



Terms and Conditions
UOB 2012 Q3 Insurance Promotion ("Promotion")

1. Promotion and Promotion Period

1.1 The United Overseas Bank Limited ("UOB") 2012 Q3 Insurance Promotion ("Promotion") is open to all individual persons (each a "Customer"):-

(a) who during the Promotion Period (as defined under Paragraph 1.2 below) purchases either one of the following policy ("**Policy**"):-

(i) any selected new regular premium insurance policy where the premium is to be paid on an annual basis which is distributed by UOB and underwritten by Prudential Assurance Company Singapore (Pte) Limited ("**PACS**") together with a supplementary benefit ("**Rider**") added on to the Policy (where such Rider is available) and which said Rider is distributed by UOB and underwritten by PACS; or

(ii) a new PRUcrisis Cover Vantage (Standalone) plan or a new PRUsave Privilege Accelerator plan where the premium for either plan is to be paid on an annual basis and which said plans are distributed by UOB and underwritten by PACS and which does not require that the Rider be purchased together with either one of these two plans; and

(b) whose 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 The Promotion commences on 1 August 2012 and ends on 30 September 2012, both dates inclusive ("**Promotion Period**").

2. Gift or CapitaVouchers

2.1 For the Customer ("**Eligible Customer**") to qualify and receive either:-

(a) a WMF Perfect Plus 2.5l Pressure Cooker (while stocks last) OR S\$150 worth of CapitaVouchers (while stocks last) ("Tier 1"), the Eligible Customer must:-

- (i) have complied with Paragraph 1.1 above in full but for the avoidance of doubt, the Gifts and/or Vouchers offered under Tier 1 does not apply to any purchase by any Customer or Eligible Customer of a PRUsave Privilege Accelerator plan;
- (ii) have purchased the Policy (excluding a PRUsave Privilege Accelerator plan):-
 - (1) where the Policy (excluding a PRUsave Privilege Accelerator plan) and the Rider (where applicable) are on a ten (10) year and above premium payment term with premium to be paid on an annual basis, with a combined annual premium payment of not less than S\$3,600-00 and not more than S\$7,199-00 on the Policy and on the Rider; or
 - (2) where the Policy (excluding a PRUcrisis Cover Vantage (Standalone) plan or a PRUsave Privilege Accelerator plan) and the Rider (where applicable) are on a minimum of five (5) years to a maximum of nine (9) years premium payment term with premium to be paid on an annual basis, with a combined annual premium payment of not less than S\$12,000-00 and not more than S\$23,999-00 on both the Policy and on the Rider; and
- (iii) not either:-
 - (1) cancel such Policy during the fourteen (14) day free-look period; or
 - (2) surrender such Policy within one (1) year from the date of commencement of such Policy;
- (b) a Samsung Galaxy W (while stocks last) OR S\$350 worth of CapitaVouchers (while stocks last) ("Tier 2"), the Eligible Customer must:-
 - (i) have complied with Paragraph 1.1 above in full;
 - (ii) have purchased the Policy:-
 - (1) where the Policy (excluding a PRUsave Privilege Accelerator plan) and the Rider (where applicable) are on a ten (10) year and above premium payment term with premium to be paid on an annual basis, with a combined annual premium payment of not less than S\$7,200-00 and not more than S\$14,399-00 on the Policy and on the Rider; or
 - (2) where the Policy (excluding a PRUcrisis Cover Vantage (Standalone) plan or a PRUsave Privilege Accelerator plan) and the Rider (where applicable) are on a minimum of five (5) years to a maximum of nine (9) years premium payment term with premium to be paid on an annual basis, with a combined annual premium payment of not less than S\$24,000-00 and not more than S\$47,999-00 on the Policy and on the Rider; or
 - (3) where the Policy is a PRUsave Privilege Accelerator plan, the premium payment term is to be paid on an annual basis, with an annual premium payment of not less than S\$50,000-00 and not more than S\$99,999-00 on such PRUsave Privilege Accelerator plan purchased; and

