

UOB INSURANCE ROADSHOW PROMOTION TERMS AND CONDITIONS

1. Eligibility

- 1.1. The UOB Insurance Roadshow Promotion ("**Promotion**") is valid from 1 July to 31 December 2017, both dates inclusive ("**Promotion Period**").
- 1.2. This Promotion is open to all individual persons (each a "**Customer**") who, at any UOB Insurance Roadshow, purchases any regular premium insurance plan policy set out in the Rewards Table below ("**Policy**") which is distributed by United Overseas Bank Limited ("**UOB**") and underwritten by Prudential Assurance Company Singapore (Pte) Limited ("**PACS**").
- 1.3. In order to be eligible for the Gift, the Policy purchased by a Customer:-
 - 1.3.1. Must meet the annual premium equivalent set out in the Rewards Table below;
 - 1.3.2. must be approved by PACs within one (1) month from the date of application for the purchase of the Policy; and
 - 1.3.3. must have not been purchased by the Customer using CPF monies.
- 1.4. If a Customer does not wish to participate in this Promotion, the Customer is to notify UOB of the same at the time of Policy purchase.

2. Definition

For the purposes of this Promotion:-

- 2.1. "**APE**" means annual premium equivalent of the qualifying Policy. To illustrate, for a qualifying Policy which is a regular premium plan with annual premium equivalent of S\$30,000, the APE is S\$30,000.
- 2.2. "**Bricks World Package**" refers collectively to the free Bricks World LEGO Certified Store 3 year membership (U.P. \$30), the applicable Bricks World Voucher and the Bricks World Discount set out in the Rewards Table below.
- 2.3. "**Cash Credit**" refers to the applicable cash credit set out in the Rewards Table below.
- 2.4. "**Fresh Funds**" means funds that are not transferred from:-
 - 2.4.1. Supplementary Retirement Scheme (SRS) account; or
 - 2.4.2. any existing UOB/ Far Eastern Bank Limited ("**FEB**") Account(s) including but not limited to :-
 - a. funds in the form of UOB/FEB cheques; or
 - b. other funds that are transferred from any existing UOB/FEB current/savings or fixed deposit account; or
 - c. other funds that are withdrawn from any existing UOB/FEB current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn).
- 2.5. "**Gift**" refers to the rewards being offered as part of this Promotion (or one of them) being either (a) a Cash Credit set out in the Rewards Table below, (b) the Special FD Interest, or (c) the Bricks World Package. UOB has the absolute discretion to determine the type of rewards it wishes to offer as part of this Promotion.
- 2.6. "**Protection Plans**" refers to PRULife, PRULife Multiplier Flex, PRULife Limited Pay, PRUTerm Vantage, PRUTerm Ascend, PRUEarly Stage Crisis Cover, PRUMultiple Crisis Cover, PRUMortgage, , PRUShield and PRUShield Extra.

- 2.7. **“Special FD Interest”** means the interest earned at the promotional 3-month SGD Fixed Deposit interest rate set out in the Rewards Table below.

3. UOB Insurance Rewards

- 3.1. Customers will be given a choice of one (1) applicable Gift when they fulfil the criteria of this Promotion, and have purchased any of the Policy during the Promotion Period.
- 3.2. If the Endowment and/or Protection Plan(s) purchased under this Promotion is terminated within the cancellation period (inclusive of the fourteen (14) days free-look period), or the insurance premium is reduced or cancelled within the first 12 months of the date of the commencement of the Policy, or in the event that the Customer is subsequently found to not be eligible for this Promotion, UOB reserves the right to deduct the cost of the Gift from the Customer's UOB Savings or Current Account without prior notice.

