

## A. Marketing Consent

I confirm that I have read, understood and given my consent for Prudential Assurance Company Singapore (Pte) Limited and its related corporations, respective representatives, agents, third party service providers, contractors and/or appointed distribution/business partners (collectively referred to as "Prudential Persons") to collect, use, disclose and/or process my personal data for the purpose of contacting me about products and services distributed, marketed and/or introduced by Prudential Persons through marketing activities via all channels including but not limited to SMS, Social Media, In-app Push Notification, Phone Call etc. and perusing my contact details which Prudential Persons has in its records from time to time and in accordance to the Prudential Data Privacy Notice, which is available at <http://www.prudential.com.sg/Privacy-Notice>.

I hereby expressly understand and agree that my given consent(s) herein is for the sole purpose of the Promotions and does not supersede or replace any other consents and/or previous consents which I may have previously given to Prudential Persons in respect of my personal data and is without prejudice to any legal rights available to Prudential Persons to collect, use or disclose my personal data.

I understand that I can refer to Prudential Data Privacy Notice, which is available at <http://www.prudential.com.sg/Privacy-Notice> for more information.

## B. CardUp Preferential Rates Promotion Details ("Promotion 1")

### 1. Definitions

1. "**Prudential**" means Prudential Assurance Company Singapore (Pte) Limited.
2. "**CardUp**" refers to CardUp Pte Ltd.
3. "**Promo Codes**" refers to the New Prudential Customer Promo Code and the Existing Prudential Customer Promo Code as stated below for the PC Eligible Customers.

### 2. Eligibility

1. In order to be eligible for the Promotion 1, the participant has to satisfy the following, provided that the participant always satisfies all the qualifying criteria required of a CardUp Preferential Rates Eligible Customer as set out in these Terms and Conditions. A CardUp Preferential Rates Eligible Customer ("**PC Eligible Customer**") means:
  - (a) An existing CardUp user who registers his/her interest through the link directed from CardUp's platform between 1 February 2021 and 30 June 2021 (both dates inclusive) and completes a virtual or face-to-face financial review with an authorised Prudential Financial Consultant (the financial review will entail financial planning and recommendation of Prudential's products); and
  - (b) A participant who must be aged 25 and above and either a (i) Singaporean, (ii) a Singapore Permanent Resident, or (iii) a valid Singapore Employment Pass (EP) holder.
2. A PC Eligible Customer is entitled to receive and utilise a New Prudential Customer Promo Code or Existing Prudential Customer Promo Code in accordance to the Terms and Conditions, including the following:

#### Eligibility to utilise the New Prudential Customer Promo Code

- (a) PC Eligible Customers who have not purchased a policy with Prudential at the time of registering their interest through CardUp's platform ("**New Prudential Customers**") are eligible to enjoy a 1.60% discounted fee for a payment of maximum S\$10,000 on any payment type ("**Offer 1**"). CardUp charges a 2.6% processing fee for any payment amounts above S\$10,000.
- (b) The New Prudential Customer Promo Code is only valid on a payment scheduled on CardUp's platform between 1 February 2021 and 31 July 2021, both dates inclusive. To enjoy the aforesaid 1.60% discounted fee, the payment due date must be between 1 February 2021 and 31 August 2021, both dates inclusive. The payment due date is the

last date on which the payment must arrive at the recipient. Payments must be scheduled on CardUp's platform at least 3 business days in advance of the due date to allow for processing time.

- (c) To enjoy Offer 1, New Prudential Customers are required to enter the New Prudential Customer Promo Code during the "Schedule payment" process when setting up payment details. The 1.60% discounted fee for the eligible payment amount will be reflected before the New Prudential Customer confirms and submits payment.
- (d) The New Prudential Customer Promo Code may only be redeemed once per New Prudential Customer on his/her next payment on CardUp's platform.
- (e) Promo Code is not valid to be used:
  - a. with American Express credit cards and credit cards issued outside of Singapore.
  - b. on any additional fees incurred for Next Day payments, namely payments that will reach recipient 1 business day after the card is charged.
  - c. in conjunction with any other CardUp promotions, offers or discounts.
- (f) Limited to first 500 New Prudential Customers who use the New Prudential Customer Promo Code.

