



Terms and Conditions for Play the Right Cards with SRS Promotion ("Promotion")

A. Promotion Details

1. Definitions:

- a. **"Prudential"** means Prudential Assurance Company Singapore (Pte) Limited.
- b. **"Promotion Period"** means the period between 1 January and 30 April 2025 (both dates inclusive).
- c. **"Inception Period"** means the period between 1 January and 30 June 2025 (both dates inclusive).
- d. **"Eligible Customer"** means policyholder whose proposal for any Eligible Single Premium Insurance Plan is submitted to Prudential during the Promotion Period and incepted by Prudential during the Inception Period having satisfied the eligibility criteria below.
- e. **"Eligible Single Premium Insurance Plan"** means any of the products meeting the criteria as stated in the Promotion Table below.
- f. **"Discount"** means the single premium discount which is the percentage discount given to the Eligible Customer as stated in the Promotion Table below.
- g. **"PRUPoints"** means reward points on Prudential's online rewards platform ("**PRURewards**") awarded to Eligible Customers. Points can be accumulated in accordance with the terms and conditions set applicable on **PRURewards** for redemption of rewards ranging from e-vouchers to goods and services from participating merchants.
- h. **"Promotion Table"** means Promotion Table below.

Promotion Table

Welcome Gift ¹		
The Welcome Gift ¹ will be rewarded in the form of PRUPoints ² and is applicable to Eligible Customers:		
1) who do not have any in-force Supplementary Retirement Scheme (SRS) policy with Prudential prior to 1 January 2025.		
2) who purchase any of the Eligible Single Premium Insurance Plans listed in the Promotion Table below.		
3) whose proposals are submitted and received by Prudential between 1 January and 30 April 2025, and the policies are incepted by 30 June 2025.		
Eligible Single Premium Insurance Plans	Single Premium ³ (SGD)	PRUPoints ²
PRUWealth Plus (SGD) – SRS PRUActive Saver III (SRS) PRULink FlexGrowth (SRS)	All	6,800 (equivalent to S\$68)



Eligible Single Premium Insurance Plans	Minimum Single Premium ³ (SGD)	Single Premium Discount ⁴
Supplementary Retirement Scheme (SRS) Plans		
PRUWealth Plus (SGD) - SRS	35,000	1.0%
	70,000	1.5%
	100,000	2.0%
PRUActive Saver III (SRS)	15,000	0.7%
	30,000	1.0%
	60,000	1.5%
PRULink FlexGrowth (SRS)	15,000	1.0%
	30,000	1.5%
	60,000	2.0%

Footnotes

- ¹ The Welcome Gift in the form of **PRUPoints** is applicable to eligible customers who do not have any in-force SRS policy with Prudential before 1 January 2025. Proposal for any eligible SRS insurance plan must be submitted and received by Prudential during the promotion period, and the policy is incepted by 30 June 2025. Each Eligible Customer is entitled to a maximum of one (1) Welcome Gift for the same life assured.
- ² **PRUPoints** are reward points issued on Prudential's online rewards platform ("PRURewards"), which can be accumulated to redeem for perks ranging from daily essential e-vouchers to goods and services from participating merchants. All **PRUPoints** have an expiry of one year from date of issuance and 100 **PRUPoints** are equivalent to one Singapore dollar (S\$1) on the platform. This conversion may be subject to change without prior notice at Prudential's absolute discretion.
- ³ The Single Premium/Minimum Single Premium is defined as a single up-front premium payment to fully pay for the basic policy.
- ⁴ Discount is applicable on total single premium paid for the basic policy.

2. Eligibility

To be eligible for the Promotion, the Eligible Customer has to satisfy the following requirements in order to receive the Discount/**PRUPoints** as defined in the Promotion Table:

- a. The Eligible Customer's proposal for an Eligible Single Premium Insurance Plan is submitted to Prudential during the Promotion Period and incepted by Prudential during the Inception Period.

- b. The Welcome Gift is exclusive to eligible customers who do not have any in-force Supplementary Retirement Scheme (SRS) policy with Prudential before 1 January 2025. Each Eligible Customer is entitled to a maximum of one (1) Welcome Gift for the same life assured.
- c. This Promotion is valid for single premium mode only.
- d. If the Eligible Customer's proposal for any Eligible Single Premium Insurance Plan fulfils the criteria of other promotions carried out by Prudential, the promotion with the higher value will be granted to the Eligible Customer.