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Rewards Table

Plan	Premium Payment Term	Annual Premium Equivalent ("APE")	Your Choice of Gift		
			Cash Credit	Special FD Interest on 3-month SGD FD	Bricks World Package
Endowment Plans	Below 5 years	S\$25,000 to S\$49,999	S\$200	8% p.a. (up to 2X of the APE [^])	S\$200 Bricks World Voucher + 10% off LEGO set purchases with FREE Bricks World LEGO Certified Store membership [@]
		S\$50,000 to S\$99,999	S\$400		
		S\$100,000 and above	S\$800		
	5 to 9 years	S\$7,000 to S\$7,999	S\$100		S\$100 Bricks World Voucher + 10% off LEGO set purchases with FREE Bricks World LEGO Certified Store membership [@]
		S\$8,000 to S\$9,999	S\$200	8% p.a. (up to 2X of the APE [^])	S\$200 Bricks World Voucher + 10% off LEGO set purchases with FREE Bricks World LEGO Certified Store membership [@]
		S\$10,000 to S\$14,999	S\$400		
		S\$15,000 to S\$29,999	S\$600	8% p.a. (up to 2X of the APE [^])	
		S\$30,000 and above	S\$1,400		
	10 years and above	S\$3,600 to S\$7,199	S\$200	8% p.a. (up to 2X of the APE [^])	S\$200 Bricks World Voucher + 10% off LEGO set purchases with FREE Bricks World LEGO Certified Store membership [@]
		S\$7,200 to S\$14,399	S\$400		
		S\$14,400 and above	S\$800		
Protection Plans	All Protection Plans	S\$1,800 to S\$3,599	S\$100		S\$100 Bricks World Voucher + 10% off LEGO set purchases with FREE Bricks World LEGO Certified Store membership [@]
		S\$3,600 to S\$7,199	S\$200	8% p.a. (up to 2X of the APE [^])	S\$200 Bricks World Voucher + 10% off LEGO set purchases with FREE Bricks World LEGO Certified Store membership [@]
		S\$7,200 to S\$14,399	S\$400		
		S\$14,400 and above	S\$800		

[^] Fresh Funds with a minimum fixed deposit placement amount of S\$5,000.00 and a maximum of two (2) times of the APE, rounded down to the nearest thousand or \$200,000.00 (whichever is lower).

[@] The usual price of the Bricks World LEGO Certified Store 3 year membership is S\$30.00.

- 3.3. Customers are required to complete a Gift Option Form (in such form as may be prescribed by UOB at its discretion) to confirm the Customer's choice of Gift:-

Gift Option 1: Cash Credit

- 3.3.1 Customers who select the Cash Credit gift option, the applicable Cash Credit will be credited into the Customer's UOB SGD Savings or Current Account indicated in the Gift Option Form within four (4) to six (6) weeks from the date of expiry of the fourteen (14) days free-look period of the Policy.
- 3.3.2 An SMS will be sent to notify Customers that the Cash Credit has been credited (to the Customer's last known registered mobile number based on UOB's records) on the last working day of the month of cash crediting or such other date that UOB may decide.

Gift Option 2: Special FD Interest Rate

- 3.3.3 Customers who select the Special FD Interest gift option will enjoy 8%p.a. interest on the 3-month SGD Fixed Deposit on the Fresh Funds deposited subject to a minimum deposit amount of S\$5,000.00 and a maximum of up to two (2) times of the APE, rounded down to the nearest thousand or \$200,000 (whichever is lower).

Such Fresh Funds deposit amounts must be deposited and placed into a UOB 3-month SGD Fixed Deposit account (which account must be valid, subsisting and in good standing at all times as determined by UOB at its discretion during the Promotion Period) immediately after that Customer's purchase of the Policy.

- 3.3.4 In order to earn the Special FD Interest, that UOB 3-month SGD Fixed Deposit account must be maintained until its maturity i.e. a period of three (3) months. Upon maturity, the principal and interest amounts will be automatically renewed at UOB's prevailing Singapore Dollar Fixed Deposit board rate for the tenure, unless other instructions are provided by the Customer before maturity.
- 3.3.5 The Special FD Interest will be awarded to the Customer at the end of the three (3) months maturity period of the 3-month SGD Fixed Deposit in accordance with UOB's prevailing practices.
- 3.3.6 Customers shall not be entitled to the Special FD Interest if the Fresh Fund deposit (or any part thereof) placed is prematurely withdrawn or prematurely terminated unless UOB decides otherwise (in which case, the amount of interest payable shall be determined by UOB in its discretion). Without limiting the generality of the foregoing, the interest shall be calculated on a daily basis.
- 3.3.7 For the avoidance of doubt, any Fresh Funds deposit that is deposited after the initial Fresh Fund deposit shall not be eligible to earn the Special FD Interest, and the Fresh Fund deposit cannot be pledged, encumbered or in any way secured by or given as security to any party (including UOB or FEB).
- 3.3.8 UOB may at its discretion (and without any liability on its part), where applicable, amend the interest rate applicable to fixed deposits (including, but not limited to the Special FD Interest) to UOB's prevailing Singapore Dollar Fixed Deposit board rate or reclaim any interest (whether at the Special FD Interest rate or otherwise) if already awarded if:-

