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## **Terms and Conditions of Prudential and SCBSL 25<sup>th</sup> Anniversary Customer Promotion (“Promotion”)**

### **A. Promotion Details**

#### **1. Definitions:**

- (a) **“Prudential”** means Prudential Assurance Company Singapore (Pte) Limited.
- (b) **“SCB”** means Standard Chartered Bank (Singapore) Limited.
- (c) **“Promotion Period”** means the period from 1 July 2024 to 31 December 2024.
- (d) **“Eligible Customer”** means each policyholder who is entitled to the Promotion chance/s per Eligible Insurance Plan that is purchased through SCB and incepted by Prudential during the Promotion Period by satisfying the eligibility criteria stated in Promotion Table A.
- (e) **“Eligible Insurance Plans”** means any of the products meeting the criteria as stated in the Table A1 below. This will only be applicable for new plan purchased and will exclude mid-term add-on plans.
- (f) **“Reward”** means the gift/s stated in the table under Prize section. Please note that the gift/s are subjected to change without prior notice from Prudential’s and/or SCB’s discretion. The reward cannot be exchanged for cash and is not interchangeable.
- (g) **“Winner”** means any of the 51 people that are drawn from any lucky draw to win any Rewards.
- (h) **“Promotion”** means the Lucky Draw conducted whereby Eligible Customers have the opportunity to win any Reward in accordance with the terms and conditions herein.
- (i) **“Lucky Draw”** means the conducting of the draw in accordance with clause 3 of Section A.



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### Promotion Table A:

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 Promotion chances per quarter)
All plans listed in Table A1* below	\$1 - \$20,000		1
	Every additional \$20,000 thereafter		1 for every \$20,000 after the 1 <sup>st</sup> \$20,000
<p>* <b>The Minimum Annualised Premium (RP)</b> 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 excludes mid-term add-on plans. (Eg. Minimum Annualised Premium (RP) of \$60,000 entitles a customer to 3 Promotion chances)</p> <p>* <b>The Minimum Premium (SP)</b> 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 Promotion chances)</p>			

### Table A1 : Eligible Insurance Plans

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)



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PRUActive Retirement II (Cash)
PRUVantage Legacy Index (USD) (IUL)
PRUVantage Wealth / PRUVantage Wealth II (SGD/USD)

*(Including all upcoming new plans)*

## 2. Eligibility

To be eligible for the Promotion, the participant has to satisfy the following requirements during the Promotion Period in order to be entitled to the Promotion chance/s (as set out under Promotion Table A):

- The Eligible Insurance Plan (Regular and/or Single Premium) has been purchased and inceptioned by Prudential during Promotion Period.
- This Promotion is valid for all premium payment modes (monthly, quarterly, bi-annual, and annual).
- This Promotion is only eligible for newly purchased eligible plan/s as listed in Table A1 and excludes all mid-term add-on plans.
- This Promotion excludes any submissions made through SCB's or Prudential's website and SCB's telemarketing channel.

## 3. SCB & PACS 25<sup>th</sup> Anniversary Lucky Draw Mechanisms

Prudential shall conduct the Lucky Draw on the dates set out below:

### Promotion Table B:

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

### Conduct of Lucky Draw

- The Lucky Draw will be conducted at 7 Straits View, Level 6, Marina One East Tower, Singapore 018936 (or such another venue, date as may be determined at Prudential's discretion.) The Lucky Draw will be witnessed virtually on Microsoft Teams by an auditor from Tan, Chan & Partners indicated in Promotion Table B.
- The number of Winners will correspond in accordance with Promotion Table B above and the grand Lucky Draw Winner will be drawn from the pool of Eligible Customers from both quarterly draws who did not win any prizes from each quarterly draw.
- Non-winners from <Quarterly Draw 1> will not be rolled over for inclusion for <Quarterly Draw 2>, however, all Eligible Customers who are non-winners from both <Quarterly Draw 1 & 2 > will be included in the grand draw.



