



Terms and Conditions of #MindTheGenGap Promotion (“Promotion”)

A. Rewards Promotion Details

1. Definitions:

- (a) **“Prudential”** means Prudential Assurance Company Singapore (Pte) Limited.
- (b) **“Promotion Period”** means the period between 25 January 2020 and 29 February 2020 (both dates inclusive).
- (c) **“Eligible Customer”** means customers whose proposal for any Eligible Insurance Plan is submitted to and incepted by Prudential during the Promotion Period by satisfying the eligibility criteria below.
- (d) **“Eligible Insurance Plan”** means any of the products meeting the criteria as stated in the Promotion Table below.
- (e) **“Eligible Insurance Protection Plan”** means any of the protection products meeting the criteria as stated in the Promotion Table below.
- (f) **“Reward”** means gift vouchers with amounts as stated in the Promotion Table below redeemable from participating merchants such as Grab credits, NTUC FairPrice e-gift card and Al-Futtaim Retail Asia Gift Voucher. Please note that these merchants are subject to change.
- (g) **“Promotion Table”** means the table below.

Promotion Table:

Eligible Insurance Plan	Minimum Annualised Premium ¹ (S\$)	Reward (S\$)	First-year premium discount for Opus & Ascend by Prudential customers paying annual premiums
Protection			
PRUActive Term	2,000	200	10%
PRUActive Life ²	4,000		
PRULife Multiplier Flex			
Retirement			
PRUActive Retirement	12,000	300	Not applicable
PRUGolden Retirement			
PRUGolden Retirement 5-pay	30,000	800	
PRUGolden Retirement Reward II	60,000	1,800	

¹The Minimum Annualised Premium is defined as the total premium due in a year for the basic policy and supplementary benefit(s).

²Also applicable for purchase of PRUActive Life bundled under PRUFirst Promise.



2. Eligibility

In order to be eligible for the Promotion, the Eligible Customer has to satisfy the following requirements during the Promotion Period in order to receive the Reward (as defined in the Promotion Table);

- (a) If the Eligible Customer's proposal for any Eligible Insurance Plan is submitted to Prudential and incepted by Prudential during the Promotion Period.
- (b) This Promotion is valid for all premium payment modes (monthly, quarterly, bi-annual and annual).
- (c) Ascend by Prudential and Opus by Prudential customers enjoy a 10% off first-year premium for any Eligible Insurance Protection Plan submitted and incepted by Prudential during the Promotion Period. To enjoy the discount, first-year premium of the Eligible Insurance Protection Plan must be paid on an annual basis.
- (d) This Promotion is valid for purchases made through a Prudential Financial Consultant only.

3. Rewards

- (a) An Eligible Customer is entitled to receive a Reward in accordance with the Promotion table above.
- (b) Each Eligible Customer will be entitled to a maximum of one (1) Reward per life assured per Eligible Insurance Plan.

4. Reward Redemption

Prudential will issue a SMS, Email or Mail ("Redemption Notification") to each Eligible Customer three (3) months after the policy is incepted provided that the Eligible Customer's Eligible Insurance Plans purchased during the Promotion Period are in force as at the date of the Redemption Notification. Eligible Customers shall be solely responsible for ensuring that they provide Prudential with a valid phone number or email address for the purpose of redemption. The Eligible Customer agrees and accepts that Prudential will not be responsible for any consequences arising from his/her failure to provide Prudential with a true, complete and accurate phone number or email address and/or notify Prudential of any change(s) to his/her phone number and email address. Redemption of Reward will commence three (3) months after the policy is incepted. Reward must be redeemed within two (2) months from the date of Redemption Notification. If an Eligible Customer fails to claim his/her Reward within the stipulated redemption period in the Redemption Notification, his/her Reward will be forfeited, and the Eligible Customer shall not have any claim against Prudential for such forfeiture. Further details of the redemption procedures will be set out in the Redemption Notification.

B. Lucky Draw Details

1. Definitions:

- (a) **"Prudential"** means Prudential Assurance Company Singapore (Pte) Limited.
- (b) **"Eligible Participants"** means any persons who has a valid Singapore residential address and Singapore registered mobile number in Prudential's records, except:
 - i. Employees and Financial Consultants/representatives of Prudential, Suppliers of the Prize(s) and any other company professionally connected to the Lucky Draw;
 - ii. Immediate family members of persons who fall within the class of persons referred to in clause 1(c)(i) above, And "immediate family members" mean spouses, children, parents, parents-in-law and siblings;



- iii. Any person who is or becomes insane, deceased, insolvent or the subject of a criminal investigation, or has criminal proceedings instituted against him/her in any jurisdiction; or
 - iv. Any other person or class of persons deemed ineligible or notified by Prudential as being ineligible from time to time.
- (c) **“Eligible Insurance Plan”** means any of the products as stated in the Promotion Table above.
- (d) **“Eligible Regular Premium Plan”** means all other Prudential regular premium payment products except for products with premiums funded by CPF savings.