3. Discount

- a. An Eligible Customer is entitled to receive the Discount in accordance with Promotion Table above.
- b. The Discount will be in the form of single premium Discount applied on the total premiums paid for the basic policy.
- c. The Discount in this Promotion shall be on a 'per-policy' basis subject to the Terms and Conditions of this Promotion.
- d. The Discount in this Promotion is not applicable should the Eligible Single Premium Insurance Plan be cancelled within the fourteen (14) day free-look period. The premium amount refunded will be based on the premium amount paid by the Eligible Customer.
- e. The Discount is not applicable should the Eligible Single Premium Insurance Plan be Not Taken Up and subsequently reopened, or the Eligible Single Premium Insurance Plan has lapsed and subsequently reinstated.
- f. The Discount will be applied automatically at policy issuance upon meeting the eligibility criteria.

4. PRUPoints

- a. An Eligible Customer is entitled to receive the **PRUPoints** in accordance with the Promotion Table above.
- b. Each Eligible Customer is entitled to a maximum of one (1) time **PRUPoints** reward for the same life assured per Eligible Single Premium Insurance Plan.
- c. All **PRUPoints** have an expiry of one year from date of issuance and 100 **PRUPoints** are equivalent to one Singapore dollar (S\$1) on the platform. This conversion may be subject to change without prior notice at Prudential's absolute discretion.



5. PRUPoints Redemption

- a. Prudential will issue a SMS or Email ("Redemption Notification") to each Eligible Customer within three (3) months after the policy is inception provided that the Eligible Customer's Eligible Single Premium Insurance Plan purchased during the Promotion Period is in force as at the date of the Redemption Notification.
- b. Eligible Customers shall be solely responsible for ensuring that they provide Prudential with a valid mobile phone number and 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 mobile phone number and/or email address and/or notify Prudential of any change(s) to his/her mobile phone number and email address.
- c. To redeem the awarded **PRUPoints** for the preferred rewards, Eligible Customers are required to login to their account with a valid email address to access **PRURewards** via Prudential corporate website. Details to set up the account for first-time users can be found in the Redemption Notification.
- d. **PRUPoints** are valid for one year upon issuance. If an Eligible Customer fails to utilise his/her **PRUPoints** to redeem rewards within the validity period as set out in the Prudential online redemption platform, his/her Reward will be forfeited, and the Eligible Customer shall not have any claim against Prudential for such forfeiture.
- e. Further details of the redemption procedures will be set out in the Redemption Notification.
- f. The terms and conditions on **PRURewards** will be applicable during the **PRUPoints** redemption.

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 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.

5. Prudential may at its discretion forfeit the Discount/**PRU**Points, or, if already awarded, reclaim the Discount/**PRU**Points 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 Discount/**PRU**Points.
6. Rewards are subject to availability while stocks last. Prudential reserves the right to replace any Discount/**PRU**Points 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 Discount/**PRU**Points 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 Discount/**PRU**Points at the time of Discount/**PRU**Points allocation. 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 Discount/**PRU**Points is not exchangeable for cash, credit or any other items of equivalent value. The validity period of the Discount/**PRU**Points is non-extendable. Prudential will be under no obligation to replace or pay to Eligible Customers the value of any Discount/**PRU**Points that are not utilised by the Eligible Customers before the end of the validity period of the Discount/**PRU**Points 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 Discount/**PRU**Points.
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.



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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 Discount/**PRU**Points 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 Discount/**PRU**Points. 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 Discount/**PRU**Points. 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 Discount/**PRU**Points, 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 the purpose of the merchants' goods and services in respect of the reward. 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 and the contents of any brochure, marketing and/or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
 19. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular the Discount/**PRU**Points, 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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20. Failure by Prudential to exercise any of its right or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
 21. The Terms and Conditions 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 Representative 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 herein 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 these insurance products in the policy documents that can be obtained from your Prudential Financial Representative.

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.

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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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Information is correct as of 3 January 2025.

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