



Terms and Conditions
UOB August Insurance Promotion ("Promotion")

1. Promotion Period

The Promotion period for the United Overseas Bank Limited ("UOB") August Insurance Promotion commences on 1 August 2011 and ends on 31 August 2011, both dates inclusive ("**Promotion Period**").

2. Gift

2.1 To be eligible for this Promotion ("**Eligible Customers**"), the following conditions must be fulfilled:

- (a) During the Promotion Period, customers must purchase a new regular premium insurance policy ("**Policy**") distributed by UOB;
- (b) The Policy must be approved by Prudential Assurance Company Singapore (Pte) Limited ("PACS") within one (1) month from the date of application of the Policy;
- (c) The Policy must not be cancelled during the 14 days of free-look period or surrendered within one year from the date of commencement of the Policy; and
- (d) The Policy must not be purchased with CPF monies.

- 2.2 (a) The **first 250 Eligible Customers** who purchased the Policy at a minimum annual premium of S\$3,000-00 will be eligible to receive a *SONY DSC-W530 Digital Camera*
- (b) The **first 350 Eligible Customers** who purchased the Policy at a minimum annual premium of S\$6,000-00 will be eligible to receive an *Acer Iconia Tab A500 Ultimate Entertainment*.

The *SONY DSC-W530 Digital Camera* and *Acer Iconia Tab A500 Ultimate Entertainment* shall hereinafter be referred to as the "**Gift**" and "Gift" shall mean any one or both of them as the context so requires.

- (c) Only ONE Gift will be awarded to the Eligible Customer that fulfills the condition set out at Paragraph 2.2(a) or 2.2(b) above. For the avoidance of doubt, (i) the Eligible Customer is not entitled to receive the Gift where the aggregate minimum monthly/annual premium of more than one Policy is used to meet the condition set out at Paragraph 2.2(a) or 2.2(b) above, and (ii) the Eligible Customer is not entitled to receive a further Gift where the Eligible Customer has already obtained the Gift based on an earlier purchase of a Policy.

2.3 Redemption letters will be sent to Eligible Customers entitled to receive the Gift within **8 weeks** from the date of expiry of the 14 days free-look period. Details of redemption will be set out in the redemption letter.

- 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. No payment or compensation whether in cash, credit or kind shall be made for any uncollected Gift.
- 2.5 UOB has the right to deduct the value of the Gift from any cancellation or surrender monies due to the policyholder or request for a reimbursement of the value of the Gift from the policyholder in the event the Policy is cancelled within the 14-day free-look period or surrendered within one year from the date of commencement of the Policy.
- 2.6 The Gift is not exchangeable for cash, credit or other gifts. UOB assumes no liability or responsibility for the acts or defaults of the merchant or defects in the goods or services offered in this Promotion. UOB is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The merchant may impose conditions for redemption of the goods or services. UOB will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the goods and services.

3. General

- 3.1 UOB's decision on all matters relating to or in connection with this Promotion shall be final, conclusive and binding on all parties and no correspondence or claims will be entertained.
- 3.2 In the event of any inconsistency between the terms and conditions herein and any brochure, marketing or materials relating to the Promotion, the terms and conditions herein shall prevail.
- 3.3 Participation in the Promotion is subject to the terms and conditions stated 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 this Promotion at any 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 any of the Gifts at equivalent or close to the prevailing recommended retail price without giving any prior notice or reason.