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Terms and Conditions of International Women's Day ("Promotion") for SCB

A. Promotion Details

1. Definitions:

- (a) **"Prudential"** means Prudential Assurance Company Singapore (Pte) Limited.
- (b) **"SCB"** means Standard Chartered Bank (Singapore) Limited.
- (c) **"SCB staff & family"** means all employees working for SCB and their family members.
- (d) **"Promotion Period"** means the period between
 - i. 1 March 2025 and 31 March 2025 (both dates inclusive) and issued from 1 March to 31 March 2025 for PRUVantage Assure (PVA) and PRUVantage Wealth (PVW)
 - ii. 1 March 2025 and 31 March 2025 (both dates inclusive) and issued from 1 March to 30 April 2025 for PRULife Vantage Achiever (PLVA) Prime and PRUVantage Legacy Index (PVLII)
- (e) **"Eligible Customer"** means each female Policyholder will be entitled to a maximum of one reward per Eligible Insurance Plan that is purchased during promotion period is submitted to and incepted by Prudential during the Promotion Period by satisfying the eligibility criteria set in this document.
- (f) **"Eligible Insurance Plans"** means any of the products meeting the criteria as stated in the Promotion Table A below. Only for new plan purchased and exclude mid-term add plans.
- (g) **"Rewards"** means PRUPoints.
- (h) **"PRUPoints"** means reward points on Prudential's online rewards platform ("PRURewards") awarded to Eligible Customers. Points can be accumulated in accordance with the terms and conditions set applicable on PRURewards for redemption of rewards ranging from e-vouchers to goods and services from participating merchants.
- (i) **"Promotion Table"** means Promotion Table A below.



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Promotion Table A:

Eligible Insurance Plans	Minimum Annualised Premium*(SGD/USD\$)	Reward by SCB MA (PRUPoints)
1. PLVA Prime (SGD/USD) 2. PVLI	\$400,000 and above	\$150 (15,000 points)
3. PVA	\$10,000 and above	
4. PVW	\$30,000 and above	

2. Eligibility

To be eligible for the Promotion, the Eligible Customer has to satisfy the following requirements during the Promotion Period in order to receive the Reward (as defined in the Promotion Table A):

- (a) If the Eligible Customer's proposal for an Eligible Insurance Plan that are purchased during promotion period is submitted to Prudential and incepted by Prudential during the Promotion Period.
- (b) This Promotion is valid for all premium payment modes (monthly, quarterly, bi-annual and annual).
- (c) This Promotion exclude mid-term add plans.
- (d) This Promotion is **NOT** valid for all SCB staff & Family and customers from Maturity Campaign.

3. PRUPoints

- a. An Eligible Customer is entitled to receive the **PRUPoints** in accordance with the Promotion Table A.
- b. If a percentage is applied to compute the number of **PRUPoints** to be awarded to the Eligible Customer, the result will be rounded to the nearest whole number.
- b. Each Eligible Customer is entitled to a maximum of one (1) time **PRUPoints** reward for the same life assured per Eligible Insurance Plan.
- c. All **PRUPoints** have an expiry of one year from date of issuance and 100 **PRUPoints** is equivalent to one Singapore dollar (S\$1) on the platform. This conversion may be subject to change without prior notice at Prudential's absolute discretion.



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4. PRUPoints Redemption

- a. Prudential will issue a SMS or Email (“Redemption Notification”) to each Eligible Customer within three (3) months after the policy is incepted provided that the Eligible Customer’s Eligible Insurance Plan purchased during the Promotion Period is in force as at the date of the Redemption Notification.
- b. Eligible Customers shall be solely responsible for ensuring that they provide Prudential with a valid mobile phone number and email address for the purpose of redemption. 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 mobile phone number and/or email address and/or notify Prudential of any change(s) to his/her mobile phone number and email address.
- c. To redeem the awarded **PRUPoints** for the preferred rewards, Eligible Customers are required to login to their account with a valid email address to access **PRURewards** via Prudential corporate website. Details to set up the account for first-time users can be found in the Redemption Notification.
- d. **PRUPoints** are valid for one year upon issuance. If an Eligible Customer fails to utilise his/her **PRUPoints** to redeem rewards within the validity period as set out in the Prudential online redemption platform, his/her **PRUPoints** will be forfeited, and the Eligible Customer shall not have any claim against Prudential for such forfeiture.
- e. Further details of the redemption procedures will be set out in the Redemption Notification.

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 may issue from time to time.
2. Prudential 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 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.
4. Prudential reserves the right to disqualify or disregard any Eligible Customer who does not comply with the terms and conditions contained herein.



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5. Prudential may at its discretion forfeit the Discount/Reward, or, if already awarded, reclaim the Discount/Reward at the expense of the Eligible Customer without payment, compensation, or having to give any reason whatsoever in the event Prudential subsequently discovers that the Eligible Customer is not eligible to participate in the Promotion and/or to receive the Discount/Reward.
6. Rewards are subject to availability while stocks last. Prudential reserves the right to replace any Discount/Reward with items of similar value at any time without prior notice.
7. Prudential shall not be liable for any loss of, damage to, defects, delay, mis-delivery or non-delivery of the Discount/Reward.
8. Prudential reserves the right to deal with any unclaimed Discount/Reward in any manner it deems fit. Prudential 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 Discount/Reward at the time of Discount/Reward collection. Prudential is 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.
9. The Discount/Reward is not exchangeable for cash, credit or any other items of equivalent value. The validity period of the Discount/Reward is non-extendable. Prudential will be under no obligation to replace or pay to Eligible Customers the value of any Discount/Reward that are not utilised by the Eligible Customers before the end of the validity period of the Discount/Reward as may be stipulated by Prudential and/or relevant merchants.
10. The Promotion is not valid in conjunction with other promotions carried out by Prudential.
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, advertising and promotional agencies of the Promotion and such other third party, in Prudential's absolute discretion, consider appropriate or necessary in connection with the Promotion and redemption of Discount/Reward.
12. If an Eligible Customer provides Prudential 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 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 that the personal data that the Eligible Customer provides to Prudential is true, accurate and complete.



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13. Prudential 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, 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 without any compensation to the Eligible Customer.
15. Prudential 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 determination of all matters in connection with the Promotion and the Discount/Reward shall be final, binding and conclusive. Prudential is not obliged to give any reason or prior notice on any matter concerning the Promotion or the Discount/Reward. No appeal, correspondence or claims will be entertained. Prudential has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive the Discount/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, 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 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 Discount/Reward, and/or any breach or purported breach of these terms and conditions and/or any applicable law.
17. Prudential makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchants' goods and services in respect of the Gift(s). 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.



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Prudential is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.

20. Failure by Prudential 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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 25 February 2025.

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