



BY PRUDENTIAL

TERMS AND CONDITIONS OF THE OPUS LEGACY PROMOTION

A. Promotion Details

1. Definitions:

- (a) **“Prudential”** means Prudential Assurance Company Singapore (Pte) Limited.
- (b) **“Promotion Period”** means the period between 1 August and 30 November 2022 (both dates inclusive).
- (c) **“Eligible Customer”** means customers whose proposal for any Eligible Insurance Plan is submitted to and accepted 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) **“Reward”** means Gift Card of SGD300 from Sofitel Singapore Sentosa Resort & Spa. This Gift Card can be used for dining, spa, and hotel stays at Sofitel Sentosa Singapore Resort & Spa only.
- (f) **“Promotion Table”** means the table below.

Promotion Table:

Type of Customer	Eligible Insurance Products	Minimum Cumulative Total Premium (S\$)	Reward (S\$)
New to Opus	All Prudential insurance products except policies which are paid for using CPF	S\$1,000,000	The first 400 eligible customers will get a Sofitel Singapore Sentosa Resort & Spa Gift Card worth S\$300.
Existing Opus customers		S\$200,000	

* Cumulative Total Premium is annualised premium multiplied by premium term (capped at 10 years)

2. Eligibility

In order to be eligible for the Promotion, the Eligible Customer has to satisfy the following during the period between 1 August and 30 November 2022 (both dates inclusive) (“Promotion Period”) in order to receive the Reward (as defined in the Promotion Table), provided always that you satisfy all the qualifying criteria set out in these Terms and Conditions:

- (a) If the Eligible Customer’s proposal for an Eligible Regular Premium Insurance Plan and/or Eligible Single Premium Insurance Plan is submitted to Prudential and accepted by Prudential during the Promotion Period.
- (b) This Promotion is valid for all premium payment modes (monthly, quarterly, bi-annual and annual).

3. Reward Redemption

Prudential will issue a letter (“Redemption Notification”) to the first 400 Eligible Customers within two (2) months after the Promotion period ends provided that the Eligible Customer’s Eligible Regular Premium Insurance Plans and/or Eligible Single Premium 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 mailing 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 mailing address and/or notify Prudential of any change(s) to his/her mailing address. Reward must be redeemed by 30 June 2023. 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. General Terms and Conditions

1. By participating in the Promotion, each Eligible Customer 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 mail 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.
3. Prudential has the sole and absolute discretion to exclude any Eligible Customer from participating in the Promotion without any obligation to furnish notice and/or reason.
4. Prudential reserves the right to disqualify or disregard any Eligible Customer who does not comply with the terms and conditions contained herein.

5. Prudential may at its discretion forfeit the Reward, or, if already awarded, reclaim the Reward 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 and/or to receive the Reward.
6. Rewards are subject to availability while stocks last. Prudential reserves the right to replace any Reward 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 Reward.
8. Prudential reserves the right to deal with any unclaimed Reward in any manner it deems fit. Prudential reserves 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 Reward at the time of Reward collection. Prudential is 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 Reward is not exchangeable for cash, credit or any other items of equivalent value. The validity period of the Reward is non-extendable. Prudential will be under no obligation to replace or pay to Eligible Customers the value of any Reward that are not utilised by the Eligible Customers before the end of the validity period of the Reward as may be stipulated by Prudential and/or relevant merchants.
10. The Promotion is not valid in conjunction with other promotions carried out by Prudential.
11. By participating in this Promotion, 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, 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 Reward.
12. If an Eligible Customer provides Prudential 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 collection, use, disclosure and processing of his/her personal data in accordance with the terms and conditions contained herein.

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

13. Prudential 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.

14. 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 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 shall vest solely and absolutely in Prudential without any compensation to the Eligible Customer.
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 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 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. 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. Eligible Customers 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 Promotion, 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, acceptance or usage of any Reward, and/or any breach or purported breach of these terms and conditions and/or any applicable law.
17. 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(s). Any dispute about the same must be resolved directly with the merchant. Merchant terms and conditions apply.
18. 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.
19. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular the Reward, are the property of their respective owners. Prudential is not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.
20. 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.

21. The terms and conditions contained herein shall be governed by Singapore law and the Eligible Customers agree to submit to the exclusive jurisdiction of the courts of Singapore.
22. 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 an insurance 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.

The information contained on this website 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 on this website is for distribution 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.

Information is correct as at 27 July 2022

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policies 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).

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