- UOB subsequently discovers that the Customer is in fact not eligible to participate in this Promotion; or
- the Customer cancels the Policy referred to under clause 3.1.

No person shall be entitled to any payment or compensation from UOB should UOB exercise its discretion under this sub-clause.

Gift Option 3: Bricks World Package

3.3.9 Customers who select the Bricks World Package gift option will be sent a redemption letter (“**Redemption Letter**”) to redeem the applicable selected Bricks World Package indicated in the Gift Option Form within **four (4) – six (6) weeks** from the date of expiry of the fourteen (14) days free-look period and the Redemption Letter will be sent to the last known address of that 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 or which the Customer does not receive in accordance with the time frame set out hereunder. The original Redemption Letter and proper identification (original NRIC/Passport) must be presented at the point of collection/redemption.

3.3.10 Redemption of the Bricks World Package at the relevant redemption centres must be made within two (2) months from the date of the Redemption Letter failing which the Redemption Letter shall be null and void and the Redemption Letter and the Bricks World Package shall be forfeited. Any Customer whose Redemption Letter and the Bricks World Package has been forfeited or whose Redemption Letter has become null and void shall not be entitled to a replacement redemption letter or Bricks World Package or any payment or compensation notwithstanding non-receipt of the Redemption Letter. Any Redemption Letter OR Bricks World Package that has expired or which is lost, misplaced, defaced, stolen or tampered with, misdirected or damaged is strictly non-replaceable. No payment or compensation whether in cash, credit or kind shall be made for any uncollected Bricks World Package or any Redemption Letter or any Bricks World Package which has expired or which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged.

3.4. By taking part in this Promotion, the Customers each hereby irrevocably and unconditionally:-

3.4.1. agrees and acknowledges that UOB has the right to:-

3.4.1.1 recover any or all of the Cash Credit or the Special FD Interest paid or all or any part of the total value of the applicable Bricks World Package, and may instruct PACS to deduct the Cash Credit or the Special FD Interest paid or the total value of the Bricks World Package from any cancellation or surrender monies, in relation to the respective Policy and any supplementary benefit (“**Rider**”) where applicable, due to the relevant policyholder; and/or

3.4.1.2 request for a reimbursement of the Cash Credit or the Special FD Interest or the or the total value of the applicable Bricks World Package from the relevant policyholder,

in the event that the Qualifying Policy and/or Rider is cancelled within the fourteen (14) days free-look period or surrendered within the first 12 months of the date of commencement of the Policy or in the event that the Customer is subsequently found to be not eligible for this Promotion;

