

**United Overseas Bank Limited (“UOB”)
UOB Lady’s Savings Account Terms and Conditions:**

1. UOB LADY’S SAVINGS ACCOUNT

- 1.1 The UOB Lady’s Savings Account is an Account denominated in Singapore Dollar.
- 1.2 No paper statements of the UOB Lady’s Savings Account will be issued or sent by post. However, electronic statements of the UOB Lady’s Savings Account can be retrieved through Personal Internet Banking.
- 1.3 The UOB Lady’s Savings Account can only be opened singly. At any time, you can only maintain one (1) UOB Lady’s Savings Account in your sole name. If we become aware that you are holding more than one (1) UOB Lady’s Savings Account, we reserve the right in our sole discretion to close and terminate any of these UOB Lady’s Savings Account(s).
- 1.4 The UOB Lady’s Savings Account is only applicable to females.

Base Interest

- 1.5 A prevailing base interest is payable on the UOB Lady’s Savings Account. Base interest is calculated at the end of each day, based on each day-end balance in the UOB Lady’s Savings Account and is accrued daily and credited at the end of each calendar month. The prevailing base interest rate can be found at www.uob.com.sg.

Female Cancer Benefit

- 1.6 In addition to the base interest, a Female Cancer Benefit (more particularly set out in the Master Policy Agreement attached as Appendix 2 to these Terms) (“Benefit”) will be awarded on the UOB Lady’s Savings Account if you meet the requirements for the Benefit, as may be determined by us and/or the insurer. If these requirements are not met, you will not receive any Benefit.
- 1.7 The Benefit premiums will be paid by us. The Benefit, the eligibility for claim of the Benefit, amount of claims payable, termination of Benefit, claim procedures and exclusions are set out in the Master Policy Agreement attached as Appendix 2 to these Terms. The UOB Lady’s Savings Account Group Cancer Plan is governed by the Master Policy Agreement. The UOB Lady’s Savings Account Holder has no rights to enforce any term of the Master Policy Agreement against us or the insurer.
- 1.8 The UOB Lady’s Savings Account Holder must not transfer, assign, pledge, charge or otherwise encumber to any third party whether by security or otherwise (such as, by declaration of trust) any of their rights or obligations under this Master Policy Agreement.

Other Benefits

- 1.9 We may determine the type of other benefits applicable to the UOB Lady's Savings Account such as one (1) complimentary health check in a calendar year and discounted medical benefits provided by third parties. You are responsible for the cost of all medical or other services provided by these third parties. Neither we nor the third party service provider, is liable to you for any Loss in connection with the services provided.
- 1.10 These other benefits or services are supplied by third party service providers and we are not an agent of the service providers. Accordingly, we make no warranty or representation as to the quality, value, merchantability or fitness for purpose of these services and assume no liability or responsibility for the acts or omissions of the service providers or any non-performance or defects in the services. Any dispute regarding the services is to be resolved directly with the service providers. We shall not be required to assist or act on your behalf in communicating with the service providers.

General

- 1.11 We may from time to time at our discretion, determine and vary the base interest rate, the Benefit and the other benefits applicable to UOB Lady's Savings Account and the terms of the Master Policy Agreement including the minimum monthly average balance and the other requirements for the Benefit.
- 1.12 We may at any time, by notice to you in writing, terminate or withdraw the Master Policy Agreement and any other benefits applicable to the UOB Lady's Savings Account.
- 1.13 To receive any interest, Benefit and any other benefits, the UOB Lady's Savings Account must be valid, subsisting and in good standing at all times as determined by us.
- 1.14 The Benefit and other benefits applicable to the UOB Lady's Savings Account will cease automatically when you close your UOB Lady's Savings Account.
- 1.15 If we subsequently discover that you are in fact not eligible for the Benefit or there is any error or mistake in the calculation or awarding of the Benefit, we may forfeit the awarding of the Benefit; amend, correct or adjust the calculation of the Benefit; or debit the value of the Benefit, if already awarded, from any of your Accounts. Where the monies standing to the credit of your Accounts are not sufficient to reimburse the Bank for the value of the Benefit awarded, you shall immediately reimburse us for the value of the Benefit awarded.
- 1.16 If there is any conflict or inconsistency between these Terms and the terms governing any related products and services, these Terms shall prevail in relation to any matter concerning the UOB



Lady's Savings Account. In the event of any inconsistency between these Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the UOB Lady's Savings Account, these Terms shall prevail.

APPENDIX 2 – MASTER POLICY AGREEMENT

UOB LADY'S SAVINGS ACCOUNT GROUP CANCER PLAN

Section A – Agreement

1. This Policy is governed by and interpreted according to the laws of the Republic of Singapore.
2. 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 limits of coverage, where applicable, please contact your insurer or visit the General Insurance Associations (GIA) / Life Insurance Association (LIA) or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).
3. The premium and benefits are payable in Singapore dollars (S\$).
4. A person who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act to enforce any of the terms and conditions of this Policy.
5. In this Policy, to be consistent with the contents, the singular shall include the plural and the plural the singular.

Section B – Definitions

1. **“you”** or **“UOB”** means United Overseas Bank Limited (Company Registration No. 193500026Z), a company incorporated in the Republic of Singapore and having its registered office at 80 Raffles Place, UOB Plaza, Singapore 048624.
2. **“we”** and **“us”** means Prudential Assurance Company Singapore (Pte) Limited (Company Registration No. 199002477Z), a company incorporated in Singapore and whose registered office is at 30 Cecil Street #30-01, Prudential Tower, Singapore 049712; and duly licensed by the Monetary Authority of Singapore to conduct life insurance business.
3. **“Accountholder”** means any accountholder of the UOB Lady's Savings Account. She must be a Singapore Resident, meaning a Singaporean, a Singapore Permanent Resident or someone with a valid pass at the point of account opening.
4. **“Benefit”** means the UOB Lady's Savings Account Group Cancer Plan Benefit.
5. **“Cover Start Date”** means the date the Life Insured opens the UOB Lady's Savings Account and the start of the insurance coverage under the UOB Lady's Savings Account Group Cancer Plan benefit. You need to inform us and provide the relevant details of the Life Insured so that the insurance coverage can start.

