

# Credit Card Authorisation Form (VISA/MASTERCARD)



(Not applicable to DBS American Express / Corporate / Debit Cards / Non-Singapore issued Credit Cards)

I, the following policyowner or cardholder\* hereby authorise Prudential Assurance Company Singapore (Pte) Limited ("Prudential") to charge the following premium to my credit card account.

\*Where the cardholder is not the policyowner

Proposal / Policy Number <input type="text"/>	Name of Proposer / Policyowner <input style="width:100%;" type="text"/>
Name of Cardholder <input style="width:100%;" type="text"/>	Relationship to Proposer / Policyowner <input style="width:100%;" type="text"/>
Credit Card Number <input style="width:100%;" type="text"/>	Card Expiry Date <input style="width:100%;" type="text"/>

\*Please select (✓) one of the following authorisations as appropriate:

<p><b>1: <input type="checkbox"/> Credit Card Authorisation (For New Proposal)</b></p> <p><input type="checkbox"/> First premium only  <small>(All Visa/MasterCard)  <b>For UOB Channel, strictly for Prudential, SCB, DBS/POSB, MayBank, UOB or Citibank Visa/MasterCard issued in Singapore only</b></small></p> <p><input type="checkbox"/> First &amp; renewal premiums  <small>(Strictly for Prudential, SCB, DBS/POSB, Maybank, UOB, Citibank Visa / MasterCard issued in Singapore only)</small></p> <p>First Premium Amount  <small>(including any backdated premiums)</small></p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;">S\$ <input style="width:95%;" type="text"/></td> <td style="width:20%; text-align: right;">¢</td> </tr> </table> <div style="text-align: right;">   L5CCARD         </div>	S\$ <input style="width:95%;" type="text"/>	¢	<p><b>2: <input type="checkbox"/> ONE-TIME Credit Card Authorisation (For Existing Policy)</b></p> <p><b>For Inclusion of benefits / Increase of benefits / Increase in Regular Premium / Reinstatement of Policy / Payment of Regular Premium</b>  <small>(Strictly for Prudential, SCB, DBS/POSB, MayBank, UOB, Citibank Visa / MasterCard issued in SINGAPORE only)</small></p> <table border="0" style="width:100%;"> <tr> <td><input type="checkbox"/> Premium for Inclusion / Increase of benefits</td> <td><input type="checkbox"/> Premium for increase in Regular Premium</td> </tr> <tr> <td><input type="checkbox"/> Reinstatement of Policy</td> <td><input type="checkbox"/> Payment of Regular Premium (excluding RSP*)</td> </tr> </table> <p><input type="checkbox"/> SCB**   <input type="checkbox"/> DBS / POSB   <input type="checkbox"/> MAYBANK   <input type="checkbox"/> UOB   <input type="checkbox"/> CITIBANK</p> <p>**Is your Credit Card with SCB a Prudential Card?</p> <p><input type="checkbox"/> Yes   <input type="checkbox"/> No</p> <p>Premium amount to be charged to Credit Card.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;">S\$ <input style="width:95%;" type="text"/></td> <td style="width:20%; text-align: right;">¢</td> </tr> </table> <div style="text-align: right;">   ML40TCCD         </div>	<input type="checkbox"/> Premium for Inclusion / Increase of benefits	<input type="checkbox"/> Premium for increase in Regular Premium	<input type="checkbox"/> Reinstatement of Policy	<input type="checkbox"/> Payment of Regular Premium (excluding RSP*)	S\$ <input style="width:95%;" type="text"/>	¢
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S\$ <input style="width:95%;" type="text"/>	¢								

**I have read the terms and conditions set out overleaf & marked "Important Notes" and agree to be bound by the said terms and conditions.**

Signature of Proposer / Policyowner <small>(as in Prudential's record)</small> <input style="width:100%; height: 30px;" type="text"/> Date: <input style="width: 80%;" type="text"/>	Signature of Cardholder <small>(if different from Proposer / Policyowner)</small> <input style="width:100%; height: 30px;" type="text"/> Date: <input style="width: 80%;" type="text"/>	Signature of Financial Consultant <small>(Witness)</small> <input style="width:100%; height: 30px;" type="text"/> Date: <input style="width: 80%;" type="text"/>
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**3:  Credit Card Phone Authorisation (For New Proposal / Existing Credit Card Record)**

**This authorisation is to be used only for making amendments to the Credit Card details given in our record.**

**Declaration by Financial Consultant**

I confirm that the **Cardholder** has instructed me to charge the (1) first or first and renewal premium amount(s) including any backdating premiums for new proposal, or (2) One-Time Credit Card Authorisation, to the above Credit Card account and that the above information has been obtained from the Cardholder over the phone.

