



**UOB INSURANCE PROMOTION – 12 MARCH to 31 May 2025  
LIGHTNING PATH TO SAVINGS CAMPAIGN  
TERMS AND CONDITIONS**

**1. Definitions**

For the purposes of these Terms and Conditions (as hereinafter defined), unless otherwise defined herein, the following terms shall have the following meanings:-

- 1.1. **“Qualifying Insurance Plans”** means all Insurance Plans distributed by UOB and underwritten by PACS and have fulfilled all the requirements stated in Section 2.0.
- 1.2. **“Gift”** means Pokémon Cushion Blanket OR Pokémon Check-in Luggage, whichever is relevant
- 1.3. **“PACS”** means Prudential Assurance Company Singapore (Pte) Limited.
- 1.4. **“Premium Amount”** refers to annualised premium for regular premium plans or single premium for single premium plan of the relevant Qualifying Insurance Plan.
- 1.5. **“UOB”** means United Overseas Bank Limited.

**2. Promotion**

- 2.1. This UOB Insurance Promotion – Lightning Path to Savings Campaign (the **“Promotion”**) is valid from 12 March 2025 to 31 May 2025, both dates inclusive (the **“Promotion Period”**). By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the **“Terms and Conditions”**).
- 2.2. To participate in this Promotion, you must satisfy all of the following conditions:
  - (a) you must be an existing customer of UOB from the following banking segments:
    - Personal Banking;
    - Wealth Banking;
    - Privilege Banking;
  - (b) you must successfully apply to purchase any Qualifying Insurance Plan as the policy owner with the corresponding minimum Premium Amount as set out in the table below (the **“Policy”**) directly through a UOB sales advisor within the Promotion Period (**“Application”**);

Qualifying Insurance Plan	Premium Amount (Basic Tiers)	Gift Types
<b>Endowment Plans / Insurance Savings Plans / Protection Plans</b>  <b>OR</b>  <b>Single Premium Plans</b>	<b>Minimum \$3,600 APE</b> for Regular Premium policies	<b>Pokémon Cushion Blanket</b>
	<b>Minimum \$18,000 APE</b> for Regular Premium policies, <b>Premium Term less than 10 pay</b>	<b>Pokémon Check-in Luggage</b>
	<b>Minimum \$8,000 APE</b> for Regular Premium policies, <b>Premium Term 10 pay and above</b>	
	<b>Minimum \$180,000</b> for Single Premium policies	

- (c) your Policy purchased in connection with your Application must be incepted by PACS within the Promotion Period;
- (d) you must have a valid Singapore address, contact number and email address in UOB's records;
- (e) you must not have used your CPF monies to purchase your Policy; and
- (f) your Policy must not be cancelled within one (1) month from the date of your Application.
- 2.3. If you fulfil all the requirements in Clause 2.2 above for each gift type in this Promotion, you shall be eligible to receive the Gift. You shall only be eligible to receive one Gift in this Promotion, regardless of the number of Qualifying Insurance Plans purchased during the Promotion Period.
- 2.4. You cannot combine two or more policies to qualify for the minimum Premium Amount in this Promotion.
- 2.5. If you are eligible to receive the Gift, you will be notified by UOB based on your contact information in UOB's records (the "**Redemption Notice**") within 3 months of the date of your Application (or such other date as UOB may determine in its sole discretion).
- 2.6. The Redemption Notice will set out details on the redemption of your Gift. UOB reserves the right to decline any redemption of the Gift if any one of the requirements set out in the Redemption Notice is not met at the time of redemption. No replacement will be issued for a lost, stolen or destroyed Redemption Notice.
- 2.7. Gifts are on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
- 2.8. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gift is allowed.
- 2.9. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.



- 2.10. In the event that your Policy is cancelled within its fourteen (14) day free-look period, you shall not be eligible to participate in this Promotion and UOB has the right to forfeit the Gift or reclaim the full value of the Gift.
- 2.11. The Gift is supplied by third party merchants and/or suppliers and UOB is not an agent of the merchant and/or supplier of the Gift. The redemption of the Gift may be subject to additional terms and conditions imposed by the third party merchant or supplier. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability, or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants and/or suppliers in connection with the use and/or redemption of the Gift.

### **3. General**

- 3.1 The following persons shall not be eligible to participate in the Promotion:
  - (a) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
  - (b) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
  - (c) individuals who lack mental capacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
  - (d) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.2 UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with your participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
- 3.3 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 3.4 If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall

immediately reimburse UOB for the value of the Gift through such means as UOB may determine in its sole discretion.

- 3.5 The Terms and Conditions shall be read in conjunction with any other terms that may be relevant in connection with this Promotion (collectively the “**Standard Terms**”). In the event of any inconsistency between (i) the Terms and Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.6 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 3.7 This Promotion is not valid with any other promotions, offers, and/or discounts unless otherwise stated.
- 3.8 The purchase of any type of insurance policy product (including, but not limited to, the Qualifying Insurance Plan and any accompanying rider) is subject to UOB’s assessment of the individual’s suitability for the relevant insurance policy product.
- 3.9 By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you hereby expressly and irrevocably permit and authorise UOB to disclose any and all information whatsoever (including personal data) to PACS and any person (including, without limitation, the parties involved in organising, promoting and conducting this Promotion) as UOB deems fit at its discretion in connection with this Promotion and to contact you, including by voice call or text message.
- 3.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms and Conditions.
- 3.11 The Terms and Conditions shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 3.12 Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

## **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. Buying insurance products that are not suitable for you may impact your ability to finance your future needs. This 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 the above products are specified in the policy. 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 qualified financial adviser before making a commitment to purchase these products. In the event that you choose not to seek advice from a qualified financial adviser, you should consider carefully whether the products are suitable for you. United Overseas Bank Limited does not hold itself out to be an insurer or insurance broker. The insurance products and services stated herein are provided by Prudential Assurance United Overseas Bank Limited Co. Reg. No.193500026Z



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