

**Terms and Conditions Governing UniCar Promotion
(1.10.2024 to 31.12.2024) ("Promotion")**

1. Promotion

- 1.1 This **Promotion** is organised by United Overseas Insurance Limited ("UOI") (hereinafter collectively referred to as the "Organiser").
- 1.2 This **Promotion** is valid from 1 October 2024 to 31 December 2024 (both dates inclusive) ("**Promotion Period**").
- 1.3 This **Promotion** is only applicable to all new and renewal UniCar Plans including Comprehensive (Value and Plus Plan), Third Party Fire & Theft Cover and Third Party Only Cover ("**Applicable Plan(s)**") which are underwritten by UOI.
- 1.4 For the purposes of this **Promotion**:
 - a) "**Card**" refers to any MasterCard or Visa credit or debit card or American Express card maintained with any bank or financial institution in Singapore and which card is valid, subsisting, in good standing and satisfactorily conducted;
 - b) "**Premium**" refers to the total insurance premium payable for the **Applicable Plan(s)**.
- 1.5 By participating in this **Promotion**, you agree to be bound by the terms and conditions of this Promotion (the "**Terms**").

2. Promotion Mechanics

- 2.1 To participate in this **Promotion**, you must satisfy all of the following conditions:
 - a) you must successfully charge your **Premium** for your **Applicable Plan** to your **Card** during the **Promotion Period**; and
 - b) the effective date of your **Applicable Plan** must commence within 3 months from the date of your purchase.
- 2.2 If you satisfy all of the requirements in Clause 2.1 above, you shall be eligible to receive a 10% discount on your **Applicable Plan** purchased in connection with this Promotion (the "**Discount**").
- 2.3 If you are eligible to receive the **Discount**, the **Discount** will be directly applied to your **Premium** before being charged to your **Card**.
- 2.4 The **Discount** is not redeemable/ exchangeable for cash, credit or kind, and is non-transferrable and not valid with other promotions.

2.5 The **Organiser** may substitute the **Discount** under this Promotion with any item of equivalent or similar value, without prior notice or reason or being liable to any person.

3. General

3.1. The following persons shall not be eligible to participate in the promotion:

- a) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
- b) all existing permanent staff of UOB and its subsidiaries in Singapore who are direct hires and their legal spouse; or
- c) anyone whom the **Organiser** may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

3.2. The purchase and issuance of the **Applicable plans** is subject to UOI's approval and assessment of the applicant's suitability for the purchase of such insurance policies at its sole discretion.

3.3. Any cancellation of an **Applicable Plan** will be subjected to the applicable administrative charges.

3.4. The **Organiser** has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the **Promotion**, including but not limited to the determination of whether the customer have met all the requirements of the Promotion. The **Organiser's** decisions shall be final, conclusive and binding and no payment or compensation will be given. The **Organiser** shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.

3.5. Unless otherwise expressly stated, this **Promotion** is not valid with other offers, privileges or promotions.

3.6. The **Organiser** may, at any time and at its discretion terminate the **Promotion** and/or amend any of the **Terms**, and all persons shall be bound by such amendments.

3.7. In the event of any inconsistency between the **Terms** and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the **Promotion**, the **Terms** shall prevail to the extent that such discrepancy relates to this **Promotion**.

3.8. By participating in this **Promotion** and in addition to any consent you have already provided to the **Organiser** and any right of the **Organiser** under applicable laws, you consent to the **Organiser** and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.

3.9. A person who is not a party to the Terms shall have no rights under the Contracts (rights of Third Parties) Act 2001 of Singapore to enforce the Terms.



Member of the UOB Group

- 3.10. The Terms shall be governed by the laws of the Republic of Singapore, and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Important Notice and Disclaimers

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of the Applicable Plans will be provided in the policy contract and will be sent to you upon acceptance of your application for the relevant Applicable Plans by UOI. You may wish to seek advice from a qualified adviser before making a commitment to purchase any of the Applicable Plans. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether the Applicable Plan is suitable for you.

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

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