PRUSafe Gift" ("Promotion")

Terms & Conditions

A. Promotion Details

1. Definitions:

(a) **"Prudential"** means Prudential Assurance Company Singapore (Pte) Limited.
(b) **"Promotion Period"** means the period between 17 November 2026 and 31 December 2026 (both dates inclusive), or until the allocation of all available Complimentary Coverage for **PRU**Safe Gift is fully taken up, whichever occurs earlier.
(c) **"Eligible Member"** means one who has satisfied the Eligibility Criteria below to apply for the Complimentary Coverage offered by Prudential.
(d) "**Complimentary Coverage**" means the **PRU**Safe Gift plan.

2. Eligibility

To be eligible for the Promotion, one has to satisfy the following Eligibility Criteria during the Promotion Period in order to apply for the Complimentary Coverage.

An Insured Member at this point of application must be:

- be a Singapore resident; and
- be between the age of 1 and 65 years old (as at age next birthday)

In addition,

- if the Insured Member is an existing Prudential customer, the Insured Member will be contacted by Prudential Financial Representatives as part of the enrolment. Consent is not required.
- if the Insured Member is not an existing Prudential customer, the Insured Member must provide the consent to be contacted by Prudential Financial Representatives as part of the enrolment.

(Collectively referred to as the "**Eligibility Criteria**")

Insured Member whose coverage has been terminated would not be allowed to re-enrol in this Policy.
No duplicate coverage would be provided to the same Insured Member across different Master Policyholder.

Please refer to the Product Summary for more details.

Prudential reserves the right to determine the eligibility of the Eligible Members. Such determination shall be final and conclusive and Prudential is not obliged to give any reason for its determination.

3. Complimentary Coverage

Each Eligible Member will be entitled to apply for a maximum of one **PRU**Safe Gift plan.

4. Apply for Complimentary Coverage

Eligible Members can apply for this policy via Prudential website.

B. General Terms and Conditions

1. By participating in the Promotion, each Eligible Member 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 Member's ability to participate in the Promotion.

3. Prudential has the sole and absolute discretion to exclude any Eligible Member 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 Member who does not comply with the Terms and Conditions contained herein.

5. Prudential may at its discretion cancel or terminate or recover/reclaim the Complimentary Coverage at the expense of the Eligible Member without payment, compensation, or having to give any reason whatsoever in the event Prudential subsequently discovers that the Eligible Member is not eligible to participate in the Promotion and/or to receive the Complimentary Coverage.

6. The Complimentary Coverage is subject to availability and may no longer be offered if the allocation has been fully taken up before the end of the *Promotion Period.

   *subject to change at Prudential's discretion without prior notice.

7. All applications for the Complimentary Coverage are subject to such policy terms and conditions (including any exclusions) as Prudential may impose.

8. Prudential shall not be liable for any loss of, damage to, defects, delay, mis-delivery or non-delivery in connection with the processing of application(s) for the Complimentary Coverage.

9. Prudential reserves the right to request for the Eligible Members' proof of eligibility, identity and/or otherwise for the purposes of verifying the Eligible Member's claim to the Complimentary Coverage/ at the time of application of the Complimentary Coverage. Prudential is under no obligation whatsoever to disclose the identity of the Eligible Members or to publish the same for any reason at any point of time.

10. The Complimentary Coverage is not exchangeable for cash, credit or any other items of equivalent value.

11. The Promotion is not valid in conjunction with other promotions carried out by Prudential.

12. By participating in this Promotion, each Eligible Member 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 Member 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 Complimentary Coverage.

13. If an Eligible Member provides Prudential with personal data of any third party, that Eligible Member 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 Member 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 Member provides to Prudential is true, accurate and complete.

14. Prudential shall not be liable for any third party's misuse of the Eligible Member's submitted information and photograph as a result of the Eligible Member 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 Member 's names, and/or likeness for advertising and promotional purposes. Each Eligible Member 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 Member taken or made in connection with the Promotion shall vest solely and absolutely in Prudential without any compensation to the Eligible Member.

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 Complimentary Coverage 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 Complimentary Coverage. 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 apply for the Complimentary Coverage. Eligible Members 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 Members 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 Complimentary Coverage, and/or any breach or purported breach of these terms and conditions and/or any applicable law.

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 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 Members 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

This is only product information provided by us. You should seek advice from a qualified advisor if in doubt.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Before replacing an existing accident and health policy with a new one, you should consider whether the switch is detrimental, as there may be potential disadvantages with switching and the new policy may cost more or have fewer benefits at the same cost.

The information contained herein 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.

This policy is 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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).
The information presented cannot be reproduced, amended or circulated in whole or in part to any other person without our prior written consent.

Information is correct as of 17 November 2026.

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