



Terms and Conditions
UOB 2013 Q1 Insurance Promotion

1. Promotion and Promotion Period

- 1.1 The United Overseas Bank Limited ("UOB") 2013 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 any selected new regular premium insurance policy ("**Policy**") which is distributed by UOB and underwritten by Prudential Assurance Company Singapore (Pte) Limited ("**PACS**"),
 - (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 January 2013 and ends on 28 February 2013, both dates inclusive ("**Promotion Period**").

2. Gift or Takashimaya Gift Vouchers

- 2.1 For the Customer ("**Eligible Customer**") to qualify and receive either:-
- (a) a Samsung ST66 Digital Camera (while stocks last) OR S\$150 worth of Takashimaya Gift Vouchers (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 Policy which is a PRUsave Privilege Accelerator plan;
 - (ii) have purchased the Policy:-
 - (1) where the Policy (excluding a PRUsave Privilege Accelerator plan) is on a ten (10) year and above premium payment term, with an annual premium payment of not less than S\$3,600-00 and not more than S\$7,199-00 on such Policy purchased; or

- (2) where the Policy (excluding a PRUsave Privilege Accelerator plan) is on a minimum of five (5) years to a maximum of nine (9) years premium payment term, with an annual premium payment of not less than S\$12,000-00 and not more than S\$23,999-00 on such Policy 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;
- (b) a Samsung 32" LED TV (Model: UA32EH4003) (while stocks last) OR S\$300 worth of Takashimaya Gift Vouchers (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) is on a ten (10) year and above premium payment term, with an annual premium payment of not less than S\$7,200-00 and not more than S\$14,399-00 on such Policy purchased; or
 - (2) where the Policy (excluding a PRUsave Privilege Accelerator plan) is on a minimum of five (5) years to a maximum of nine (9) years premium payment term, with an annual premium payment of not less than S\$24,000-00 and not more than S\$47,999-00 on such Policy purchased; or
 - (3) where the Policy is a PRUsave Privilege Accelerator plan, 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 Takashimaya Gift Vouchers (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) is on a ten (10) year and above premium payment term, with an annual premium payment of not less than S\$14,400-00 on such Policy purchased ; or

- (2) where the Policy (excluding a PRUsave Privilege Accelerator plan) is on a minimum of five (5) years to a maximum of nine (9) years premium payment term, with an annual premium payment of not less than S\$48,000-00 on such Policy purchased; or
 - (3) where the Policy is a PRUsave Privilege Accelerator plan, 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 Samsung ST66 Digital Camera, Samsung 32" LED TV (Model: UA32EH4003) and Samsung Galaxy SIII shall hereinafter be each referred to separately as the "**Gift**" and collectively as the "**Gifts**" and the S\$150 worth of Takashimaya Gift Vouchers, the S\$300 worth of Takashimaya Gift Vouchers, the S\$800 worth of Takashimaya Gift Vouchers shall hereinafter be each referred to as the "**Voucher**" and collectively as the "**Vouchers**".

2.2 In addition to Paragraph 2.1 above, an Eligible Customer who fulfills all the conditions set out at Paragraph 2.1(a), Paragraph 2.1(b), or Paragraph 2.1(c) above, where applicable, will also be entitled to receive a New Moon 2's Gift Set (New Moon Abalone (Australia) + New Moon Buddha Jump Over The Wall) (while stocks last) ("Sign-up Gift") if he/she fulfills either one of the conditions below (if the Eligible Customer is only able to fulfill only one out of the two conditions set out below) or both the conditions below (if the Eligible Customer is able to fulfill both the conditions) set out below:-

- (a) During the Promotion Period and at the time of the Eligible Customer's purchase of the Policy, the Eligible Customer adds any supplementary benefit ("**Rider**") to be attached to the Policy (which Policy was purchased in accordance with Paragraph 1.1 above).
- (b) Prior to the Promotion Period, the Eligible Customer has purchased from UOB an insurance policy (excluding Credit Sure insurance policy) which is still in force and was distributed by UOB, and underwritten by PACS.

For the avoidance of doubt, an Eligible Customer shall only be entitled to one Sign-Up Gift even though he/she complies with both Paragraph 2.2(a) and Paragraph 2.2(b) above.

- 2.3 (a) Only ONE Gift OR Vouchers (as selected by the Eligible Customer when completing the Gift Option Form) will be awarded to the Eligible Customer who fulfills all the conditions set out at Paragraph 2.1(a), Paragraph 2.1(b), or Paragraph 2.1(c), where applicable, above. However, the Eligible Customer can receive the Sign-up Gift in accordance with Paragraph 2.2 above. For the avoidance of doubt,:-
- (i) 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 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

- (ii) 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;
- (b) The Eligible Customer is not eligible for or entitled to receive a further Sign-up Gift where the Eligible Customer has already obtained the Sign-up Gift previously.

2.4 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.

2.5 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 (and, where applicable, the S\$50 Takashimaya Gift Voucher) 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 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 Gift or Vouchers or any Redemption Letter which has expired or which is lost, misplaced, defaced, stolen, been tampered with, misdirected or damaged.

2.6 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 (and, where applicable, the Sign-up Gift) as stated herein, and may instruct PACS to deduct the value of the Gift OR, where applicable, Vouchers (and, where applicable, the Sign-up 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 relevant policyholder; or

- (ii) request for a reimbursement of the value of the Gift OR, where applicable, Vouchers (and, where applicable, the Sign-up Gift) 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) 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 (and, where applicable, the Sign-up 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 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 (and, where applicable, the Sign-up Gift) as stated in these terms and conditions, agrees and consents to immediately reimburse UOB for the value of the Gift OR, where applicable, Vouchers (and, where applicable, the Sign-up Gift) as stated in these terms and conditions or the difference between the value of the Gift OR, where applicable, Vouchers (and, where applicable, the Sign-up Gift) as stated in these terms and conditions and the cancellation or surrender monies due to the policyholder.

- 2.7 Neither the Redemption Letter nor the Gift NOR Vouchers (and, where applicable, the Sign-up Gift) 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 (and, where applicable, the Sign-up 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 Vouchers (and, where applicable, the Sign-up Gift) 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 (and, where applicable, the Sign-up Gift) offered in the Promotion may impose conditions for redemption and use of the goods or services or the Gifts or Vouchers (and, where applicable, the Sign-up Gift) 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 (and, where applicable, the Sign-up 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 and/or the Gifts or, where applicable, Vouchers (and, where applicable, the Sign-up Gift) 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 (and, where applicable, the Sign-up Gift) shall be final, conclusive and binding on all parties. UOB shall not be obliged to enter into any correspondence on any matter concerning the Promotion or the Gifts or Vouchers (and, where applicable, the Sign-up Gift) and no appeal or claims will be entertained. UOB has the 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 (and, where applicable, the Sign-up Gift).
- 3.2 Purchase of any type of insurance policy product (including, but not limited to, the Policy and the Rider) is subject to UOB's assessment of the Customer's suitability for the relevant 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 (and, where applicable, the Sign-up Gift) at any time and from time to time without 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 (and, where applicable, the Sign-up Gift) with another item of an equivalent or close to the prevailing recommended retail price of any of the Gifts or, where applicable, Vouchers (and, where applicable, the Sign-up Gift) 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 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 Gifts or, where applicable, Vouchers (and, where applicable, the Sign-up Gift) as UOB deems fit at its 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 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. 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.