#### Eligibility to utilise the Existing Prudential Customer Promo Code

- (a) PC Eligible Customers who have purchased a policy with Prudential at the time of registering their interest through CardUp's platform ("**Existing Prudential Customers**") are eligible to enjoy a 1.60% discounted fee for a payment of maximum S\$10,000 on any payment type ("**Offer 2**"). CardUp charges a 2.6% processing fee for any payment amounts above S\$10,000.
  - (b) The Existing Prudential Customer Promo Code is only valid on a payment scheduled on CardUp's platform between 1 February 2021 and 31 July 2021, both dates inclusive. To enjoy the aforesaid 1.60% discounted fee, the payment due date must be between 1 February 2021 and 31 August 2021, both dates inclusive. The payment due date is the last date on which the payment must arrive at the recipient. Payments must be scheduled on CardUp's platform at least 3 business days in advance of the due date to allow for processing time.
  - (c) To enjoy Offer 2 Existing Prudential Customers are required to enter the Existing Prudential Customer Promo Code during the "Schedule payment" process when setting up payment details. The 1.60% discounted fee for the eligible payment amount will be reflected before the Existing Prudential Customer confirms and submits payment.
  - (d) The Existing Prudential Customer Promo Code may only be redeemed once per Existing Prudential Customer on his/her payment on CardUp's platform.
  - (e) Promo Code is not valid to be used:
    - (a) with American Express credit cards and credit cards issued outside of Singapore.
    - (b) on any additional fees incurred for Next Day payments, namely payments that will reach recipient 1 business day after the card is charged.
    - (c) in conjunction with any other CardUp promotions, offers or discounts.
  - (f) Limited to first 500 Existing Prudential Customers who use the Existing Prudential Customer Promo Code.
3. PC Eligible Customer agrees and accepts that Prudential and CardUp will not be responsible for any consequences arising from his/her failure to provide Prudential and/or CardUp with a true, complete and accurate phone number or email address and/or notify CardUp and Prudential of any change(s) to his/her phone number and email address.

### **C. Prudential Single Premium Discount Promotion Details ("Promotion 2")**

#### **1. Definitions:**

- 1. "**Prudential**" means Prudential Assurance Company Singapore (Pte) Limited.
- 2. "**Promotion Period**" means the period between 26 January 2021 and 28 February 2021 (both dates inclusive).

3. **“Submission Period”** means the period between 26 January 2021 and 28 February 2021 (both dates inclusive).
4. **“Inception Period”** means the period between 26 January 2021 and 31 May 2021 (both dates inclusive). **“SP Eligible Customer”** means customers whose proposal for any Eligible Single Premium Insurance Plan is submitted to and incepted by Prudential during the Promotion Period by satisfying the eligibility criteria below.
5. **“Eligible Single Premium Insurance Plan”** means any of the products meeting the criteria as stated in the Promotion Table below.
6. **“Single Premium Discount”** means the percentage discount given to the SP Eligible Customer based on the Minimum Single Premium for Eligible Single Premium Insurance Plan, as stated in the Promotion Table below.
7. **“Promotion Table”** means the table below.

Promotion Table:

<b>Eligible Single Premium Insurance Plan</b>	<b>Minimum Single Premium<sup>1</sup>(SGD/USD)</b>	<b>Single Premium Discount<sup>2</sup></b>
PRULife Vantage Achiever Prime	200,000	0.3%
PRUWealth II (SGD) PRUWealth (USD)	800,000	0.5%
PRULifetime Income Premier II (SGD) PRULifetime Income Premier (USD)	1,500,000	1.5%

<sup>1</sup>The Minimum Single Premium is defined as a single up-front premium payment to fully pay for the basic policy and supplementary benefit(s).

<sup>2</sup>Single Premium Discount is applicable on total single premium paid and will be applied on the premium for the basic policy and supplementary benefit(s).

## 2. Eligibility

To be eligible for the Prudential Single Premium Discount Promotion (**“Promotion 2”**), the SP Eligible Customer must satisfy the following requirements during the Promotion Period in order to receive the Single Premium Discount (as defined in the Promotion Table):

1. If the SP Eligible Customer’s proposal for any Eligible Single Premium Insurance Plan is submitted to Prudential and incepted by Prudential during the Promotion Period.

## 3. Single Premium Discount

1. A SP Eligible Customer is entitled to receive a Single Premium Discount in accordance with the Promotion Table.
2. The Single Premium Discount in this Promotion 2 shall be on a ‘per-policy’ basis (subject to the terms and conditions of this Promotion 2), there shall be no restrictions on the number of Eligible Single Premium Insurance Plan a SP Eligible Customer can purchase.
3. This Promotion 2 is not applicable should the Eligible Single Premium Insurance Plan be cancelled within the fourteen (14) day free-look period. The premium amount refunded will be based on the premium amount paid by the SP Eligible Customer.
4. This Promotion 2 is not applicable should the Eligible Single Premium Insurance Plan be not taken up and subsequently reopened.

## 4. Single Premium Discount Promotion Mechanism

The Single Premium Discount will be applied automatically upon policy submission and meeting the eligibility criteria above.