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- d) Winner/s of unclaimed prize from each quarterly draw will not be included for the grand draw.
- e) The list of quarterly Eligible Customers and their corresponding number of chances will be tabulated in the month of November 2024 & February 2025 respectively for the Promotion as stated on Promotion Table B .
- f) The number of Lucky Draw chances are tabulated based on total aggregated Minimum Annualised Premium per policyholder per quarter (e.g. Client bought 3 policies Minimum Annualised Premium \$5,000, \$20,000 & \$15,000 in Q3 2024. Total aggregated Minimum Annualised Premium \$40,000 which will entitle such Eligible Customer to 2 Lucky Draw chances.)

#### Prize(s)

- a) The Winners of any Lucky Draw will be entitled to receive the Reward in accordance with the table shown below.
- b) Each Eligible Customer will be entitled to as many chances as possible for each quarter so long they meet the requirements set out under this Terms and Conditions (specifically set out in Promotion Table A) during each Promotional Period.
- c) Each Reward is non-transferable, non-refundable, and non-exchangeable for cash, credit, goods or benefits in kind.
- d) The Winners of each Lucky Draw will be notified via email (7) calendar days after each Lucky Draw has been conducted. The winners' list of the Lucky Draw will also be posted on [www.prudential.com.sg/scbsl-pacs-25th-ld-results](http://www.prudential.com.sg/scbsl-pacs-25th-ld-results)
- e) Any unclaimed Reward(s) within 3 months from the draw date/s will be forfeited.



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Each quarterly draw prizes (total 2 draws):

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

One (1) Grand Draw Prize:

S/N	Prize	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

**IMPORTANT NOTE:** Booking of flight and/or cruise and/or hotel accommodation, excludes all eve of public holidays, public holidays. All Winners to check with the appointed service providers on the availability of dates.

#### 4. Prize Redemption

- a) Eligible Customers shall be solely responsible for ensuring that they provide Prudential with a valid email address for the purpose of notification.
- b) The Eligible Customer agrees and accepts that Prudential will not be responsible for any consequences arising from his/her failure to provide Prudential with a true, complete and accurate email address and/or notify Prudential of any change(s) to his/her email address.




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- c) If a Winner declines his/her prize, his/her win will be forfeited, and the Winners shall not have any claim against Prudential for such forfeiture.

## **B. General Terms and Conditions**

1. By participating in the Promotion, each Eligible Customer is deemed to have accepted and agreed to be bound by these terms and conditions contained herein and any other instructions, terms, and conditions that Prudential and/or SCB may issue from time to time.
2. Prudential and/or SCB assumes no responsibility for incomplete, lost, late, damaged, illegible, or misdirected forms or email communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed incomplete, garbled or delayed electronic transmission which may limit an Eligible Customer's ability to participate in the Promotion.
3. Prudential and/or SCB will endeavor to hold the Promotion on and at the advertised date, time, and venue and by the mode (manually or electronically) as advertised, but reserves the right, in its sole and absolute discretion, to conduct the Promotion by another mode in such circumstances as Prudential and/or SCB may deem appropriate.
4. Prudential and/or SCB has the sole and absolute discretion to exclude any Eligible Customer from participating in the Promotion without any obligation to furnish notice and/or reason.
5. Prudential and/or SCB reserve the right to disqualify or disregard any Eligible Customer who does not comply with the terms and conditions contained herein.
6. Prudential and/or SCB may at its discretion forfeit the Reward, or, if already awarded, reclaim the Reward at the expense of the Eligible Customer without payment, compensation, or having to give any reason whatsoever in the event Prudential and/or SCB subsequently discovers that the Eligible Customer is not eligible to participate in the Promotion and/or to receive the Reward.
7. Rewards are subject to availability while stocks last. Prudential and/or SCB reserves the right to replace any Reward with items of similar value at any time without prior notice.
8. Prudential and/or SCB shall not be liable for any loss of, damage to, defects, delay, mis-delivery, or non-delivery of the Reward.
9. Prudential and/or SCB reserves the right to deal with any unclaimed Reward in any manner they deems fit. Prudential and/or SCB reserves the right to request for the Eligible Customers' proof of eligibility, identity and/or otherwise for the purposes of verifying the Eligible Customer's claim to the Reward at the time of Reward collection. Prudential and/or SCB are under no obligation whatsoever to disclose the identity of the Eligible Customers or to publish the same for any reason at any point of time.