- 3.4.2. authorizes and consents to PACS deducting the Cash Credit or the Special FD Interest paid or the total value of the applicable Bricks World Package from any cancellation or surrender monies, in relation to the respective Policy and Rider (where applicable), which is due and payable to the relevant policyholder in the event the Qualifying Policy is cancelled within the fourteen (14) days free-look period or surrendered within the first twelve (12) months of the date of commencement of the Policy or in the event that the Customer is subsequently found to be not eligible for this 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
- 3.4.3. in the event that the cancellation or surrender monies in relation to the respective Policy and Rider (where applicable) which is due and payable to the relevant policyholder is insufficient to reimburse UOB for the Cash Credit or the Special FD Interest paid or the total value of the applicable Bricks World Package, the Customer agrees and consents to immediately and fully reimburse UOB for the Cash Credit and/or the Special FD Interest paid or the total value of the applicable Bricks World Package.
- 3.5 Neither the Redemption Letter NOR the Bricks World Package is 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 Bricks World Package or the goods or services offered in this Promotion or the acts or defaults of the manufacturer, merchant and/or suppliers of the Bricks World Package or defects or deficiency in the goods or services offered in this Promotion. Neither PACS nor UOB are an agent or principal of the manufacturer, merchant and/or suppliers. Any dispute about the quality or service standard must be resolved directly with the manufacturer, merchant and/or suppliers. The manufacturer, merchant and/or suppliers of the goods or services for the Bricks World Package may impose conditions for redemption and use of the goods or services or the Bricks World Package offered in this 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 goods and services offered in this Promotion or the Bricks World Package including, but not limited to, the loss of life, injury to person and/or loss or damage to property arising from or in connection with this Promotion and/or the Bricks World Package and/or use of the goods or services offered in this Promotion or arising from or in connection with this Promotion howsoever arising.
- 3.6 Customer will be eligible to one (1) Gift for each qualifying Policy purchased during the Promotion Period. Annual premiums for multiple Policies cannot be combined to qualify for this Promotion. For the avoidance of doubt, a Customer will not be eligible for:
- a. multiple Gifts by splitting a Policy purchased for the same life assured into multiple Policies; and
 - b. a higher tier Gift by combining the annual premiums of multiple Policies purchased.

4. General

- 4.1. Participation in the Promotion is subject to these terms and conditions and the Customers are deemed to have accepted these terms and conditions when they participate in the Promotion.
- 4.2. The decisions of UOB on all matters relating to this Promotion are at its discretion and shall be final, conclusive and binding on all parties. UOB shall not be obliged to give any reason or prior notice or on any matter relating to this Promotion and no correspondence, appeals or claims will be entertained.

- 4.3. The Promotion is not valid with any other promotions, offers, and/or discounts unless otherwise stated.
- 4.4. Notwithstanding anything in these terms and conditions, UOB reserves the right at any time and in its sole discretion to determine and/or amend, by addition to, subtraction from or variation of, these terms and conditions, including but not limited to the eligibility terms and criteria, and the timing of any act to be done, and all participants shall be bound by these amendments with effect from such date as UOB may determine.
- 4.5. UOB reserves the right to revise or vary the 3-month SGD Fixed Deposit interest rate referred to in this Promotion with a different rate and/or to replace and/or substitute and/or change the Cash Credit to be awarded to a different value and/or any of the Bricks World Package with another item of an equivalent or close to the prevailing recommended retail price of any of the applicable Bricks World Package 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.
- 4.6. Notwithstanding anything in these terms and conditions, UOB reserves the right to cancel, terminate or suspend this Promotion at any time in its sole discretion.
- 4.7. The purchase of any type of insurance policy product (including, but not limited to, the Qualifying Policy and any Rider) is subject to UOB's assessment of the Customer's suitability for the relevant insurance policy product.
- 4.8. In the event of any inconsistency between these terms and conditions (including the important notices and disclaimers stated herein) and any advertising, promotional, publicity, brochure or marketing materials relating to or in connection with this Promotion, these terms and conditions shall prevail.
- 4.9. While all the information provided herein is believed to be accurate at the time and date of printing, neither PACS nor UOB make any representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 4.10. Without prejudice to the other terms and conditions of this Promotion, participating Customers expressly and irrevocably permit and authorise UOB to disclose any and all information whatsoever (including personal data) relating to the Customer to any person (including, without limitation, the parties involved in organising, promoting and conducting this Promotion, and the parties involved in the redemption and provision of the Gift) as UOB deems fit at its discretion in connection with this Promotion.
- 4.11. A person who is not a party to these terms and conditions or 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 or the terms and conditions of this Promotion.
- 4.12. 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.

- 4.13. 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 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 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. 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. **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\$50,000 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\$50,000 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 (PPS)** These policies are protected under the PPS which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage of 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 websites (www.lia.org.sg or www.sdic.org.sg).

United Overseas Bank Limited Co. Reg. No. 193500026Z

Prudential Assurance Company Singapore (Pte) Limited Co. Reg. No. 199002477Z

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