

UOB InsureDrive Promotion (“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”) (hereinafter collectively referred to as the “Organiser”).
- 1.2. This Promotion is valid from 1 January 2026 to 31 December 2026 (both dates inclusive), as may be extended by UOB in its sole discretion and without further notice from time to time (“Promotion Period”).
- 1.3. For the purposes of this Promotion:
 - 1.3.1. “Applicable Plan” refers to InsureDrive insurance, which is underwritten by UOI and distributed by UOB.
 - 1.3.2. “Premium” refers to the total insurance premium payable for the Applicable Plan.
 - 1.3.3. “Promotion URL” refers to the website at [<https://online2.uoi.com.sg/epurchase/o2FUeOSDtA3cZCgEwSKLZ/workflows/>] where the Promotion is automatically applied to the purchase of an Applicable Plan and it is hosted publicly on [InsureDrive](#), and may also be accessed via the UOB website or UOB TMRW app.
- 1.4. 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. You shall be eligible to receive the Discount (as described in the table below) on your Applicable Plan(s), if you satisfy the following conditions:
 - 2.1.1. You must successfully pay your Premium for your Applicable Plan(s) during the Promotion Period.
 - 2.1.2. Purchase the Applicable Plan(s) via the Promotion URL only.

Promotion Period	1 January 2026 to 31 December 2026
Applicable Plan(s)	InsureDrive insurance
Discount	<ul style="list-style-type: none">• 10% discount on the Premium

The following is an illustration of the Promotion mechanics:

A customer purchases an Applicable Plan through the Promotion URL and pays the Premium within the Promotion Period. At the point of purchase, a 10% discount will be automatically applied on the Premium payable by the customer.

- 2.2. The above discount is not redeemable for cash, non-transferable and not valid with other promotions.
- 2.3. The Organiser may substitute the discount under this Promotion with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

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3. General

- 3.1 The following persons shall not be eligible to participate in the Promotion:
- (a) 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
 - (b) anyone whom the Organiser may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.2 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 this Promotion. Without limiting the foregoing, the Organiser will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB’s online banking services or mobile banking services or third-party applications, howsoever caused.
- 3.3 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.
- 3.4 If the Organiser determines that you are ineligible to participate in this Promotion, the Organiser may in its sole discretion forfeit the reward under this Promotion, reclaim the reward or charge to and debit an amount equal to the value of the reward from any of your accounts with the Organiser without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse the Organiser, you shall immediately reimburse the Organiser for the value of the reward through such means as the Organiser may determine in its sole discretion.
- 3.5 The Terms shall be read in conjunction with 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.
- 3.6 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.
- 3.7 Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.8 By participating in this Promotion and in addition to any other consent you have already provided to the Organiser and any right of the Organiser under applicable laws, you consent to the Organiser and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 3.9 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by the Organiser for the Promotion and the Organiser shall not be responsible for any undelivered, lost or delayed SMS sent and/or received. You shall pay and be solely responsible for all fees and charges imposed by such service providers for the sending and/or receipt of any SMS in connection with the Promotion.
- 3.10 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
- 3.11 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.

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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 or insurance broker. 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

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