#### D. General Terms and Conditions

1. By participating in the CardUp Preferential Rates Promotion and/or Prudential Single Premium Discount Promotion (“**Promotion(s)**”), each eligible customer of the Promotion(s) (“**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 and CardUp may jointly issue from time to time.
2. Prudential and CardUp assume 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(s).
3. Prudential and CardUp have the sole and absolute discretion to exclude any Eligible Customer from participating in the Promotion(s) without any obligation to furnish notice and/or reason.
4. Prudential and CardUp reserve the right to disqualify or disregard any Eligible Customer who does not comply with the Terms and Conditions.
5. Prudential and CardUp may at their own discretion forfeit the Promo Codes and/or Single Premium Discount, or, if already awarded, reclaim the Promo Codes and/or Single Premium Discount 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(s) and/or to receive the Promo Codes and/or Single Premium Discount.  
In addition, Prudential and CardUp reserve the right to disqualify any PC Eligible Customer in the event that the PC Eligible Customer:
  - a. Is discovered to be an existing Prudential customer who did not complete the required financial review;
  - b. Is discovered to be a new Prudential customer who did not complete the required financial review; or
  - c. Is discovered to be in default of any of the requirements outlined in the Terms and Conditions contained herein.
6. The Promo Codes are subject to availability while stocks last. Prudential and CardUp reserve the right to replace any Promo Codes and/or Single Premium Discount 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 Promo Codes and/or Single Premium Discount.
8. Prudential and CardUp reserve the right to deal with any unclaimed Promo Codes in any manner it deems fit. Prudential and CardUp reserve 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 Single Premium Discount and/or Promo Codes at the time of collection. Prudential and CardUp are 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 Promo Code and Single Premium Discount are not exchangeable for cash, credit or any other items of equivalent value. Each of the validity period of the Promo Codes and Single Premium Discount is non-extendable. Prudential and CardUp will be under no obligation to replace or pay to PC Eligible Customers the value of any Promo Codes that are not utilised by the PC Eligible Customers before the end of the validity period of the Promo Codes as may be stipulated by Prudential, CardUp and/or relevant merchants. Prudential will also be under

no obligation to replace or pay to SP Eligible Customers the value of any Single Premium Discount.

10. The CardUp Preferential Rates Promotion is not valid in conjunction with other promotions carried out by CardUp. The Prudential Single Premium Discount Promotion is not valid in conjunction with other promotions carried out by Prudential.
11. By participating in the Promotion(s), 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 and CardUp, advertising and promotional agencies of the Promotions and such other third party, in Prudential's and CardUp's absolute discretion, consider appropriate or necessary in connection with the Promotion(s) and redemption of Promo Codes and/or Single Premium Discount.
12. If an Eligible Customer provides Prudential and CardUp 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 and CardUp's collection, use, disclosure and processing of his/her personal data in accordance with the Terms and Conditions contained herein.
13. 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 CardUp and that the personal data that the Eligible Customer provides to Prudential and CardUp is true, accurate and complete.
14. Prudential and CardUp 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(s).
15. Unless prohibited by law, participation in the Promotion(s) constitutes permission for Prudential and CardUp, their 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(s) shall vest solely and absolutely in Prudential and CardUp without any compensation to the Eligible Customer.
16. Prudential and CardUp may at any time at their absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, (i) suspend, cancel or terminate the Promotion(s), or (ii) delete, vary, supplement, amend, modify any one or more of the terms and conditions of the Promotion(s). Prudential's and CardUp's determination of all matters in connection with the Promotions shall be final, binding and conclusive. Prudential and CardUp are not obliged to give any reason or prior notice on any matter concerning the Promotions.. No appeal, correspondence or claims will be entertained. Prudential and CardUp have the right and discretion to determine whether a party has met the requirements of the Promo Codes and/or to receive the Single Premium Discount. Eligible Customers shall not be entitled to any damages or compensation whatsoever or howsoever arising as a result of such amendment, suspension or termination.
17. By participating in the Promotion(s), 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(s), acceptance or usage of any Promo Code and/or Single Premium Discount, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.

18. Prudential make no warranty or representation as to the quality, merchantability or fitness for purpose of the merchants' goods and services in respect of the Promo Codes. Any dispute about the same must be resolved directly with the merchant. Merchant terms and conditions apply.
19. 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 Promotions, these Terms and Conditions shall prevail.
20. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with these Promotions are the property of their respective owners. Prudential and CardUp are not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
21. Failure by Prudential and/or CardUp to exercise any of its right or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
22. 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.
23. 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**

1. The insurance products and services that may be provided by the Prudential Financial Consultant during the virtual or face-to-face financial review are provided and underwritten by Prudential ("Prudential Products").
2. CardUp is an introducer and not a distributor of Prudential Products.
3. CardUp will refer interested parties to Prudential for the purpose of completing a financial review or for the purpose of purchasing Prudential Products.
4. CardUp cannot give advice or provide any recommendation on any Prudential Products or arrange any contract of insurance in respect of life policies, other than to the extent of carrying out introducing activities.
5. CardUp may receive a fee from any sale of Prudential Products through the introduction. Additional details may be furnished upon request.
6. The information contained on this website 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.