month of your application.

Rewards

2.3 If you satisfy all of the requirements in Clause 2.2 above, you shall be eligible to receive the Rewards equivalent to the Singapore Dollar value shown in the table below, corresponding to the Premium Amount of the Qualifying Insurance Plan purchased by you:

Qualifying Insurance Plan	Premium Amount (Basic Tiers)	Rewards (Singapore Dollar Value)	Premium Amount (Incremental Tiers)
Regular Premium Wealth Accumulation Plans	$8,000 to $9,999	$300	For a Premium Amount of S$40,000 and for every additional Premium Amount of S$10,000 thereafter, you will be entitled to an additional S$300 worth of Rewards, up to a Premium Amount of $100,000.
	$10,000 to $14,999	$500	
	$15,000 to $29,999	$900	
	$30,000 to $39,999	$1,500	
Regular Premium / Multipay Protection Plans	$1,800 to $3,599	$100	
	$3,600 to $7,199	$300	
	$7,200 to $19,999	$600	
	$20,000 and $39,999	$1,500	

Example of the Rewards (equivalent Singapore Dollar value) you will be eligible to receive under the Premium Amount (Incremental Tiers) as per the table above:

- If the Premium Amount of your Regular Premium Wealth Accumulation Plans is S$60,000, you will be entitled to Rewards equivalent to a total Singapore Dollar value of S$2,400 (S$1,500 + S$300 + S$300 +$300).
- If the Premium Amount of your Regular Premium / Multipay Protection Plans is S$50,000, you will be entitled to Rewards equivalent to a total Singapore Dollar value of S$2,100 (S$1,500 + S$300 + S$300).

For the avoidance of doubt, Premium Amount of separate Qualifying Insurance Plans cannot be combined to fulfil the minimum Premium Amount criteria.

Note: For Qualifying Insurance Plans with USD-denominated Premium Amounts, the prevailing exchange rate provided by Prudential will be used. Prudential reserves the right to amend the exchange rate at any time, at its sole discretion, without prior notice.

2.4 For the avoidance of doubt, under this Promotion, each policyholder/policy owner is only eligible to receive the Rewards once, the equivalent Singapore Dollar value of which will be in accordance with the table set out in Clause 2.3 above, except where the said policyholder/policy owner purchases two or more Qualifying Insurance Plans, each with a different plan name.

2.5 When participating in this Promotion, you shall be solely responsible for ensuring that you provide UOB and PACS with a valid phone number and email address for the purposes of enabling notifications to be sent to you.

2.6 If you are eligible to receive the Rewards under this Promotion, PACS will send you an SMS and/or email based on the information stated in the Qualifying Insurance Plan application form (the "**Redemption Notification**") within three (3) months after the policy is incepted (or such other date as UOB or PACS may determine) provided that the relevant Qualifying Insurance Plans purchased during the Promotion Period are in force as at the date of the Redemption Notification.

2.7 Details regarding your Rewards redemption will be set out in your Redemption Notification. Redemption of the Rewards must be made via the online rewards portal designated by UOB within twelve (12) months from the date of the Redemption Notification (or such other date as may be specified therein).

2.8 With the exception of Offshore Remote Customers who are eligible for the Rewards, the Rewards under this Promotion are 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 any Rewards are allowed. Offshore Remote Customers who are eligible for the Rewards will be offered cash credit (to be directly credited into their UOB accounts) in lieu of the Rewards, provided that they duly complete the applicable Offshore Remote Cash Credit Form. In order to qualify as an "**Offshore Remote Customer**", the insurance sales must be conducted remotely outside of Singapore and strictly via reverse enquiry by a customer residing in an approved country which falls under UOB's list of approved countries for Offshore Remote Sales (as may be updated from time to time).

2.9 UOB may substitute the Rewards under this Promotion with any item of equivalent or similar value without prior notice or reason or being liable to any person.

2.10 If you fail to redeem your Rewards within the stipulated redemption period, your Rewards will be forfeited. Strictly no extension of the redemption period will be allowed.

General

3.1 The Rewards are supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Rewards. The redemption and/or use of the Rewards may be subject to additional terms and conditions imposed by the third party merchant or supplier. Accordingly, UOB makes no warranty or representation as to, and assumes no liability or responsibility for, the quality, value, merchantability or fitness for any purpose or any other aspect of the products and/or services provided by third party merchants and/or suppliers (whether in connection with the use and/or redemption of the Rewards or otherwise). Any dispute regarding such products and/or services or the Rewards are to be resolved directly with the third party merchant and/or supplier. UOB shall not be required to assist or act on your behalf in communicating with the third party merchant and/or supplier. For the purposes of this clause, "Rewards" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Rewards.

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

3.2.1 individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;

3.2.2 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;

3.2.3 individuals who lack mental capacity, 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

3.2.4 anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

3.3 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 the redemption or usage of the Rewards or 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.

3.4 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.

3.5 If UOB determines that you are ineligible to participate in this Promotion or to receive any Rewards, UOB may in its sole discretion forfeit the Rewards, reclaim the Rewards or charge to and debit an amount equal to the value of the Rewards 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 Rewards through such means as UOB may determine in its sole discretion.

3.6 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.

3.7 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.

3.8 This Promotion is not valid with any other promotions, privileges, offers, and/or discounts unless otherwise stated.

3.9 The purchase of any type of insurance policy product (including, but not limited to, the Qualifying Insurance Plan and any Rider) is subject to UOB's assessment of the individual's suitability for the relevant insurance policy product.

3.10 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 collect, use and disclose any and all information whatsoever (including personal data)

relating to them to PACS and any other 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.

3.11 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms and Conditions.

3.12 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.

3.13 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 or insurance broker. 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.

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

PRUDENTIAL

Distributed by

UOB 大华银行

Prudential Assurance Company Singapore (Pte) Limited Co. Reg. No. 199002477Z
United Overseas Bank Limited Co. Reg. No. 193500026Z
Information is updated as of 17 August 2026