2. Eligibility

In order to be eligible for the Lucky Draw, the Eligible Participant has to satisfy the following during the Promotion Period in order to stand a chance to win the Prize(s) (as defined in Clause 4), provided always that you satisfy all the qualifying criteria set out in these Terms and Conditions:

- (a) If the Eligible Customer’s proposal for any Eligible Insurance Plan and/or Eligible Regular Premium Plan is submitted to Prudential and incepted by Prudential during the Promotion Period and there is no cancellation of policies within the fourteen (14) days free-look period.
- (b) This Promotion is valid for all premium payment modes (monthly, quarterly, bi-annual and annual).

3. Lucky Draw Mechanisms

- (a) Prudential shall conduct the lucky draw on the date set out below:

Lucky Draw Qualifying Period		Lucky Draw Date	Number of winner(s)
Submission and Inception	25 th January 2020 – 29 th February 2020	30 th March 2020	3

- (b) Eligible Customer has to satisfy the following during the Promotion Period in order to stand a chance to win the Prize(s) (as defined in Clause 4):



	Between 25th January 2020 and 31st January 2020 (both dates inclusive)	Between 1st February 2020 and 29th February 2020 (both date inclusive)
Number of Lucky Draw chances with every S\$100 Annualised Premiums ³ with purchase of Eligible Insurance Plans	20 chances ⁴	10 chances
Number of Lucky Draw chances with every S\$100 Annualised Premiums ³ with purchase of Eligible Regular Premium Plans	2 chances ⁴	1 chance

³Annualised premium is defined as the total premium due in a year for the policy and supplementary benefit(s). Annualised premium in USD currency will be converted to SGD based on current exchange rate to determine the lucky draw chances.

⁴The double chances are applicable for Eligible Insurance Plans and/or Eligible Regular Premium Plans submitted during the period from 25th January 2020 to 31st January 2020 and incepted by 29th February 2020.

- (c) Annualised premiums will be round down for purpose of calculating the number of chances for the Lucky Draw.
- (d) Lucky Draw chances are accumulative throughout the Promotion Period. There are no limits to the number of chances Eligible Customers may earn during the Promotion Period.

4. Conduct of Lucky Draw

- (a) The Lucky Draw will be conducted at 7 Straits View, #06-01 Marina One East Tower, Singapore 018936 (or such another venue, date as may be determined at Prudential's discretion.)
- (b) A total of three (3) winners (each a "Winner") will be drawn at random by an audited lucky draw system. The Lucky Draw will be conducted in the presence of and be witnessed and audited by an employee of Prudential together with an external auditor. The number of winners is set out in Clause 5a.

5. Prizes

- (a) Each Winner will be eligible to win a prize ("Prize"). Prizes for the Lucky Draw are as follows:

Description of Prizes	Number of winner(s)
6-night trip to Paris on Singapore Airlines Economy Class and 2-Day pass to Disneyland/Walt Disney Studios for 4 (worth S\$25,000)	1



4-night trip to Tokyo on Singapore Airlines Economy Class and 2-Day pass to Disneyland/DisneySea for 4 (worth S\$18,000)	1
3-night trip to Shanghai on Singapore Airlines Economy Class and 1-Day pass to Disneyland for 4 (worth S\$12,000)	1

- (b) The Prizes are non-transferable, non-refundable and non-exchangeable for cash, credit, goods or benefits in kind.
- (c) The Prizes must be redeemed no later than 31 May 2020, unless stated otherwise. If a Winner fails to claim his/her Prize within the time frame, his/her Prize will be forfeited and the Winner shall not have any claim against Prudential for such forfeiture. Prudential reserves the right to deal with the unclaimed Prize(s) in its sole discretion including donating the same to a charity of Prudential's choice, where applicable.

6. Prize Redemption/Collection

- (a) The Winners of the Lucky Draw will be notified via SMSes and/or email (10) working days after the Lucky Draw has been conducted.

C. General Terms and Conditions

1. By participating in the Promotion, each Eligible Customer and/or Eligible Participant is deemed to have accepted and agreed to be bound by these terms and conditions contained herein and any other instructions, terms and conditions that Prudential may issue from time to time.
2. Prudential assumes 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 and/or Eligible Participant's ability to participate in the Promotion.
3. Prudential will endeavour to hold the Lucky Draw on and at the advertised date, time and venue and by the mode (manually or electronically) as advertised, but reserves the right, in its sole and absolute discretion, to conduct the Lucky Draw by another mode in such circumstances as Prudential may deem appropriate.
4. Prudential has the sole and absolute discretion to exclude any Eligible Customer and/or Eligible Participant from participating in the Promotion without any obligation to furnish notice and/or reason.
5. Prudential reserves the right to disqualify or disregard any Eligible Customer and/or Eligible Participant who does not comply with the terms and conditions contained herein.
6. Prudential may at its discretion forfeit the Reward/Prize, or, if already awarded, reclaim the Reward/Prize at the expense of the Eligible Customer and/or Winner without payment, compensation, or having to give any reason whatsoever in the event Prudential subsequently



discovers that the Eligible Customer and/or Winner is not eligible to participate in the Promotion and/or to receive the Reward/Prize.

