

**Terms and Conditions Governing the United Overseas Bank Limited  
Insure & Travel Promotion (17 February 2014 to 02 March 2014)**

**1. Promotion**

- 1.1. This promotion is valid from 17 February 2014 to 02 March 2014 (both dates inclusive) ("Promotion Period") and is applicable to new purchases of Insure & Travel Per Trip Plans and Insure & Travel Annual Plans underwritten by United Overseas Insurance Limited ("UOI") and distributed by United Overseas Bank Limited ("UOB").
- 1.2. During the Promotion Period, each new purchase of Insure & Travel Per Trip Plan shall be entitled to a 20% premium discount on the plan and each new purchase of Insure & Travel Annual Plans shall be entitled to a 10% premium discount on the plan.
- 1.3. This promotion applies to new application(s) for purchase submitted during the Promotion Period only. Existing policyholders for Insure & Travel Annual Plans purchased prior to 17 February 2014 who wish to renew or amend the coverage of their existing Insure & Travel Annual Plan policies are not eligible for this promotion.

**2. Exclusive for 24-hour Hotline Activation**

- 2.1. 5% SMART\$ will be awarded for each successful transaction charged to a UOB MasterCard/ Visa Credit card or Debit card, activated via the 24-hour UOI hotline.
- 2.2. UOB SMART\$ Rebates Programme is only applicable to principal and supplementary cardholders of UOB debit cards and credit cards issued in Singapore which are valid and subsisting.
- 2.3. The insurance premium for the plan must be charged to a validly existing UOB MasterCard/ Visa credit card or debit card, which is in good standing and satisfactorily conducted in the absolute opinion of UOB. It is not applicable to UOB Preferred Platinum American Express Cards, UOB UnionPay Platinum Cards, UOB Travel Account Cards, Purchasing and Private Label Card unless otherwise stated.
- 2.4. [UOB SMART\\$ Rebates Programme Terms and Conditions](#) apply.

**3. Exclusive for UOB Personal Internet Banking ("PIB") / UOB Mobile Services ("MBK") Activation**

- 3.1. One (1) Comfort Delgro Taxi Voucher worth S\$10 ("Gift") will be given, on a daily basis, to the first six (6) Eligible Customers who have performed a Qualifying Transaction activated via UOB PIB or UOB MBK.

### 3.2. Eligibility

- 3.2.1. To be eligible for the Gift, customers must make a minimum premium transaction of S\$30 (after promotional discount) ("Qualifying Transaction") and submit a promotion Online Registration Form ("Form") (available at [uob.com.sg/insuretravel](http://uob.com.sg/insuretravel)) prior to or on the same day as the Qualifying Transaction ("Eligible Customer").
- 3.2.2. For the avoidance of doubt, only one Gift shall be given per transaction (applicable for both Per Trip and Annual Plans), regardless of the number of insured person(s).
- 3.2.3. Each Eligible Customer is only entitled to one (1) Gift only regardless of the number of Qualifying Transactions performed within the Promotion Period.
- 3.2.4. The following customers shall not be eligible to participate in the Promotion:
  - 3.2.4.1. Persons whose UOB bank accounts are not active, valid, subsisting or in good standing or which are otherwise determined by UOB in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason as may be determined by UOB at its discretion;
  - 3.2.4.2. Persons whose UOB PIB and UOB MBK access is/are voluntarily or involuntarily suspended, cancelled, closed or terminated anytime during the Promotion Period; and
  - 3.2.4.3. Persons who are or become mentally unsound, facing legal incapacity or is not capable of handling their affairs, deceased, insolvent, bankrupt or have legal proceedings (or any threat) of any nature instituted against them.
- 3.3. The insurance premium must be debited from a UOB account via UOB PIB / UOB MBK or charged to a validly existing UOB MasterCard/ Visa credit card or debit card, which is in good standing and satisfactorily conducted in the absolute opinion of UOB. The determination of good standing and satisfactory conduct is entirely at the discretion of UOB and shall not be open to review. UOB will not entertain any communications and/or correspondence in respect of determinations made in this regard.

### 3.4. Taxi Vouchers

- 3.4.1. Gift winners will receive the Gift by post sent to the mailing address indicated in the policy.
- 3.4.2. The Gift is subject to the terms and conditions of the merchant.

- 3.4.3. The Gift is neither transferable nor exchangeable for credit or kind, in full or in part.
- 3.4.4. UOB and UOI reserve the right to replace and/or substitute any of the prize(s) under this Promotion with another prize of similar value without giving prior notice or reason to winners.
- 3.4.5. If UOB and UOI subsequently discover that the winner is not eligible to receive the Gift, UOB and UOI may at their sole and absolute discretion forfeit the Gift or reclaim it/ them (if already awarded) and award or dispose of the Gift in such manner and to such person as UOB and UOI deem fit at their absolute discretion without payment or compensation whatsoever without giving any reason to such winner whose Gift was forfeited or reclaimed.

#### **4. General**

- 4.1. The decisions of UOB and UOI on all matters relating to the Promotion are final, conclusive and binding. UOB and UOI shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
- 4.2. UOB and UOI reserve the right to change any of terms and conditions of this promotion at any time without any prior notice or assigning any reason therefore or assuming any liability to any party.
- 4.3. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with this promotion, these terms and conditions shall prevail.
- 4.4. Participants of this Promotion will be subjected accordingly to the Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services.
- 4.5. The relevant insurance policy contract terms and conditions apply. For more information on Insure & Travel insurance product(s), refer to [www.uob.com.sg/insuretravel](http://www.uob.com.sg/insuretravel)
- 4.6. All information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB and UOI make no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- 4.7. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce or enjoy the benefit of any term herein.
- 4.8. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and all participants who participate in



this Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

#### **Important Notice and Disclaimers**

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy contract and will be sent to you upon acceptance of your application by UOI. You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you. UOB does not hold itself out to be an insurer, insurance broker or insurance agent. The insurance products and services stated herein are provided by UOI.

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 GIA/ LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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