

UOB Lady's Insurance Promotion – UOI (“Promotion”) Terms and Conditions

1. Promotion

- 1.1 This Promotion is jointly organised by United Overseas Bank Limited (“UOB”) and United Overseas Insurance Limited (“UOI”) collectively known as “Organiser”.
- 1.2 This Promotion is valid from **13 April 2020** until further notice (“Promotion Period”).
- 1.3 This Promotion is applicable for the following products underwritten by UOI and distributed by UOB:
 - (a) Insure & Travel – Annual Plan (Individuals and/or Family);
 - (b) InsureMaid; and
 - (c) InsureHome (1 Year / 2 Year / 3 Year Plan),which are applied for and purchased during the Promotion Period.
(each an “Applicable Plan”, and collectively the “Applicable Plans”)
- 1.4 The following terms as used in the Promotion shall have the following meanings:
 - 1.4.1 “Premium” in respect of an Applicable Plan, refers to the total insurance premium payable for the relevant Applicable Plan.
 - 1.4.2 “UOB Lady’s Debit Card” means the UOB Lady’s Debit Card issued by UOB in Singapore and which card is valid, subsisting, in good standing and satisfactorily conducted at all times as determined by UOB in its sole and absolute discretion.
- 1.5 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “Terms”).

2. Promotion mechanics

- 2.1 Under this Promotion, if you successfully purchase any Applicable Plan during the Promotion Period and successfully charge your Premium in respect of any of the Applicable Plans to your UOB Lady’s Debit Card during the Promotion Period, you shall be eligible to enjoy the following discounts:
 - (a) Insure & Travel – Annual Plan (Individual and/or Family)
Additional 10% discount (nett) on the Premium on top of the prevailing promotional discount
 - (b) InsureMaid
Additional 10% discount (nett) on the Premium on top of the prevailing promotional discount
 - (c) InsureHome (1 Year / 2 Year / 3 Year Plan)
 - For 1 Year Plan: Additional 10% discount (nett) on the Premium on top of the prevailing promotional discount

UOB Lady's Insurance Promotion – UOI (“Promotion”) Terms and Conditions

- For 2 Year Plan: Additional 10% discount (nett) on the Premium on top of the 10% Long Terms Agreement (LTA) discount and the prevailing promotional discount
 - For 3 Year Plan: Additional 10% discount (nett) on the Premium on top of the 20% LTA discount and the prevailing promotional discount
- 2.2 For the avoidance of doubt, existing policyholders of any Insure & Travel Annual Plan, InsureMaid and InsureHome policy purchased prior to 13 April 2020 who wish to renew or amend the coverage of their existing plan(s) are not eligible to participate in this Promotion.
- 2.3 The discounts under this Promotion are not exchangeable for cash, credit or kind, in full or in part.
- 2.4 The Organiser may substitute the discounts under this Promotion with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.5 Purchase of the Applicable Plans can be made online via UOB’s website (www.uob.com.sg/personal/insure) or via phone (Tel: 6222 7737) during UOI’s business hours from Monday – Thursday: 8:45am to 5:45pm (Singapore time) and Friday: 8:45 am to 4:45pm (Singapore time).

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 are mentally unsound, facing legal incapacity 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 The purchase and issuance of any type of insurance policy (including, but not limited to, an Applicable Plan) is subject to UOI’s approval and assessment of the applicant’s suitability for the purchase of such insurance policies.
- 3.3 Any cancellation of an Applicable Plan will be subject to the applicable administrative charges.
- 3.4 The Organiser 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 the participation in this Promotion. Without limiting the foregoing, the Organiser will not be liable or responsible for any undelivered, misdirected, corrupted, lost or

UOB Lady's Insurance Promotion – UOI (“Promotion”) Terms and Conditions

delayed text, transmission or transaction or any delay or failure in posting any transaction, howsoever caused.

- 3.5 The Organiser 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. The Organiser’s decisions shall be final, conclusive and binding and no payment or compensation will be given. The Organiser 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.
- 3.6 If the Organiser determines that you are ineligible to participate in this Promotion or to receive any benefit under this Promotion, the Organiser may in its sole discretion forfeit the benefit, reclaim the benefit or charge to and debit an amount equal to the value of the benefit from any of your UOB accounts without prior notice to you. If the monies standing to the credit of your UOB accounts are insufficient for such reimbursement, you shall immediately reimburse to the Organiser for the value of the benefit through such means as the Organiser may determine in its sole discretion.
- 3.7 The Terms shall be read in conjunction with the prevailing UOB Debit Cardmember Agreement, the applicable terms and conditions of the relevant Applicable Plans and 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 the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.8 Unless otherwise expressly stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.9 The Organiser may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.10 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) relating to them to UOI 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.
- 3.11 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
- 3.12 The Terms 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.

UOB Lady's Insurance Promotion – UOI (“Promotion”) Terms and Conditions

Important Notice and Disclaimers

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of the Applicable Plans will be provided in the policy contract and will be sent to you upon acceptance of your application for the relevant Applicable Plans by UOI. You may wish to seek advice from a qualified adviser before making a commitment to purchase any of the Applicable Plans. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether the Applicable Plan is suitable for you. UOB does not hold itself out to be an insurer, insurance broker or insurance agent. The insurance products and services stated herein are underwritten by UOI.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy 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 or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

United Overseas Bank Limited Co. Reg. No. 193500026Z

United Overseas Insurance Limited Co. Reg. No. 197100152R

Distributed by



Underwritten by

