



UOB INSURANCE x UNI\$ JUNE 2026 PROMOTION TERMS AND CONDITIONS

1. Definitions

For the purposes of this Promotion, unless otherwise defined herein, the following terms shall have the following meanings:-

1.1. **“Eligible Card”** refers to any of the following credit cards issued by UOB in Singapore:

- UOB Reserve Card
- UOB Visa Infinite Card
- UOB PRIVI Miles Card
- UOB Visa Signature Card
- UOB Lady’s Solitaire Card
- UOB Lady’s Platinum Card
- UOB One Credit Card
- Singtel-UOB Card
- UOB Visa Infinite Metal Card
- UOB Privilege Banking Card
- UOB Preferred Visa Card
- UOB Lady’s Solitaire Metal Card
- UOB Lady’s World Mastercard
- UOB Lady’s Classic Card
- UOB EVOL Card
- Lazada-UOB Card

1.2. **“Premium Amount”** refers to the annualised premium of the relevant Qualifying Insurance Plan.

1.3. **“Regular Premium Wealth Accumulation Plans”** means all regular premium wealth accumulation plans distributed by UOB and underwritten by PACS but excluding the Regular Premium / Multipay Protection Plans.

1.4. **“PACS”** means Prudential Assurance Company Singapore (Pte) Limited.

1.5. **“Regular Premium / Multipay Protection Plans”** refers to PRUActive Protect, PRUActive Term, PRUCancer 360, PRUActive Life V, PRULife Vantage Achiever Prime II (SGD) – Regular Premium, PRUVantage Legacy Index (Multipay), PRUApex MultiGen Wealth, PRUApex Legacy Index, PRUShield and PRUExtra insurance plans offered by PACS.

1.6. **“Qualifying Insurance Plans”** means the Regular Premium Wealth Accumulation Plans, and Regular Premium / Multipay Protection Plans, distributed by UOB and underwritten by PACS.

1.7. **“Rewards”** means UNI\$ issued by UOB under the UOB Rewards Programme, which the issuance and redemption of UNI\$ are governed by the Terms and Conditions Governing UOB Rewards Programme.

1.8. **“UOB”** means United Overseas Bank Limited.

2. Promotion

2.1. This UOB Insurance Rewards x UNI\$ June 2026 (the **“Promotion”**) is valid from 1 June to 15 July 2026, both dates inclusive (the **“Promotion Period”**). By participating in this Promotion, you are deemed to have accepted the terms and conditions governing this Promotion (the **“Terms and Conditions”**).

2.2. To participate in this Promotion, you must satisfy all of the following conditions:

- (a) you must be an existing principal holder of an Eligible Card during the Promotion Period, which your Eligible Card must be valid, subsisting and in good standing as determined by UOB in its sole discretion;
- (b) you must successfully apply to purchase any Qualifying Insurance Plan with the corresponding minimum Premium Amount as set out in the table below (the “**Policy**”) directly through your UOB sales advisor within the Promotion Period (“**Application**”);

Plan Type	Premium Amount	Rewards
Regular Premium Wealth Accumulation Plans	\$15,000 to \$29,999	UNI\$5,000
	\$30,000 and above	UNI\$10,000
Regular Premium / Multipay Protection Plans	\$7,200 to \$19,999	UNI\$5,000
	\$20,000 and above	UNI\$10,000

- (c) your Policy purchased in connection with your Application must be incepted by PACS within the Promotion Period;
- (d) you must have a valid Singapore address, contact number and email address in UOB’s records;
- (e) you must not have used your CPF monies to purchase your Policy; and
- (f) your Policy must not be cancelled within one (1) month from the date of your Application.

2.3. You cannot combine two or more Policies to qualify for this Promotion.

3. Rewards

- 3.1. If you fulfil all of the conditions in Clause 2.2 above, you shall be eligible to receive the applicable Reward set out in Clause 2.2(b) above.
- 3.2. If you are eligible to receive the Reward, the Reward will be credited into a valid Eligible Card account by 15 August 2026 (or such other date as UOB may determine in its sole discretion).
- 3.3. If you are an existing principal cardholder of more than one Eligible Card, UOB shall have the sole discretion to determine which Eligible Card account to credit the Reward.
- 3.4. You are only entitled to receive one (1) Reward under this Promotion, regardless of the number of Qualifying Insurance Plans purchased during the Promotion Period.
- 3.5. The Reward is not exchangeable for cash, credit or kind, in full or in part. No reservation, refund or exchange of the Reward is allowed.
- 3.6. UOB may substitute the Reward with any item of equivalent or similar value, without prior notice or reason or being liable to any person

- 3.7. In the event that your Policy is cancelled within its fourteen (14) day free-look period, you shall not be eligible to participate in this Promotion and UOB has the right to forfeit the Rewards or reclaim the full value of the Rewards.
- 3.8. For avoidance of doubt, your Eligible Card account must be in good standing at all times as determined by UOB in its sole discretion. In the event that your Eligible Card account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before you receive and/or redeem the Reward, the Reward shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

4. General

- 3.1 The following persons shall not be eligible to participate in the Promotion:
 - 3.1.1 individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - 3.1.2 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;
 - 3.1.3 individuals who lack mental capacity, 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
 - 3.1.4 anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.2 UOB 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 redemption or usage of any reward or participation in this Promotion. Without limiting the foregoing, UOB 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 UOB 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. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB 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 UOB determines that you are ineligible to participate in this Promotion or to receive any reward in this Promotion, UOB may in its sole discretion forfeit such reward, reclaim the reward or charge to and debit an amount equal to the value of the reward from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the reward through such means as UOB may determine in its sole discretion.

- 3.5 The Terms and Conditions 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 Conditions and the Standard Terms, the Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) the Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms and Conditions shall prevail to the extent that such discrepancy relates to this Promotion.
- 3.6 UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms and Conditions, and all persons shall be bound by such amendments.
- 3.7 This Promotion is not valid with any other promotions, offers, and/or discounts unless otherwise stated.
- 3.8 The purchase of any type of insurance policy product (including, but not limited to, the Qualifying Insurance Plan and any accompanying rider) is subject to UOB’s assessment of the individual’s suitability for the relevant insurance policy product.
- 3.9 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) to PACS 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.
- 3.10 A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms and Conditions.
- 3.11 The Terms and Conditions 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.
- 3.12 Except where the context otherwise requires, words denoting the singular include the plural and *vice versa*.

IMPORTANT NOTICE AND DISCLAIMERS

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. Buying insurance products that are not suitable for you may impact your ability to finance your future needs. This material is not a contract of assurance nor is it intended as an offer or recommendation with respect to the purchase or sale of any insurance products. Acceptance of the proposal is subject to underwriting. The precise terms and conditions of the above products are specified in the policy. The above is for general information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from a qualified financial adviser before making a commitment to purchase these products. In the event that you choose not to seek advice from a qualified financial adviser, you should consider carefully whether the products are suitable for you. United Overseas Bank Limited does not hold itself out to be an insurer or insurance broker. The insurance products and services stated herein are provided by Prudential Assurance Company Singapore (Pte) Limited. This advertisement has not been reviewed by the Monetary Authority of Singapore.



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