7. Rewards/Prizes are subject to availability while stocks last. Prudential reserves the right to replace any Rewards/Prizes with items of similar value at any time without prior notice.
8. Prudential shall not be liable for any loss of, damage to, defects, delay, mis-delivery or non-delivery of the Reward/Prize.
9. Prudential reserves the right to deal with any unclaimed Reward/Prize in any manner it deems fit. Prudential reserves the right to request for the Eligible Customers' and/or Winners' proof of eligibility, identity and/or otherwise for the purposes of verifying the Eligible Customer's claim to the Reward/Prize at the time of Reward/Prize collection. Prudential is under no obligation whatsoever to disclose the identity of the Eligible Customers and/or Winners or to publish the same for any reason at any point of time.
10. The Reward/Prize is not exchangeable for cash, credit or any other items of equivalent value. The validity period of the Reward/Prize is non-extendable. Prudential will be under no obligation to replace or pay to Eligible Customers and/or Winner the value of any Rewards/Prizes that are not utilised by the Eligible Customers and/or Winners before the end of the validity period of Reward/Prize as may be stipulated by Prudential and/or relevant merchants.
11. The Promotion is not valid in conjunction with other promotions carried out by Prudential.
12. By participating in this Promotion, each Eligible Customer and/or Eligible Participant 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 and/or Eligible Participant by/to Prudential, advertising and promotional agencies of the Promotion and such other third party, in Prudential's absolute discretion, consider appropriate or necessary in connection with the Promotion and redemption of Rewards/Prizes.
13. If an Eligible Customer and/or Eligible Participant provides Prudential with personal data of any third party, that Eligible Customer and/or Eligible Participant 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 collection, use, disclosure and processing of his/her personal data in accordance with the terms and conditions contained herein.

The Eligible Customer and/or Eligible Participant 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 that the personal data that the Eligible Customer and/or Eligible Participant provides to Prudential is true, accurate and complete.

14. Prudential shall not be liable for any third party's misuse of the Eligible Customer's and/or Eligible Participant's submitted information and photograph as a result of the Eligible Customer and/or Eligible Participant taking part in the Promotion.



15. Unless prohibited by law, participation in the Promotion constitutes permission for Prudential, its advertising and promotional agencies to use any of the Eligible Customer's and/or Eligible Participant's names, and/or likeness for advertising and promotional purposes. Each Eligible Customer and/or Eligible Participant 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 and/or Eligible Participant taken or made in connection with the Promotion shall vest solely and absolutely in Prudential without any compensation to the Eligible Customer and/or Eligible Participant.
16. Prudential may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, (i) suspend, cancel or terminate the Promotion, or (ii) delete, vary, supplement, amend, modify any one or more of the terms and conditions of the Promotion. Prudential's determination of all matters in connection with the Promotion and the Reward/Prize shall be final, binding and conclusive. Prudential is not obliged to give any reason or prior notice on any matter concerning the Promotion or the Reward/Prize. No appeal, correspondence or claims will be entertained. Prudential has the right and discretion to determine whether a party has met the requirements of the Promotion and/or to receive the Reward/Prize. Eligible Customers and/or Eligible Participants 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, all Eligible Customers and/or Eligible Participants 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, acceptance or usage of any Reward/Prize, and/or any breach or purported breach of these terms and conditions and/or any applicable law.
18. Prudential makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchants' goods and services in respect of the Reward/Prize. 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 contained herein and the contents of any brochure, marketing and/or promotional materials relating to the Promotion, the terms and conditions contained herein shall prevail.
20. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular the Rewards/Prizes, are the property of their respective owners. Prudential is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.



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21. Failure by Prudential to exercise any of its right or remedy under the terms and conditions contained herein does not constitute a waiver of that right or remedy.
 22. The terms and conditions contained herein shall be governed by Singapore law and the Eligible Customers and/or Eligible Participants 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 Notes:

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

As some of the products have no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums for some of the products are not guaranteed and may be adjusted based on future claims experience.

The information contained herewith is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to this insurance product in the policy documents that can be obtained from your Prudential Financial Consultant.

The information contained herewith 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.

These policies are 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/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 24 January 2020.

This advertisement has not been reviewed by the Monetary Authority of Singapore.