



TERMS AND CONDITIONS OF PRUDENTIAL GIFT OF GRATITUDE LUCKY DRAW 2024

A. Contest Details

1. Definitions:

- a) **“Prudential”** means Prudential Assurance Company Singapore (Pte) Limited.
- b) **“Participant”** means any eligible Prudential policyholder that is entered to the Prudential Gift of Gratitude Lucky Draw 2024 during the qualifying period.
- c) **“Lucky Draw”** means this **PRUDENTIAL GIFT OF GRATITUDE LUCKY DRAW 2024.**
- d) **“Lucky Draw Qualifying Period”** means the period between 1 July 2024 and 30 September 2024 (both dates inclusive).
- e) **“Lucky Draw Date”** means the date the Lucky Draw will be held i.e. 22 October 2024.
- f) **“Winner”** means each of the THREE (3) eligible Participants who are selected at random by an audited lucky draw system to win the 1st, 2nd and 3rd Prizes.
- g) **“Prize(s)”** means the Lucky Draw Prizes as follows (also as set out below in Clause 4).
 - 1st Prize: BYD Atto 3 car
 - 2nd Prize: SGD 10,000 worth of Travel vouchers
 - 3rd Prize: SGD 5,000 worth of Travel vouchers
- h) **“Working Team”** means employees of Prudential’s Customer Division who are deemed by Prudential to be involved in the planning and/or execution of this Lucky Draw.

2. Eligibility

In order to be eligible for the Lucky Draw, the Participant has to satisfy the following during the period between 1 July 2024 and 30 September 2024 (both dates inclusive) (**“Promotion Period”**) in order to stand a chance to win the Prize(s) (as defined below), provided always that the Participant satisfies all the qualifying criteria set out in these Terms and Conditions:

- a) Participants will be automatically entered into the Lucky Draw if they are existing Prudential policyholders with at least one (1) in-force policy with Prudential as of 1 July 2024 and will be given one (1) chance to win. Policy must remain in-force throughout the Lucky Draw Qualifying Period.
- b) Additional policy(ies) (except for PRUShield and policy with premiums funded by CPF-OA, CPF-SA or CPF Medisave) successfully incepted (and pass the 14-day freelook period) after 1 July 2024 and which meet the criteria as set out below in paragraph (c), will earn the Participant additional chance(s) in the Lucky Draw. The new policy must remain in-force throughout the Lucky Draw Qualifying Period.



c) The criteria for lucky draw chance(s) are as follows:

Criteria	Total Annualised Premium¹ of policy(ies)² incepted between 1 July 2024 and 30 September 2024 (both dates inclusive)	Number of chance(s)
All existing policyholders ³ who have at least one (1) in-forced policy as of 1 July 2024.	Not applicable	1 per policyholder
Policyholders ³ with policy(ies) ² incepted between 1 July 2024 and 30 September 2024, both dates inclusive.	Below S\$20,000	5 per policyholder
	S\$20,000 & above	10 per policyholder

¹The Total Annualised Premium is defined as the total premium due in a year for the basic policy and supplementary benefit(s). It is the Total Annualised Premium of the policy(ies) incepted between 1 July 2024 and 30 September 2024, both dates inclusive. For single premium policy, 10% of the total single premium amount will be used for the purpose of computing the Total Annualised Premium. Premium in USD currency will be converted to SGD based on current exchange rate to determine the lucky draw chances.

²Policy(ies) incepted between 1 July 2024 and 30 September 2024 (both dates inclusive) and passed the 14-day freelook period. Excludes reinstated policy.

³Excludes Enterprise Business policyholders.

d) The following categories of people are not eligible to participate in the Lucky Draw:

i. Chief Executives of Prudential (including their immediate family); all permanent and/or contract employees deemed to be a part of the Working Team of Prudential's Customer Division (including their immediate family) as well as the vendors, partners, media and creative agencies associated with Prudential's Customer Division; suppliers of the 2nd and 3rd prize(s), and any other company professionally connected to the Promotion, other than BYD. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child, step-child (whether natural or by adoption), parent, step-parent, grandparent step-grandparent, uncle, aunt niece, nephew, brother, sister, step-brother, step-sister or first cousin.