- (iii) not either:-
 - (1) cancel such Policy during the fourteen (14) day free-look period; or
 - (2) surrender such Policy within one (1) year from the date of commencement of such Policy.
- (c) a Samsung Galaxy SIII (while stocks last) OR S\$800 worth of CapitaVouchers (while stocks last) ("Tier 3"), the Eligible Customer must:-
 - (i) have complied with Paragraph 1.1 above in full;
 - (ii) have purchased the Policy:-
 - (1) where the Policy (excluding a PRUsave Privilege Accelerator plan) and the Rider (where applicable) are on a ten (10) year and above premium payment term with premium to be paid on an annual basis, with a combined annual premium payment of not less than S\$14,400-00 on the Policy and on the Rider; or
 - (2) where the Policy (excluding a PRUcrisis Cover Vantage (Standalone) plan or a PRUsave Privilege Accelerator plan) and the Rider (where applicable) are on a minimum of five (5) years to a maximum of nine (9) years premium payment term with premium to be paid on an annual basis, with a combined annual premium payment of not less than S\$48,000-00 on the Policy and on the Rider; or
 - (3) where the Policy is a PRUsave Privilege Accelerator plan, the premium payment terms is to be paid on an annual basis, with an annual premium payment of not less than S\$100,000-00 on such PRUsave Privilege Accelerator plan purchased; and
 - (iii) not either:-
 - (1) cancel such Policy during the fourteen (14) day free-look period; or
 - (2) surrender such Policy within one (1) year from the date of commencement of such Policy.

The WMF Perfect Plus 2.5l Pressure Cooker, Samsung Galaxy W and Samsung Galaxy SIII shall hereinafter be each referred to separately as the "**Gift**" and collectively as the "**Gifts**" and the CapitaVouchers (irrespective of its value) will be referred to as "**Vouchers**".

2.2 Only ONE Gift OR Vouchers (as chosen by the Eligible Customer) will be awarded to the Eligible Customer who fulfills all the conditions set out at Paragraph 2.1(a), or where applicable, Paragraph 2.1(b), or where applicable, Paragraph 2.1(c) above. For the avoidance of doubt:-

- (a) the Eligible Customer is not entitled to be eligible for or to receive the Gift OR Vouchers (as chosen by the Eligible Customer) if the aggregate minimum monthly/annual premium of more

than one Policy or Rider is used to meet the conditions set out under either Paragraph 2.1(a), or where applicable, Paragraph 2.1(b), or where applicable, Paragraph 2.1(c) above; and

- (b) the Eligible Customer is not entitled to be eligible for or to receive a further Gift OR Vouchers where the Eligible Customer has already obtained the Gift OR Vouchers based on either an earlier purchase of a Policy or having already obtained the Gift OR Vouchers as a result of fulfilling all the conditions set out under either Paragraph 2.1(a), or where applicable, Paragraph 2.1(b), or where applicable, Paragraph 2.1(c) above earlier.

2.3 A redemption letter ("Redemption Letter") will be sent by UOB to the Eligible Customer who is entitled to receive the Gift OR Vouchers within **4 - 6 weeks** from the date of expiry of the 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 assumes 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.

2.4 Redemptions of the Gifts OR 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 Gifts or, where applicable, Vouchers shall be forfeited. Any Eligible Customer whose Redemption Letter and the Gifts or, where applicable, Vouchers has been forfeited or whose Redemption Letter has become null and void shall not be entitled to a replacement redemption letter or Gifts or Vouchers or any payment or compensation notwithstanding non-receipt of the redemption letter. Any Redemption Letter or Vouchers that is expired, lost, misplaced, defaced, stolen, misdirected or damaged is strictly non-replaceable. No payment or compensation whether in cash, credit or kind shall be made for any uncollected Gift or Vouchers or any Redemption Letter which has expired, 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 Gift OR, where applicable, Vouchers as stated herein, and may instruct PACS to deduct the value of the Gift OR, where applicable, Vouchers as stated in these terms and conditions from any cancellation or surrender monies, in relation to the respective Policy and Rider, where applicable, due to the relevant policyholder; or
- (ii) request for a reimbursement of the value of the Gift OR, where applicable, Vouchers as stated in these terms and conditions from the relevant policyholder,

in the event the Policy is cancelled within the fourteen (14) day free-look period or surrendered within one (1) year from the date of commencement of the Policy;

