

Prudential Rewards and Loyalty Programme Terms and Conditions

1. Definitions

- 1.1. **“Prudential”** means Prudential Assurance Company Singapore (Pte) Limited.
- 1.2. **“Eligible Person/s”** means individuals who are selected/ determined by Prudential to participate in the Prudential Rewards and Loyalty Programmes (**“PRURewards”**), and classified broadly into the following categories:
 - (a) Prudential policyholders whose accounts are valid, active, and in good standing, as determined by Prudential in its sole discretion;
 - (b) Prospects of Prudential;
 - (c) Eligible Prudential policyholders as determined by Prudential from time to time;
 - (d) Active Prudential employees;
 - (e) Financial Representatives of Prudential and Prudential Financial Advisers Singapore (**“PFA”**), financial representatives of the Prudential partners selling Prudential products, and;
Other individuals selected by Prudential from time to time.
provided always that you satisfy all the qualifying criteria set out in these Terms and Conditions:
- 1.3. **“Promotion/s”** shall refer to any marketing promotion, campaign, event and/ or activity conducted by Prudential, PFA and Prudential’s partners (where applicable), including but not limited to sales challenges, recognition programmes and/ or incentive campaigns.
- 1.4. **“Gift/s”** are defined (on its own or collectively) as PRUPoints, discounts, digital gift card or voucher, goods & services, third-party provider points and/ or any other forms of reward (in any format) issued via the Platform.
- 1.5. **“Redemption Notification”** means the notification sent to you by Prudential regarding how the Gift can be redeemed.
- 1.6. **“Platform”** means this PRURewards website.

2. Gift/s

- 2.1 The Gift must be redeemed by the expiry date stipulated in the Redemption Notification sent by Prudential via the registered email address or mobile number with Prudential. If an Eligible Person fails to claim his/ her Gift within the stipulated redemption period in the Redemption Notification, his/ her Gift will be forfeited, and the Eligible Person shall not have any claim against Prudential for such forfeiture. The Gift will be deemed to be unclaimed, and the Eligible Person will be deemed to have relinquished his/ her entitlement to the Gift.
- 2.2 Upon redemption of your Gift from the preferred merchant, Eligible Person should refer to the corresponding expiry dates. The Gift merchant’s terms and conditions shall apply upon the redemption of the Gift. The redeemed Gift cannot be exchanged, extended or replaced.

3. General Terms and Conditions

- 3.1. By logging into the Platform, each Eligible Person is deemed to have accepted and agreed to be bound by the PRURewards’ Terms and Conditions contained herein, and any other instructions or terms and conditions applicable to the Promotion and terms and conditions that Prudential may issue from time to time (**“Terms and Conditions”**).

- 3.2. 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 Person's ability to use the Platform and redeem the Gift.
- 3.3. 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 awarding of Gifts under this Platform, or (ii) delete, vary, supplement, amend, modify any one or more of the terms and conditions applicable on the Platform. Prudential's determination of all matters in connection with the Platform and the Gift shall be final, binding and conclusive. Prudential is not obliged to give any reason or prior notice on any matter concerning the use of the Platform or the Gift. No appeal, correspondence or claims will be entertained. Prudential has the right and discretion to determine whether a party has met the requirements on the Platform and/or to receive the Gift. Eligible Persons shall not be entitled to any damages or compensation whatsoever or howsoever arising as a result of such amendment, suspension or termination.
- 3.4. Prudential has the sole and absolute discretion to exclude any Eligible Persons from participating in on the Platform without any obligation to furnish notice and/ or reason.
- 3.5. Prudential reserves the right to deal with any unclaimed Gift in any manner it deems fit. Prudential reserves the right to request for the Eligible Person's proof of eligibility, identity and/or otherwise for the purposes of verifying the claim to the Gift(s) at the time of collection. Prudential is under no obligation whatsoever to disclose the identity of the Eligible Persons or to publish the same for any reason at any point of time.
- 3.6. Prudential reserves the right to disqualify or disregard any Eligible Person who does not comply with the Terms and Conditions.
- 3.7. Prudential is not obliged to replace any qualification letter, Redemption Notification, email or SMS expired, lost or not received.
- 3.8. Prudential makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to the Gift. Any dispute about the Gift must be resolved directly with the supplier/ merchant of the Gift.
- 3.9. Prudential shall not be liable for any loss of, damage to, defects, delay, mis-delivery or non-delivery of the Gift.
- 3.10. The Gift is not exchangeable for cash, credit or any other item in part of or in whole and is not replaceable, if expired, lost or stolen. The validity period of the Gift is non-extendable. Prudential will be under no obligation to replace or pay to Eligible Persons the value of any Gift that that is not utilised before or after the end of the validity period of the Gift as may be stipulated by Prudential and/or relevant merchants.
- 3.11. 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 Person's ability to redeem his/ her Gift.
- 3.12. Upon redemption of your Gift from the preferred merchant, Eligible Person should refer to the corresponding expiry dates and the Gift merchant's terms and conditions would automatically apply. Redeemed Gift cannot be exchanged, extended or replaced.
- 3.13. Prudential, may at its sole discretion, forfeit the Gift, or if already awarded, reclaim the Gift at the expense of the Eligible Persons, without payment, compensation or having to give any reason whatsoever.
- 3.14. Gifts are subject to availability while stocks last. Prudential reserves the right to replace any Gift with items of similar value at any time without prior notice.

- 3.15. Any Promotion conducted by Prudential is subject to availability of the Gifts, and Prudential may vary the terms and conditions (including the value of the Gift and/ or offer an alternative Gift as replacement if the Gift is out of stock) at any time without notice or liability.
- 3.16. 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 any Promotion conducted by Prudential, these Terms and Conditions contained herein shall prevail with regards to the subject matter of that inconsistency.
- 3.18. 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.
- 3.19. All Eligible Persons 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 any Promotion, acceptance or usage of any Gift, and/ or any breach or purported breach of these terms and conditions and/ or any applicable law.
- 3.20. The Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore and you agree to submit to the jurisdiction of the courts of the Republic of Singapore.
- 3.21. 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.
- 3.22. By using logging in and using PRURewards, Eligible Persons expressly authorize and consent to Prudential, its officers, employees, representatives and third-party service providers to collect, use, retain and/ or disclose personal data in accordance to the manner and for the purposes (where relevant) set out in the Prudential Privacy Notice which includes sending information in relation to the Promotion, administering the redemption of any Gifts, and/ or otherwise managing the relationship with Prudential in relation to the said Promotion. The data collected may be used for the purposes of analytics and customer profile enrichment to help Prudential improve our products and services.
- 3.23. Eligible Persons shall be solely responsible for providing Prudential with valid personal information, which includes but not limited to name, email address and/ or mobile number for the purpose of using the Platform and performing any Gift redemption. The Eligible Person 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 personal information and/ or notify Prudential of any change(s) to his/ her personal information.
- 3.24. Eligible Persons acknowledge and agree that the consent given by using this Platform does not affect any other consent the Eligible Person may have already given to Prudential, its representatives and third-party service providers and their rights at law in respect of your personal data.
- 3.25. All information is correct at the time of posting. Prudential reserves the right to amend any of the above terms and conditions at any time without prior notice, and all Eligible Persons shall be bound by such amendments.
- 3.26. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with the Gift(s), are the property of their respective owners. Prudential is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.