

**PRUCANCER360 MIGHTY 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. **"Voucher"** refers to \$20 Grab Food Credits.
- 1.2. **"PACS"** means Prudential Assurance Company Singapore (Pte) Limited.
- 1.3. **"UOB"** means United Overseas Bank Limited.
- 1.4. **"Qualifying Insurance Plan"** in this promotion refers to Prudential PRUCancer360 Insurance Plan.
- 1.5. **"PRUCancer360_PROMO"** refers to the rewards for eligible customer who purchase a PRUCancer360 via UOB Mighty during the Submission and Inception period.

2. Insurance Rewards

Eligibility

- 2.1. The PRUCancer360_PROMO ("**Promotion**") is valid for clients who purchase a PRUCancer 360 Insurance Plan that is submitted and issued between 14 December 2020 and 31 January 2021, both dates inclusive ("**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, you must:
 - 2.2.1 successfully submit an application for a Qualifying Insurance Plan via UOB Mighty during the Promotion Period and have the policy issued within the Promotion Period; and
 - 2.2.2 not cancel the Qualifying Insurance Plan within the fourteen (14) day free-look period.
- 2.3 If you satisfy all of the requirements in Clause 2.1 and 2.2 above, you shall be eligible to receive one (1) Voucher regardless of the number of Qualifying Insurance Plan(s) you may purchase during the Promotion Period.
- 2.4 When participating in this Promotion, you shall be solely responsible for ensuring that you provide UOB and PACS with a valid mobile phone number and email address for the purposes of enabling notifications to be sent to you.
- 2.5 If you are eligible to receive the Voucher under this Promotion, PACS will send you an SMS and/or email, three (3) months from month of policy inception.
- 2.6 Redemption of the Voucher must be made via the online rewards portal within three (3) months from the date of the relevant Redemption Notification.
- 2.7 The Voucher under this Promotion is 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 Voucher is allowed.

- 2.8 UOB may substitute the Voucher under this Promotion with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.9 If you fail to redeem the Voucher within the stipulated redemption period, it will be forfeited. Strictly no extension of the redemption period will be allowed.

3 General

- 3.1 The Voucher is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Voucher. The use of the Voucher 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 Voucher). Any dispute regarding the Voucher is 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.
- 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 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
 - 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 Voucher 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, 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 Voucher, UOB may in its sole discretion forfeit the Voucher, reclaim the Voucher or charge to and debit an amount equal to the value of the Voucher 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 Voucher 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, offers, and/or discounts unless otherwise stated.
- 3.9 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 disclose any and all information whatsoever (including personal data) relating to them to PACS and any 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.
- 3.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms and Conditions.
- 3.11 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.
- 3.12 Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

IMPORTANT NOTICE AND DISCLAIMERS

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance products that are not suitable for you may impact your ability to finance your future needs. Premiums are not guaranteed and may be adjusted based on future claims experience. 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 are recommended to seek advice from a qualified financial adviser before making a commitment to purchase a policy suitable to meet your needs. 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, insurance broker or insurance agent. 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.

Deposit Insurance Scheme Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Policy Owner's Protection Scheme: 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 Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg)

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Information is updated as of 10 December 2020