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10. The Reward is not exchangeable for cash, credit, or any other items of equivalent value. The validity period of the Reward is non-extendable. Prudential and/or SCB will be under no obligation to replace or pay to Eligible Customers the value of any Reward that are not utilised by the Eligible Customers before the end of the validity period of the Reward as may be stipulated by Prudential, SCB and/or relevant merchants.
11. By participating in this Promotion, each Eligible Customer agrees and consents under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of any and all personal data of the Eligible Customer by/to Prudential, SCB, advertising and promotional agencies of the Promotion and such other third party, in Prudential's and/or SCB's absolute discretion, consider appropriate or necessary in connection with the Promotion and redemption of Reward.
12. If an Eligible Customer provides Prudential and/or SCB with personal data of any third party, that Eligible Customer hereby:
  - a) Agrees on behalf of that third party to be bound by the terms and conditions contained herein; and
  - b) Consents on behalf of that third party, to Prudential's and/or SCB's collection, use, disclosure, and processing of his/her personal data in accordance with the terms and conditions contained herein.

The Eligible Customer warrants that he/she has obtained the said third party's prior consent to such collection, use, disclosure, and processing of his/her personal data by Prudential and/or SCB and that the personal data that the Eligible Customer provides to Prudential and/or SCB is true, accurate and complete.
13. Prudential and/or SCB shall not be liable for any third party's misuse of the Eligible Customer's submitted information and photograph as a result of the Eligible Customer taking part in the Promotion.
14. Unless prohibited by law, participation in the Promotion constitutes permission for Prudential, SCB, its advertising and promotional agencies to use any of the Eligible Customer's names, and/or likeness for advertising and promotional purposes. Each Eligible Customer further agrees and acknowledges that the copyright and all other intellectual property rights in and to all photographs or audio-video or other recordings of the Eligible Customer taken or made in connection with the Promotion shall vest solely and absolutely in Prudential and/or SCB without any compensation to the Eligible Customer.
15. Prudential and/or SCB may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, (i) suspend, cancel, or terminate the Promotion, or (ii) delete, vary, supplement, amend, modify any one or more of the terms and conditions of the Promotion. Prudential's and/or SCB's determination of all matters in connection with the Promotion and the Reward shall be final, binding, and conclusive. Prudential and/or SCB are not obliged to give any reason or prior notice on any matter concerning the Promotion or the Reward. No appeal,



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correspondence or claims will be entertained. Prudential and/or SCB has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive the Reward. Eligible Customers shall not be entitled to any damages or compensation whatsoever or howsoever arising as a result of such amendment, suspension, or termination.

16. By participating in the Promotion, all Eligible Customers agree and undertake to, at all times, indemnify, keep indemnified, and hold Prudential and/or SCB, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by Prudential's and/or SCB's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Reward, and/or any breach or purported breach of these terms and conditions and/or any applicable law.
17. Prudential and/or SCB makes no warranty or representation as to the quality, merchantability, or fitness for purpose of the merchants' goods and services in respect of the Rewards. Any dispute about the same must be resolved directly with the merchant. Merchant terms and conditions apply.
18. In the event of any inconsistency or discrepancy between the terms and conditions contained herein and the contents of any brochure, marketing and/or promotional materials relating to the Promotion, the terms and conditions contained herein shall prevail.
19. Any trademarks, graphic symbols, logos, or intellectual property contained in any materials used in connection with this Promotion, in particular the Reward, are the property of their respective owners. Prudential and/or SCB is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
20. Failure by Prudential and/or SCB to exercise any of its right or remedy under the terms and conditions contained herein does not constitute a waiver of that right or remedy.
21. The terms and conditions contained herein shall be governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the courts of Singapore.
22. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.





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**Important Notes:**

These insurance plans are distributed by Standard Chartered Bank (Singapore) Limited (“SCB”) and underwritten by Prudential Assurance Company Singapore (Pte) Ltd (Reg. No. 199002477Z.) (“Prudential”).

You are recommended to read the product summary and seek advice from a qualified Insurance Specialist for a financial analysis before purchasing a policy suitable to meet your needs.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

The information contained herein is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details, and exclusions applicable to this insurance product in the policy documents that can be obtained from your Insurance Specialist.

The information contained herein is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

These policies are protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policies is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 3 July 2024.

This advertisement has not been reviewed by the Monetary Authority of Singapore.