



Terms and Conditions
UOB 2012 Q1 Insurance Promotion ("Promotion")

1. Promotion and Promotion Period

1.1 The United Overseas Bank Limited ("UOB") 2012 Q1 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 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 PRUsave max limited pay (SGD) plan which is distributed by UOB and underwritten by PACS and which does not require that the Rider be purchased together with it; 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 12 January 2012 and ends on 29 February 2012, both dates inclusive ("**Promotion Period**").

1.3 Appointment Gift

(a) The first 1,000 individuals ("**Qualified Individuals**") who:-

(i) during the Promotion Period contact UOB in relation to this Promotion either via:-

(i) the two dimensional code ("QR code") found on the relevant print advertisements, the brochures and/or posters in relation to the Promotion; or

(ii) online form which can be found at uob.com.sg/insurance; or

(iii) calling the UOB hotline at 1800 222 2121,

to make an appointment to meet face-to-face (“Face-to –Face Appointment”) with a UOB Personal Banker for a financial review and analysis on product suitability, and

- (ii) are the same individuals who the UOB Personal Bankers have determined to be suitable for the Face-to-Face Appointment based on the results of an initial assessment conducted by the UOB Personal Bankers on the said individuals over the telephone,

will each receive a S\$10-00 Starbucks Card (“**Appreciation Gift**”) as a token of appreciation from UOB, while stocks last. The Appreciation Gift is limited to one (1) Appreciation Gift per Qualified Individual and will be forwarded to the Qualified Individual at the completion of the financial review and analysis on product suitability conducted on the Qualified Individual during the Face-to-Face Appointment.

- (b) The Appreciation Gift is not transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part. 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 Appreciation Gift or the goods or services offered in the Promotion or pursuant to the Appreciation Gift or the acts or defaults of the manufacturer, merchant and/or suppliers of the Appreciation Gift or defects in the goods or services offered in the Promotion or pursuant to the Appreciation Gift. 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. Use of the Appreciation Gift is subject to the terms and conditions of the manufacturer, merchant and/or supplier providing the relevant products and services. 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 pursuant to the Appreciation Gift 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 or pursuant to the Appreciation Gift and/or use of the goods or services offered in the Promotion or pursuant to the Appreciation Gift or arising from or in connection with the Promotion or pursuant to the Appreciation Gift howsoever arising.

2. Gift

2.1 For the Customer (“**Eligible Customer**”) to qualify-and receive one of the following gifts (while stocks last):-

- (a) a Samsung HT-D350K Home Theatre System, the Eligible Customer must:-
 - (i) have complied with Paragraph 1.1 above in full;
 - (ii) have purchased the Policy:-
 - (1) where the Policy and the Rider (where applicable) are on a ten (10) year and above premium payment term, with a combined annual premium payment of not less than S\$3,600-00 and not more than S\$5,399-00 on the Policy and on the Rider; or

- (2) where the Policy and the Rider (where applicable) are on a five (5) year premium payment term, with a combined annual premium payment of not less than S\$12,000-00 and not more than S\$19,999-00 on both the Policy and on the Rider;
 - (iii) not either:-
 - (1) cancel the Policy during the fourteen (14) day free-look period; or
 - (2) surrender the Policy within one (1) year from the date of commencement of the Policy; and
 - (iv) not have chosen to redeem any gift offered by PACS under its Savings Plan promotion;
- (b) a Samsung LA32D403 32" LCD TV, the Eligible Customer must:-
- (i) have complied with Paragraph 1.1 above in full;
 - (ii) have purchased the Policy:-
 - (1) where the Policy and the Rider (where applicable) are on a ten (10) year and above premium payment term, with a combined annual premium payment of not less than S\$5,400-00 on the Policy and on the Rider; or
 - (2) where the Policy and the Rider (where applicable) are on a five (5) year premium payment term, with a combined annual premium payment of not less than S\$20,000-00 on the Policy and on the Rider;
 - (iii) not either:-
 - (1) cancel the Policy during the fourteen (14) day free-look period; or
 - (2) surrender the Policy within one (1) year from the date of commencement of the Policy; and
 - (iv) not have chosen to redeem any gift offered by PACS under its Savings Plan promotion;.

The Samsung HT-D350K Home Theatre System and Samsung LA32D403 32" LCD TV shall hereinafter be referred to separately as the "Gift" and collectively as the "Gifts".

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

- (a) the Eligible Customer is not entitled to be eligible for or to receive the Gift 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) above; and

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

2.4 Redemptions of the Gifts 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. Any Redemption Letter that is expired, lost, misplaced or damaged is strictly non-replaceable. No payment or compensation whether in cash, credit or kind shall be made for any uncollected Gift or any Redemption Letter which has expired, lost, misplaced 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 as stated herein, and may instruct PACS to deduct the value of the Gift 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 policyholder; or
- (ii) request for a reimbursement of the value of the Gift as stated in these terms and conditions from the 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 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 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 policyholder is not sufficient to reimburse UOB for the value of the Gift as stated in these terms and conditions, agrees and consents to immediately reimburse UOB for the value of the Gift as stated in these terms and conditions or the difference between the value of the Gift 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 is transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part. 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 the goods or services offered in the Promotion or the acts or defaults of the manufacturer, merchant and/or suppliers of the Gift or defects 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 offered in the Promotion may impose conditions for redemption of the goods or services 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 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 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 (including, but not limited to, the results of the initial assessment of suitability of the individuals conducted by the UOB Personal Bankers referred to under Paragraph 1.3 above) and/or the Gifts and/or the Appreciation Gift 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 the Appreciation Gift 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 and/or the Appreciation Gift.

3.2 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.

3.3 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 and/or the Appreciation Gift at any time and from time to time without giving any reason or prior notice or assuming any liability to any party.

3.4 UOB reserves the right to replace and/or substitute and/or change any of the Gifts and/or the Appreciation Gift with another item of an equivalent or close to the prevailing recommended retail price of any of the Gifts and/or the Appreciation Gift at any time and without giving any prior notice or reason.

- 3.5 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.
- 3.6 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.
- 3.7 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.