I understand that in the event of any disputes arising from this instruction, Prudential has the right to recover from me the chargeback fees as well as any amounts or benefits paid to me in respect of this proposal.

Cardholder's contact number <input style="width:100%; height: 20px;" type="text"/>	Date of Conversation <input style="width:100%; height: 20px;" type="text"/>	Financial Consultant Name and Code <input style="width:100%; height: 20px;" type="text"/>	Signature of Financial Consultant <input style="width:100%; height: 20px;" type="text"/>
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## Important Notes:

### **GENERAL TERMS AND CONDITIONS GOVERNING ALL CREDIT CARD AUTHORISATION**

- a) By completing this Credit Card Authorisation Form, the proposer/Cardholder is instructing Prudential and authorising the Bank to automatically debit his/her Credit Card account for first/renewal/one-time premium amount(s) as indicated to pay for his/her policy or the Cardholder's Family Member's policy. "Family Members" shall mean spouse, children, parents, parents-in-law, brothers and sisters.
- b) This Authorisation form shall apply only to policies with existing premium payment methods by cash, cheque or GIRO and are expressed in Singapore Dollars. Please note that Credit Card may not be used for payment of premiums for single premium policies, recurring single premium policies, US Dollar policies and policies purchased under the CPF Investment Scheme and Supplementary Retirement Scheme.
- c) Please note that Credit Card may not be used for payment of premiums for PruShield policies if premium(s) is/are deductible from his/her Medisave account in full. However, payment by Credit Card may be used if there is an insufficient balance in the Medisave account or where the premium amounts are in excess of the Medisave approved limits, provided that Credit Card may be used only for the shortfall amount.
- d) Payments by non-Singapore issued Credit Cards are not encouraged for First Premium payment(s). However, if proposer/Cardholder has instructed Prudential to debit from his/her Non-Singapore issued Credit Card account, the proposer/Cardholder will need to bear all charges (administration fees, foreign exchange charges, etc) imposed by the issuance bank. Payments by non-Singapore issued Credit Cards will not be accepted for renewal/one-time premium payments.
- e) Upon the approval of the proposer and/or the Cardholder's application, the premium amount will be charged to the proposer's or the Cardholder's Credit Card and his/her Credit Card statement will show the amount deducted. No official receipts will be issued. The relevant entries in his/her Credit Card statement will be recognized as evidence of his/her payment
- f) The proposer/Cardholder hereby authorise the Bank to notify Prudential of any change in his/her Credit Card account details. In the event that any new Credit Card account is issued to the proposer/Cardholder in addition to/as replacement of/in lieu of the Credit Card account as indicated in this Credit Card Authorisation Form, these terms and conditions shall be deemed to apply to each such new Credit Card account and the proposer/Cardholder hereby irrevocably authorise the Bank and Prudential to debit each new Credit Card account for the payment of all permitted regular premiums in relation to the policies indicated herein. This authorisation shall be in addition to any other consent and/or disclosure that the proposer/Cardholder may have provided to Prudential and the Bank.
- g) All authorisations referred to above shall remain in force until terminated by the proposer or the Cardholder in accordance with this clause. To terminate any authorisation, the proposer or the Cardholder may call the proposer's Prudential Financial Consultant or the PruCustomer Line at 1800-333-0-333. The appropriate forms will then be sent to the proposer or the Cardholder for completion. Alternatively, the proposer or the Cardholder can write to:  
  
Prudential Assurance Company Singapore (Pte) Limited  
Robinson Road PO Box 492 Singapore 900942.
- h) If the Cardholder is not the owner of the policy, he/she has no right under the Contract (Rights of Third Parties) Act, Cap 53B, to enforce any of the terms and conditions of that policy.
- i) Premiums that are charged to the proposer/Cardholder's Credit Card exceeding its credit limit available at the time of debit will be rejected. The proposer/Cardholder shall ensure that his/her credit limit is sufficient for the deduction.
- j) For premiums paid through this authorisation, the premiums will be reversed back to the Credit Card if subsequently the policy transactions are not taken up.
- j) A contact number of the Cardholder must be provided for Credit Card Phone Authorisation.
- k) This Credit Card Authorisation Form will be rejected if any of the fields is not completed.
- l) This Credit Card Authorisation Form must be given to Prudential immediately upon receipt of the instruction from the Cardholder.
- m) Financial Consultants are not allowed to pay premiums in any form for proposers, whether in cash, cheque, credit card, or electronic means, with or without their knowledge or consent.