



Terms and Conditions
UOB CDA - Insurance Promotion (1 September – 31 December 2015)

1. Promotion and Promotion Period

1.1 The “United Overseas Bank Limited CDA - Insurance Promotion (1 September – 31 December 2015)” (“**Promotion**”) is open to all individual persons (each a “**Customer**”) who fulfills all of the following:-

- (a) who has opened a UOB Child Development Account (“**CDA**”) for his/her child (“**Child**”) with United Overseas Bank Limited (“**UOB**”);
- (b) who purchases a PRUshield insurance policy (“**Child Policy**”) for the Child during the period commencing from September 2015 and ends on 31 December 2015, both dates inclusive (“**Promotion Period**”);
- (c) who purchases a 2nd regular premium insurance policy (“**Qualifying Policy**”) which is distributed by UOB and underwritten by Prudential Assurance Company Singapore (Pte) Limited (“**PACS**”) for himself/herself or the Child – the Qualifying Policy is limited to any one of the following regular premium insurance policies only:-

- (i) PRUAccident Cover;
- (ii) PRUEarly Stage Disability;
- (iii) PRUEarly Stage Crisis Cover;
- (iv) PRUcrisis Cover Vantage;
- (v) PRUfracture Care;
- (vi) PRUlife;
- (vii) PRUlife Limited Pay;
- (viii) PRUlife Multiplier;
- (ix) PRUmultiple Crisis Cover;
- (x) PRUterm Ascend;
- (xi) PRUterm Basic;
- (xii) PRUterm Renewable;
- (xiii) PRUterm Total Refund;
- (xiv) PRUterm Plus Advantage;
- (xv) PRUterm Vantage;
- (xvi) PRUcash Max Limited Pay;
- (xvii) PRUsave Max Limited Pay(SGD);
- (xviii) PRUwealth;
- (xix) PRUadvance Saver;
- (xx) PRUfirst Education;
- (xxi) PRUflexiCash;
- (xxii) PRUflexiCash.Protection Plus;
- (xxiii) PRUflexi Rewards;
- (xxiv) PRUsave; or
- (xxv) PRUsave Limited Pay

- (d) the Qualifying Policy:-
- (i) must be approved by PACS within one (1) month from the date of application of the Policy; and
 - (ii) must not have been purchased by the Customer with CPF monies.

1.2 If the Customer does not wish to participate in Promotion, please kindly notify UOB of the same at the time of the Customer's purchase of the Child Policy.

2. Premium Discount and CapitaVouchers

2.1 For the Customer ("**Eligible Customer**") to:-

- (a) qualify and receive S\$200 premium discount ("**Discount**") on the Qualifying Policy, the Customer must:-
- (i) have complied with Paragraph 1.1 above in full;
 - (ii) have purchased both the Child Policy and Qualifying Policy in the same month;
 - (iii) depending on the type of plan/payment term of the Qualifying Policy, ensure that the Qualifying Policy meets the corresponding minimum annual premium set out in the following table; and

Type of Plan / Payment Term	Minimum Annual Premium
Life & Protection plans	S\$2,400.00
10 years and above	S\$2,400.00
5 – 9 years	S\$6,000.00

- (iv) not either:-
 - (1) cancel such Qualifying Policy during the fourteen (14) days free-look period; or
 - (2) surrender such Qualifying Policy within one (1) year from the date of commencement of such Qualifying Policy.
- (b) qualify and receive the Discount on the Qualifying Policy and the applicable additional CapitaVouchers as set out in the table below ("**Vouchers**"), the Customer must:-
- (i) have complied with Paragraph 1.1 above in full;
 - (ii) have purchased both the Child Policy and Qualifying Policy in the same month;
 - (iii) depending on the type of plan/payment term of the Qualifying Policy, ensure that the Qualifying Policy meets the corresponding minimum annual premium set out in the following table; and

Type of Plan / Payment Term	Minimum Annual Premium	Additional Vouchers
Life & Protection plans	S\$3,600.00	S\$80.00
Life & Protection plans	S\$4,200.00	S\$150.00
Life & Protection plans	S\$7,200.00	S\$350.00
Life & Protection plans	S\$14,400.00	S\$800.00
10 years and above	S\$3,600.00	S\$80.00
10 years and above	S\$4,200.00	S\$150.00
10 years and above	S\$7,200.00	S\$350.00
10 years and above	S\$14,400.00	S\$800.00
5 – 9 years	S\$8,000.00	S\$80.00
5 – 9 years	S\$12,000.00	S\$150.00
5 – 9 years	S\$24,000.00	S\$350.00
5 – 9 years	S\$48,000.00	S\$800.00

(iv) not either:-

- (1) cancel such Qualifying Policy during the fourteen (14) days free-look period; or
- (2) surrender such Qualifying Policy within one (1) year from the date of commencement of such Qualifying Policy.

