

TERMS AND CONDITIONS OF “PRUHERO AWARD 2025”

A. Contest Details

1. Definitions:

- a) **“Prudential”** means Prudential Assurance Company Singapore (Pte) Limited.
- b) **“PFA”** means Prudential Financial Advisers Singapore Pte Ltd.
- c) **“Participant”** means all eligible Financial Representatives and Financial Service Consultants of Prudential and PFA.
- d) **“Promotion Period”** means the period between 7 July 2025 and 31 August 2025 (both dates inclusive).
- e) **“Contest”** means PRUHero Award 2025.
- f) **“Winner”** means each Financial Representative and/or Financial Service Consultant who has been selected and finalised by Prudential as a Winner in accordance with these Terms and Conditions (up to five (5) winners)
- g) **“Prize”** means Cash Prize of SGD 5,000 per Winner

2. Eligibility

The Contest is open to the following:

All Financial Representatives, including Financial Consultants (FCs), Financial Advisers (FAs), Wealth Managers (WM), Agency Leaders (ALs), Financial Advisers Leaders (FALs) and Financial Services Consultants (FSCs) of Prudential and PFA.

In order to be eligible for the Contest, the Participant must satisfy the Eligibility Criteria set down below during the period 7 July 2025 and 31 August 2025 (both dates inclusive) (“Promotion Period”) to stand a chance to win the Prize(s) (as defined below), provided that all the qualifying criteria set out in these Terms and Conditions are met:

Eligibility Criteria:

- 1. Submission of a nomination form (within the Promotion Period) clearly stating why the Participant demonstrates the 5 Customer Promise Values (either nominated by someone else or self-nominated).
- 1. Completion of the “Our Customer Promise” e-learning module.
- 2. Completion of the “Financial Advisory Ethics 2024” technical knowledge assessment module.
- 3. Must be a Financial Representative appointed before 1 January 2024 and still contracted with Prudential or PFA at the end of the qualifying period.
- 4. No adverse records from Fit & Proper Declaration.
- 5. No sanctions issued by Market Conduct (inclusive of ITC/LOW) from January 2024 to date.
- 6. Must not have shown any unprofessional conduct towards corporate employees.

3. Contest/ Mechanisms:

Participants must submit a nomination or self-nomination explaining how the Financial Representative has exemplified one of our five Customer Promise commitments. Stories should include real-life examples that clearly demonstrate one or more of the Customer Promise values. The qualifying period for stories shared should be between 1 January 2024 and 31 August 2025.

About our Customer Promise:

A comprehensive pledge that underscores our mission to deliver exceptional service and put our customers at the forefront of everything we do. These promises reflect our commitment to our customers, as demonstrated through our actions and decisions daily.

1. We CARE For You
2. We are CLEAR With You
3. We Make It EASY For You
4. We Take QUICK Action For You
5. We Treat You Fairly

Judging mechanics:

1. Once the nomination period closes, Prudential will proceed to shortlist 15 nominees at its sole discretion.
2. The judging period will take place from 1 - 15 September 2025
3. Nominees will also be contacted for additional validation of the customer stories mentioned in the submission form.
4. Conduct checks with Compliance to ensure there are no disciplinary issues or compliance misconduct records.
5. Conduct checks and validation with internal staff (e.g. CSC, Claims) whom the nominee has interacted with to ensure there is no negative feedback or incidents
6. Short interview with a selected panel of judges.
7. Prudential will, at its sole discretion, select up to five (5) winners, to be finalised in September 2025. The top 2 winners will be nominated for the Group PRUHero Award 2025.
8. Winners will be notified by Prudential via email on 30 October 2025.

4. Prize: Cash Prize of SGD 5,000 per Winner (up to five (5) Winners)

5. Prize Notification

- a. Winners will be notified by Prudential via email on 30 October 2025 ("**Notification Email**").
- b. Participants shall be solely responsible for ensuring that they provide Prudential with a valid email address for the purpose of prize notification. The Participants agree and accept that Prudential will not be responsible for any consequences arising from his/her failure to provide Prudential with a true, complete, and accurate email address and/or notify Prudential of any change(s) to his/her email address.
- c. Further details of the prize disbursement/collection will be set out in the Notification Email.

B. General Terms and Conditions

1. By participating in the Contest, each Participant is deemed to have accepted and agreed to be bound by these Terms and Conditions 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 a Participant's ability to participate in the Contest.
3. Prudential has the sole and absolute discretion to exclude any Participants from participating in the Contest without any obligation to furnish notice and/or reason.
4. Prudential reserves the right to disqualify or disregard any Participant who does not comply with the Terms and Conditions.
5. Prudential may at its discretion forfeit the Prize, or, if already awarded, reclaim the Prize at the expense of the Winner without payment, compensation, or having to give any reason whatsoever in the event Prudential subsequently discovers that the Winner is not eligible to participate in the Contest and/or to receive the Prize.
6. Prudential reserves the right to replace any Prize 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 Prize.
8. Prudential reserves the right to deal with any unclaimed Prize in any manner it deems fit. Prudential reserves the right to request for the Winners' proof of eligibility, identity and/or otherwise for the purposes of verifying the Winner's claim to the Prize(s) at the time of prize collection. Prudential is under no obligation whatsoever to disclose the identity of the Winners or to publish the same for any reason at any point in time.
9. The Prize is not exchangeable for credit or any other items of equivalent value. The validity period of the Prize is non-extendable.
10. The Contest is not valid in conjunction with other promotions or sales incentive programmes carried out by Prudential.
11. By participating in this Contest, each Participant agrees and consents under the Personal Data Protection Act 2012 to the collection, use and disclosure of any and all personal data of the Participant by/to Prudential, advertising and promotional agencies of the Contest and such other third party, in Prudential's absolute discretion, consider appropriate or necessary in connection with the Contest and redemption of Prize(s).
12. If a Participant provides Prudential with personal data of any third party, that 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 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 Participant provides to Prudential is true, accurate and complete.

- 13.** Prudential shall not be liable for any third party's misuse of the Participant's submitted information and photograph as a result of the Participant taking part in the Contest.
- 14.** Unless prohibited by law, participation in the Contest constitutes permission for Prudential, its advertising and promotional agencies, to use any of the Participant's names, and/or likeness for advertising and promotional purposes. Each 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 Participant taken or made in connection with the Contest shall vest solely and absolutely in Prudential without any compensation to the Participant.
- 15.** 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 Contest, 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 Contest and the Prize shall be final, binding and conclusive. Prudential is not obliged to give any reason or prior notice on any matter concerning the Contest or the 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 Contest and/or to receive the Prize. Participants shall not be entitled to any damages or compensation whatsoever or howsoever arising as a result of such amendment, suspension or termination.
- 16.** By participating in the Contest, all 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 Contest, acceptance or usage of any Prize, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
- 17.** In the event of any inconsistency or discrepancy between these Terms and Conditions and the contents of any brochure, marketing and/or promotional materials relating to the Contest, these Terms and Conditions shall prevail.
- 18.** Failure by Prudential to exercise any of its rights or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
- 19.** These Terms and Conditions shall be governed by Singapore law and the Participants agree to submit to the exclusive jurisdiction of the courts of Singapore.
- 20.** 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 2001 to enforce any of these Terms and Conditions.