6. **“Insurance”** means the UOB Lady’s Savings Account Group Cancer Plan provided by us to UOB in respect of the Life Insured under this Policy.
7. **“Life Insured”** means the accountholder of the UOB Lady’s Savings Account who is entitled to the Insurance coverage. She must be at least 16 years old at her last birthday and 64 years old at her last birthday. However, she must be an Accountholder at 50 years old at her last birthday.
8. **“Policy”** means this UOB Lady’s Savings Account Group Cancer Plan policy.
9. **“Pre-existing Conditions”** means the existence of any signs or symptoms for which treatment, medication, consultation, advice or diagnosis has been sought or received by the Life Insured or would have caused an ordinary prudent person to seek treatment, diagnosis or cure, prior to the cover start date or date of reinstatement (if any) of this benefit.
10. **“Registered Medical Practitioner”** is any person properly qualified by degree in western medicine to practice medicine and is licensed by the appropriate medical authority of his country of residence to practice medicine within the scope of his licensing and training and excludes the Life Insured or a family member.

Section C – Commencement

Insurance will be provided to a Life Insured under this Policy from the Cover Start Date. Each Life Insured is provided with one (1) insurance cover on one (1) UOB Lady’s Savings Account.

Section D – Benefits

Subject to the terms and conditions of this Policy, the following benefits are available:

1. Female Cancer Benefit

The Policy Schedule shows the actual benefits the Life Insured has. We pay 100% of the sum assured in a lump sum when a Life Insured is diagnosed by a Registered Medical Practitioner as having any one of the female cancers listed below:

Malignant Cancer of the:

- breast
- cervix uteri
- uterus
- fallopian tube
- ovary
- vagina/vulva

We can ask for a medical examination to be carried out by a medical practitioner registered with the Singapore Medical Council if we decide the medical reports the Life Insured gives us are not enough for our purposes.

A Life Insured can only claim for one female cancer (see list above). The benefit automatically ends when we pay 100% of the sum assured. This means that after a successful claim payout, if the Life Insured closes the existing UOB Lady's Savings Account and opens a new UOB Lady's Savings Account, this benefit will not apply.

Malignant Cancer is defined as a malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue to any of the following sites: breast, cervix uteri, uterus, ovary, fallopian tube, vagina and vulva.

This excludes:

- secondary cancer, which is cancer that originated from other organs and spread to the female reproductive organs and breast;
- carcinoma-in-situ (non-invasive cancer); and
- tumours in the presence of any human immunodeficiency virus (HIV).

The diagnosis must be supported by histological evidence of malignancy and has to be confirmed by an appropriate medical specialist.

2. Sum Assured

The sum assured of the UOB Lady's Savings Account Group Cancer Plan benefit is decided using the rolling average of the past three months' Monthly Average Balances of the Life Insured's UOB Lady's Savings Account

The Monthly Average Balance is calculated by adding the ending daily balances of the Life Insured's UOB Lady's Savings Account for the calendar month and dividing the total by the number of calendar days in that month.

$$\text{Monthly Average Balance} = \frac{\text{sum of the ending daily balances}}{\text{number of calendar days in the month}}$$

The rolling average of past three months' Monthly Average Balances is calculated by adding the Monthly Average Balances of the past three months of the Life Insured's UOB Lady's Savings Account and dividing the total by three.

Monthly Average Balance (rolling average of the past three months)	Sum Assured
Below S\$10,000	S\$1,000
S\$10,001 – S\$25,000	S\$10,000
S\$ 25,001 – S\$50,000	S\$25,000
S\$ 50,001 – S\$75,000	S\$75,000
S\$ S\$75,001 – S\$100,000	S\$100,000
More than S\$100,000	S\$200,000

3. Termination of Cover

The benefits under this policy will end when any one of the following events happens first:

- a. When the Life Insured dies;
- b. When the Life Insured reaches the age of 65;
- c. When the Life Insured closes her UOB Lady's Savings Account;
- d. On the date when the policy is ended by you or us;
- e. On the date when the premiums for a Life Insured is stopped; or
- f. When a claim has been successfully made and paid.

Section E – Claim Procedures

The Life Insured must send to us within three months from the date of diagnosis:

- a. A completed claim form;
- b. A medical report including clinical, radiological, imaging evidence, laboratory and histological evidence from the life insured's Registered Medical Practitioner;
- c. A completed Clinical Abstract Application Form; and

- d. Any documentary proof we may need.

The Life Insured must pay any costs involved in providing these documents.

Section F – Exclusions

We do not pay in any of the following circumstances:

1. The Life Insured is diagnosed as having any of the listed female cancers within 90 days of the cover start date or date of reinstatement of this benefit and does not survive seven days from the date of diagnosis;
2. Any benefit that is due directly or indirectly to a Pre-existing Condition;
3. Tumours showing the malignant changes of carcinoma in situ and tumours which are histologically described as pre-malignant or non-invasive, including, but not limited to: Carcinoma in situ of the breast, Cervical Dysplasia CIN-1, CIN-2, CIN-3;
4. Cancers that are directly or indirectly due to AIDS or infection by HIV;
5. Tumours that have metastasised from organs other than the breast, cervix uteri, uterus, fallopian tube, ovary or vagina/vulva;
6. Using unprescribed drugs if the drugs are required by law to be prescribed by a registered medical practitioner.