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



3. Lucky Draw Mechanism

a) Conduct of Lucky Draw

Prudential shall conduct the Lucky Draw on the date set out below:

Lucky Draw Qualifying Period	Lucky Draw Date	Number of winner(s)
1 July 2024 to 30 September 2024 (both dates inclusive)	22 October 2024	3

- i. The Lucky Draw will be conducted at 5 Straits View, #06-00, Marina One, East Tower Singapore 018935 (or such another venue, date as may be determined at Prudential's discretion), in the presence of and witnessed and audited by an employee of Prudential together with an external auditor.
- ii. A total of THREE (3) Winners (each a "Winner") will be drawn at random by an audited lucky draw system.
- iii. The results of the Lucky Draw will be published on Prudential's official website www.prudential.com.sg/the-gift-of-gratitude within seven (7) days of the Lucky Draw Date and will remain published for a minimum period of 2 months.

Prudential reserves the right to change the Lucky Draw Date and disqualify any Participant that do not meet the criteria as set out in these Terms and Conditions. Such determination shall be final and conclusive and Prudential is not obliged to give any reason for its determination.

b) Prize(s)

- i. The Prize(s) are set out as per the table below:

S/N	Lucky Draw Prize	Qty of the prize
1.	1 st Prize: BYD Atto 3 100kW Extended Range	1
2.	2 nd Prize: SGD10,000 worth of travel vouchers	1
3.	3 rd Prize: SGD5,000 worth of travel vouchers	1

- ii. A Participant is entitled to receive a Prize in Accordance with the Eligibility stated in Clause 2.
- iii. Each Winner will be entitled to a maximum of ONE (1) Prize only.
- iv. The Prize is non-transferable, non-refundable, and non-exchangeable for any cash, credit, goods or benefits in kind.



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- v. The Winner of any Prize shall be responsible for all ancillary and additional costs arising from the use of the Prize, insofar as these are not specifically indicated as part of the Prize.
 - vi. Prudential reserves the right to, at any time and its sole and absolute discretion, replace and/or substitute any of the Prize(s) with any other item of a similar value.
- c) Prize Redemption/Notification
- i. All Winners will be notified via email from Prudential's official email to their registered email address as indicated in their Prudential policy details within seven (7) days of the Lucky Draw Date.
 - ii. All Winners will also be notified by their respective Financial Representatives that they are the Winners of the Lucky Draw. Financial Representatives will communicate to their winning customer through call, SMS and email.
 - iii. Participants shall be solely responsible for ensuring that they provide Prudential with a valid email address for the purpose of notification.
 - iv. The Participant 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 email address and/or notify Prudential of any change(s) to his/her email address.
 - v. The 1st Prize Winner will be put in touch with the BYD/SimeDarby team for the redemption process of the 1st Prize. BYD/ SimeDarby is in charge of all necessary processing and fulfillment of the 1st Prize.
 - vi. 2nd Prize and 3rd Prize Winners are required to redeem their respective Prize(s) by **30 October 2024**, between 10am to 12pm and 2pm to 4pm. Personal identification (NRIC or passport) with details matching the Participant's personal identification details in the winning Lucky Draw entry must be presented to the authorized Prudential representative at 5 Straits View, #06-00, Marina One, East Tower Singapore 018935 (or such another venue, date as may be determined at Prudential's discretion) to redeem the Prize on the collection date & time. If a Winner fails to produce the required personal identification documents, his/her respective Prize will be forfeited (without any liability from the part of Prudential to any person).
 - vii. Prizes that are not redeemed on 30 October 2024, between 10am to 12pm and 2pm to 4pm will be forfeited. No correspondence or claims will be entertained in the event of such forfeiture. A Participant whose Prize has been forfeited shall not be entitled to any payment or compensation whatsoever from Prudential.
 - viii. Reserve winner(s) will be drawn to replace any winner(s) subsequently disqualified.
 - ix. If Prudential discovers that a Winner was not entitled to participate or if a Winner is subsequently disqualified from participating in the Lucky Draw, Prudential may at its discretion forfeit the Prize, reclaim it after award and then choose an eventual winner from



