

Frequently Asked Questions: Standard Chartered Bank (Singapore) Limited (SCB) and Prudential Assurance Company Singapore (PACS) 25th Anniversary Partnerships Promotion Draw (“Promotion”)

1. What is this Promotion about?

This Promotion is to celebrate 25 years of partnership between Standard Chartered Bank (Singapore) Limited (SCB) and Prudential Assurance Company Singapore (Pte) Limited (PACS). Customer will stand a chance to win attractive prizes if he/she purchases any of the eligible plans during the promotion period.

You can find more information here: <https://www.prudential.com.sg/scbsl-pacs-25th-tnc>

2. When is the Promotion period?

The Promotion will begin on 1 July 2024 and end on 31 December 2024.

3. How many prizes to be won?

There will be a total of 3 draws and 51 prizes for the campaign – refer to the table on Q4.

4. When and where will the lucky draw be conducted?

The lucky draws will be conducted at 7 Straits View, Level 6, Marina One East Tower, Singapore 018936, and will be witnessed virtually on Microsoft Teams by an auditor from Tan, Chan & Partners on the following dates:

Category	Lucky Draw Qualifying Period	Lucky Draw Dates	Number of winners
Quarterly Draw 1	1 July 2024 to 30 September 2024	2 December 2024 Monday	25
Quarterly Draw 2	1 October 2024 to 31 December 2024	3 March 2025	25
Grand Draw	1 July 2024 to 31 December 2024	Monday	1

5. What are the eligible products for the promotion?

You may find the eligible insurance plans below:

PRUCancer 360
PRUActive Saver III
PRUActive Cash (SGD)
PRUWealth Plus (SGD)
PRUWealth (USD)
PRUActive Life III
PRUActive Protect
PRUActive Term
PRUMan
PRULady
PRUPersonal Accident
PRULife Vantage Achiever Prime II (SGD/USD)
PRULifetime Income Premier (USD)
PRUWealth Income (SGD)
PRULifetime Income Plus (SGD)
PRUActive Retirement II (Cash)
PRUVantage Legacy Index (USD) (IUL)
PRUVantage Wealth (SGD/USD)

(Including all upcoming new plans)

6. What is the eligibility criteria to enter the promotion draw?

Eligible Insurance Plans and Supplementary Benefit	Minimum Annualised Premium*(SGD/USD\$) Regular Premium Plans (RP)	Minimum Premium * (SGD/USD\$) Single Premium Plans (SP)	Reward (Number of lucky draw chances)
Refer to Q5 for the list of plans	\$1 - \$20,000		1
	Every additional \$20,000 thereafter		1 for every \$20,000 after the 1 st \$20,000
<p>* The Minimum Annualised Premium (RP) is defined as the total premium due in a year for the basic policy and supplementary benefit(s), where applicable. Only for new plan purchased and exclude mid-term add-on plans. (Eg. Minimum Annualised Premium (RP) of \$60,000 entitles a customer to 3 lucky draw chances)</p> <p>* The Minimum Premium (SP) is defined as 10% of the single premium. (Eg. For SP of amount \$1,000,000, 10% is \$100,000 which entitles a customer to 5 lucky draw chances)</p>			

7. Can multiple products be purchased and combined to meet the minimum annualised premium equivalent to be eligible for the draw?

Please refer to Q6 for more information on the eligibility criteria.

Number of lucky draw chances are tabulated based on total aggregated Minimum Annualised Premium per policyholder per quarter (eg. Client bought 3 policies of Minimum Annualised Premium \$5, 000, \$20,000 & \$15,000 in Q3. Total aggregated Minimum Annualised Premium is \$40,000 which entitles the customer to 2 draw chances.)

8. What if I meets the eligibility criteria but products purchased are not in the eligible insurance products list?

You will not be eligible to participate in the promotion draw if the products purchased are not in the eligible product list – refer to Q5.

9. What if I did not win the 1st quarterly draw, am I still eligible for the 2nd quarterly draw?

Non-winners from <Quarterly Draw 1> will not be rolled over for inclusion for <Quarterly Draw 2>. However, only non-winners from both <Quarterly Draw 1 & 2 > will be included in the grand draw.

10. What if my policy is Cancelled from Inception (CFI) at the point of draw, am I still eligible?

No, you will not be eligible for the draw as the qualifying policy has to be in-forced at the point of draw.

11. If I won one of the prizes during the 1st quarterly draw, can I participate in 2nd quarterly draw?

Yes, so long you have purchased a new plan during the promotion period (refer to Q4 for details of the promotion period) and meet all the requirements set on the Terms and Conditions of this promotion.

12. When and how will I be notified if I am a winner?

The Winners of the Promotion will be notified via email (7) calendar days after the lucky draw has been conducted. The winners' list of the Promotion will also be posted on www.prudential.com.sg/scbsl-pacs-25th-ld-results.

13. What are the prizes for this campaign?

S/N	Prizes for each quarterly lucky draw	Number of Winners
1	Return flight tickets by Singapore Airlines economy class (W class) and 4 days 3 nights stay at Dubai Shangri la (Deluxe Room) for 2 people	3
2	4 days 3 nights onboard the Royal Caribbean Cruise to Penang for 2 people (Balcony Room)	8
3	3 days 2 nights stay at The Barracks Hotel Singapore for 2 people (Premier King Room with Breakfast)	8
4	Return flight tickets by Singapore Airlines economy class (W class) and 3 days 2 nights stay at Club Med Bali for 2 people (Superior Room)	6

S/N	Prize for the Grand lucky draw	Number of Winners
1	Return flight tickets by Singapore Airlines Business-Class (J class) tickets and 4 days 3 nights stay at Pullman Maldives (Ocean Pool Villa) for 2 people	1

14. Can I request to extend the validity of the prizes?

No, the validity of the prizes cannot be extended.

15. Can I decline the prize and transfer to someone else?

If a Winner declines his/her prize, the prize will be forfeited, and the Winner shall not have any claim against SCB and / or PACS for such forfeiture. The Prize is non-transferable, non-refundable, and non-exchangeable for cash, credit, goods or benefits in kind.

16. What happens to unclaimed prizes?

Any unclaimed Prize(s) within 3 months from the draw will be forfeited.

Thank you