2.2 The Eligible Customer is required to complete a Gift Option Form (in such form prescribed by UOB at its discretion). In addition to the other terms of the Promotion and for the avoidance of doubt, the Eligible Customer is not entitled to be eligible for the Discount and, where applicable, the Vouchers if the aggregate minimum annual premium of more than one Qualifying Policy is used to meet the conditions set out under either Paragraphs 2.1(a)(iii) or 2.1(b)(iii).

2.3 The Discount will be applicable to the first premium (irrespective of payment mode selected) payable on the Customer's Qualifying Policy.

2.4 (a) A redemption letter ("**Redemption Letter**") will be sent by UOB to the Eligible Customer who is entitled to receive the Vouchers within **4 - 6 weeks** from the date of expiry of the fourteen (14) days free-look period and will be sent to the last known address of the Eligible Customer known to PACS. Details of the redemption will also be set out in the Redemption Letter. Neither PACS nor UOB assume any liability or responsibility and they each shall not be liable or responsible for any failure or delay in the Eligible Customer's receipt of the Redemption Letter or any Redemption Letter which gets lost or misplaced or tampered with or defaced or stolen or misdirected or damaged in the post or which has expired. Original Redemption Letter and proper identification (original NRIC/Passport) must be presented at the point of collection/redemption.

(b) Redemptions of the Vouchers at the relevant redemption centres must be made within one (1) month from the date of the Redemption Letter failing which the Redemption Letter shall be null and void and the Redemption Letter and the Vouchers shall be forfeited. Any Eligible Customer whose Redemption Letter and Vouchers have been forfeited or whose Redemption Letter has become null and void shall not be entitled to a replacement Redemption Letter or Vouchers or any payment or compensation notwithstanding non-receipt of the Redemption Letter. Any Redemption Letter OR Vouchers that have expired or which are lost, misplaced, defaced, stolen or tampered with, misdirected or damaged

are strictly non-replaceable. No payment or compensation whether in cash, credit or kind shall be made for any uncollected Vouchers or any Redemption Letter or Vouchers which have expired or are lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged.

2.5 By taking part in the Promotion, the Customer and the Eligible Customer each hereby irrevocably and unconditionally:-

- (a) agrees and acknowledges that UOB has the right to either:-
 - (i) recover the value of the discount OR Voucher as stated herein, and may instruct PACS to deduct the value of the discount OR Voucher as stated in these terms and conditions from any cancellation or surrender monies, in relation to the respective Policy, due to the relevant policyholder; or
 - (ii) request for a reimbursement of the value of the discount Or Voucher as stated in these terms and conditions from the relevant policyholder,

in the event the Policy and/or Rider is cancelled within the fourteen (14) days free-look period or surrendered within one (1) year from the date of commencement of the Policy or in the event that the Eligible Customer is found to be not eligible for the Promotion;

- (b) authorizes and consents to PACS deducting the value of the discount OR Voucher as stated in these terms and conditions from any cancellation or surrender monies, in relation to the respective Policy, which is due and payable to the relevant policyholder in the event the Policy is cancelled within the fourteen (14) days free-look period or surrendered within one (1) year from the date of commencement of the Policy or in the event that the Eligible Customer is found to be not eligible for the Promotion and paying the same immediately to UOB, and further agrees that PACS and UOB shall not be liable in any manner whatsoever for such deduction and payment; and
- (c) in the event where the cancellation or surrender monies, in relation to the respective Policy, which is due and payable to the relevant policyholder is not sufficient to reimburse UOB for the value of the discount OR Voucher as stated in these terms and conditions, agrees and consents to immediately reimburse UOB for the value of the discount OR Voucher as stated in these terms and conditions or the difference between the discount OR Voucher as stated in these terms and conditions and the cancellation or surrender monies due to the policyholder.

2.6 Neither the Redemption Letter nor Vouchers nor the Discount are refundable, transferrable or exchangeable for cash, credit or other gifts, in full or in part. Neither PACS nor UOB assume any liability or responsibility for and they will each not be liable or responsible for any defect, quality, merchantability, the fitness or any other aspect of the Vouchers offered in the Promotion or the acts or defaults of the merchant and/or suppliers of the Vouchers offered in the Promotion. Neither PACS nor UOB are an agent of the merchant and/or suppliers. 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 Vouchers offered in the Promotion may impose conditions for redemption and use of the Vouchers offered in the Promotion. Neither PACS nor UOB assume any liability or responsibility for and they will each 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 Vouchers offered in the Promotion,

but not limited to, the loss of life, injury to person and/or loss or damage to property arising from or in connection with the Promotion and/or the Vouchers offered in the Promotion or arising from or in connection with the Promotion howsoever arising.