- (b) authorizes and consents to PACS deducting the value of the Gift OR, where applicable, Vouchers as stated in these terms and conditions 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 Policy is cancelled within the fourteen (14) day free-look period or surrendered within one (1) year from the date of commencement of the Policy 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 and Rider, where applicable, which is due and payable to the relevant policyholder is not sufficient to reimburse UOB for the value of the Gift OR, where applicable, Vouchers as stated in these terms and conditions, agrees and consents to immediately reimburse UOB for the value of the Gift OR, where applicable, Vouchers as stated in these terms and conditions or the difference between the value of the Gift OR, where applicable, Vouchers as stated in these terms and conditions and the cancellation or surrender monies due to the policyholder.

- 2.6 Neither the Redemption Letter nor the Gift OR Vouchers are transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part or refundable. Neither PACS nor UOB assumes any liability or responsibility for and they will each not be liable or responsible for any defects, quality, merchantability, the fitness or any other aspect of the Gift OR Vouchers or the goods or services offered in the Promotion or the acts or defaults of the manufacturer, merchant and/or suppliers of the Gift OR Vouchers or defects or deficiency in the goods or services offered in the Promotion. Neither PACS nor UOB is an agent 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 or the Gifts or Vouchers offered in the Promotion may impose conditions for redemption and use of the goods or services or the Gifts or Vouchers offered in the Promotion. Neither PACS nor UOB assumes any liability or responsibility for and they will each not be liable or responsible for any injury, loss or damage whatsoever or for any charges, costs or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the goods and services offered in the Promotion or the Gifts or, where applicable, Vouchers 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 the Promotion and/or the Gifts or, where applicable, Vouchers and/or use of the goods or services offered in the Promotion or arising from or in connection with the Promotion howsoever arising.

3. General

- 3.1 UOB's decision on all matters relating to or in connection with the Promotion and/or the Gifts and/or Vouchers are at its absolute 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 or the Gifts or Vouchers and no correspondence or claims will be entertained. UOB has the absolute right and unfettered discretion to determine whether the Customer or the Eligible Customer has met all the requirements of the Promotion and/or to receive the Gift or Vouchers.
- 3.2 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 insurance policy product.
- 3.3 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.

- 3.4 Participation in the Promotion is subject to the terms and conditions stated herein. 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 the Gifts, or where applicable, Vouchers at any time and from time to time without giving any reason or prior notice or assuming any liability to any party.
- 3.5 UOB reserves the right to replace and/or substitute and/or change any of the Gifts or, where applicable, Vouchers with another item of an equivalent or close to the prevailing recommended retail price of any of the Gifts or, where applicable, 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.
- 3.6 While all the information provided herein is believed to be reliable at the time and date of printing, neither PACS nor UOB makes any representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy.
- 3.7 Without prejudice to the other terms and conditions to 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 Gifts or, where applicable, Vouchers) as UOB deems fit at its absolute discretion.
- 3.8 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 terms of such agreement.
- 3.9 These terms and conditions shall be governed by the laws of the Republic of Singapore and all Customers and Eligible Customers 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. Investments are subject to investment risks including the possible loss of the principal amount invested. The value of the units may fall as well as rise. Buying Health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This marketing 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 any insurance products 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 may wish 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 material is not required to be reviewed or endorsed by the Monetary Authority of Singapore.