
Protecting your relationships is now more rewarding.

Get a limited edition **Prudential FEVO Prepaid Mastercard®** with cash value of up to **S\$400** with the purchase of any eligible plan*. Promotion valid between 1 June and 30 June.



Protecting your loved ones not only comes with lasting peace of mind, it now also comes with an instant reward. Purchase any of the below Eligible Plans between 1 June 2017 and 30 June 2017 to receive a limited edition **Prudential FEVO Prepaid Mastercard with cash value of up to S\$400***! Enjoy the convenience of cashless and contactless transactions internationally, wherever Mastercard is accepted.

*Promotion Table

Eligible Plans	Minimum Annualised Premium Amount (with supplementary benefits)**	Prudential FEVO Prepaid Mastercard Cash Value
PRU personal accident		
PRU lady	S\$400	S\$50
PRU man		
PRU easy term	S\$400 S\$800	S\$50 S\$100
PRU Term Vantage		
PRU term ascend	S\$3,000	S\$200
PRU life multiplier flex	S\$4,000 S\$6,000	S\$200 S\$400

** The Minimum Annualised Premium (API) Amount is defined as the total premium due in a year for the policy and supplementary benefit(s).



Prudential FEVO Prepaid Mastercard is powered by FEVO Prepaid Mastercard, issued by EZ-link Pte Ltd.

For more information, speak to your Prudential Financial Consultant. Call us at 1800 333 0 333 today.

***TERMS AND CONDITIONS OF
PROTECTION REWARDS PROMOTION
("Promotion")**

A. Promotion Details

1. Definitions:
 - (a) "Prudential" means Prudential Assurance Company Singapore (Pte) Limited.
 - (b) "Eligible Customers" means customers whose proposal was incepted during the Promotion Period and accepted by Prudential. New and/or existing customers of Prudential are eligible to participate in this Promotion.
 - (c) "Promotion Period" means the period between 1 June 2017 and 30 June 2017 (both dates inclusive).
 - (d) "Eligible Plans" means any of the following products with a minimum premium amount as stated in the Promotion Table above ("Minimum Annualised Premium Amount")
 - **PRU** personal accident
 - **PRU** lady
 - **PRU** man
 - **PRU** easy term
 - **PRU** Term Vantage
 - **PRU** term ascend
 - **PRU** life multiplier flex
 - (e) "Gift" means Prudential FEVO Prepaid Mastercard issued by EZ-Link Pte Ltd who is licensed by Mastercard Asia/Pacific Pte Ltd with stored cash value amounting to S\$50, S\$100, S\$200 or S\$400.
2. Any Eligible Plans incepted during the Promotion Period will, provided that the proposal is accepted by Prudential and the Eligible Plan is incepted on or before 30 June 2017 receive a Gift in accordance with the Terms and Conditions of this Promotion.
3. This Promotion is valid for all premium payment modes (monthly, quarterly, bi-annual and annual). For **PRU** prestige Customers to enjoy their **PRU** prestige discount, premiums have to be paid annually.

4. Each Eligible Customer will be entitled to a maximum of one (1) Gift per life assured per Eligible Plan.
5. Prudential will issue a qualifying letter ("Letter") enclosed with the Gift to each Eligible Customer provided that the Eligible Customer's Eligible Plans purchased during the Promotion Period are in force as at the date of the Letter. Issuance of Letter and Gift will commence three (3) months after the policy is incepted.

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 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.
5. Prudential may, at its discretion, forfeit the Gift, or, if already awarded, reclaim the Gift 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 Gift.

6. Gifts are subject to availability while stocks last. Prudential reserves the right to replace any Gift 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 Gift.
8. Prudential reserves the right to deal with any unclaimed Gift 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 Gift at the time of prize 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 Gift is not exchangeable for cash, credit or any other items of equivalent value. The validity period of the Gift is non-extendable. Prudential will be under no obligation to replace or pay to Eligible Customers the value of any Gift that are not utilised by the Eligible Customers before the end of the validity period of the Gift 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 Gift.

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.

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 Gift 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 Gift. 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 Gift. 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 Gift, 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. 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 and the contents of any brochure, marketing and/or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
19. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular the Gift, are the property of their respective owners. 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 these Terms and Conditions does not constitute a waiver of that right or remedy.
21. The Terms and Conditions 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.

Important Note:

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

This information 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 these insurance products in the policy documents that can be obtained from your Prudential Financial Consultant. The information contained 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.

Information is correct as at 1 June 2017.

Prudential Assurance Company Singapore (Pte) Limited.
(Reg. No. 199002477Z)
30 Cecil Street #30-01 Prudential Tower
Singapore 049712
Tel: 1800-333 0 333 Fax: 6734-6953
Part of Prudential plc

www.prudential.com.sg



Always Listening. Always Understanding.