3. General

- 3.1 The Promotion is not valid with other offers or promotions unless otherwise stated.
- 3.2 UOB's decision on all matters relating to or in connection with the Promotion and/or Discount and/or Vouchers are at its discretion and shall be final, conclusive and binding on all parties. UOB shall not be obliged to give any reason on any matter concerning the Promotion and/or the Discount and/or Vouchers and no correspondence or claims will be entertained. UOB has the right and discretion to determine whether the Customer or the Eligible Customer has met all the requirements of the Promotion and/or to receive the Discount and/or Vouchers.
- 3.3 Purchase of any type of insurance policy product (including, but not limited to, the Policy) is subject to UOB's assessment of the Customer's suitability for the relevant insurance policy product.
- 3.4 In the event of any inconsistency between:-
- (a) the terms and conditions and the important notices and disclaimers herein and any advertising, promotional, publicity, brochure or marketing materials relating to or in connection with the Promotion, the terms and conditions and the important notices and disclaimers herein shall prevail; and
 - (b) the English version of the terms and conditions herein and the Chinese version of the terms and conditions herein, the English version of the terms and conditions herein shall prevail.
- 3.5 Participation in the Promotion is subject to the terms and conditions stated herein. These terms are to be read together with the Terms and Conditions Governing Accounts and Services (Individual Customers) ("**Account Terms**"). Notwithstanding any of the terms and conditions contained herein, UOB may, at its discretion, vary, delete or add on to any of these terms and conditions, including, but not limited to, varying the Promotion Period or terminating the Promotion or changing or varying the Discount or the Vouchers at any time and from time to time without giving any reason or prior notice or assuming any liability to any party.
- 3.6 UOB reserves the right to amend/revise the value of the Discount or to replace and/or substitute and/or change any of the Vouchers with another item of an equivalent or close to the prevailing recommended retail price of any of the Vouchers at any time and without giving any prior notice or reason or assuming any liability to any part. UOB's determination of the replaced and/or substituted items shall be final, conclusive and binding.
- 3.7 While all the information provided herein is believed to be reliable at the time and date of printing, neither PACS nor UOB make any representation or warranty whether express or implied, and accept no responsibility or liability for its completeness or accuracy.
- 3.8 (a) By participating in the Promotion and completing the Gift Option Form, the Eligible Customer agrees to be bound by the rules, regulations and decisions of UOB, by the

terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification for the Promotion.

- (b) By participating in the Promotion and completing the Gift Option Form, the Eligible Customer is deemed to have consented to the collection, use and disclosure of his/her personal data by UOB, the organizers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the Eligible Customer, the verifying identity of the Eligible Customer at the time of collection of the Vouchers, conducting the Promotion, announcing/publicity of the Eligible Customers (including having the Eligible Customer's photo taken/published), contacting the Eligible Customers regarding the foregoing, and all purposes and promotions incidental to the Promotion.
- (c) Without prejudice to the other terms and conditions of the Promotion, the Customer and the Eligible Customer expressly and irrevocably permit and authorise UOB to disclose, reveal and divulge information regarding the Customer's and the Eligible Customer's information and particulars to any person (including, without limitation, the parties involved in organising, promoting and conducting the Promotion and the redemption and provision of the Vouchers) as UOB deems fit at its discretion in connection with the Promotion.

3.9 A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any term of such agreement.

3.10 These terms and conditions shall be governed by the laws of the Republic of Singapore and all parties shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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 health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums are not guaranteed and may be adjusted based on future claims experience. This marketing material is for reference only and is not a contract of assurance nor is it intended as an offer or recommendation with respect to the purchase or sale of the products stated herein. The precise terms and conditions, specific details and exclusions applicable to these insurance products stated herein are specified in the respective policy documents. 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 read the policy documents and to seek advice from a financial adviser with regards to your specific investment objectives, financial situation and any of your particular needs before making a commitment to purchase any insurance products. In the event that you choose not to seek advice from a financial adviser, you should consider carefully whether any of the insurance products is/are suitable for you. In case of inconsistency between the English and Chinese versions, the English version shall apply and prevail. United Overseas Bank Limited does not hold itself out to be an insurer, insurance broker or insurance agent. The insurance products stated herein are provided by Prudential Assurance Company Singapore (Pte) Limited. This marketing material is not required to be reviewed or endorsed by the Monetary Authority of Singapore.

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