the reserve winner list or donate the Prize to an approved charitable organization of Prudential's choice.

B. General Terms and Conditions

1. By participating in the Lucky Draw, each Participant is deemed to have accepted and agreed to be bound by these Terms and Conditions 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 a Participant's ability to participate in the Lucky Draw.
3. Prudential will endeavour to hold the Lucky Draw on and at the advertised date, time and venue and by the mode (manually or electronically) as advertised, but reserves the right, in its sole and absolute discretion, to conduct the Lucky Draw by another mode in such circumstances as Prudential may deem appropriate.
4. The following categories of persons are not eligible to participate in the Lucky Draw: Chief Executives of Prudential (including their immediate family); all permanent and/or contract employees deemed to be a part of the Working Team of Prudential's Customer Division (including their immediate family) as well as the vendors, partners, media and creative agencies associated with Prudential's Customer Division; suppliers of the 2nd and 3rd prize(s), and any other company professionally connected to the Promotion, other than BYD. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child, step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt niece, nephew, brother, sister, step-brother, step-sister or first cousin.
5. Prudential has the sole and absolute discretion to exclude any Participants from participating in the Lucky Draw without any obligation to furnish notice and/or reason.
6. Prudential reserves the right to disqualify or disregard any Participant who does not comply with the Terms and Conditions.
7. Prudential may at its discretion forfeit the Prize, or, if already awarded, reclaim the Prize at the expense of the Winner without payment, compensation, or having to give any reason whatsoever in the event Prudential subsequently discovers that the Winner is not eligible to participate in the Lucky Draw and/or to receive the Prize.
8. Prizes are subject to availability while stocks last. Prudential reserves the right to replace any Prize with items of similar value at any time without prior notice.
9. Prudential shall not be liable for any loss of, damage to, defects, delay, mis-delivery or non-delivery of the Prize.



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10. Prudential reserves the right to deal with any unclaimed Prize in any manner it deems fit. Prudential reserves the right to request for the Winners' proof of eligibility, identity and/or otherwise for the purposes of verifying the Winner's claim to the Prize(s) at the time of prize collection. Prudential is under no obligation whatsoever to disclose the identity of the Winners or to publish the same for any reason at any point of time.
 11. The Prize is not exchangeable for cash, credit or any other items of equivalent value. The validity period of the Prize is non-extendable. Prudential will be under no obligation to replace or pay to Winner the value of any Prize(s) that are not utilised by the Winners before the end of the validity period of the Prize(s) as may be stipulated by Prudential and/or relevant merchants.
 12. By participating in this Lucky Draw, each Participant 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 Participant by/to Prudential, advertising and promotional agencies of the Lucky Draw and such other third party, in Prudential's absolute discretion, consider appropriate or necessary in connection with the Lucky Draw and redemption of Prize(s).
 13. If a Participant provides Prudential with personal data of any third party, that Participant 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 Participant 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 Participant provides to Prudential is true, accurate and complete.
 14. Prudential shall not be liable for any third party's misuse of the Participant's submitted information and photograph as a result of the Participant taking part in the Lucky Draw.
 15. Unless prohibited by law, participation in the Lucky Draw constitutes permission for Prudential, its advertising and promotional agencies to use any of the Participant's names, and/or likeness for advertising and promotional purposes. Each Participant 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 Participant taken or made in connection with the Lucky Draw shall vest solely and absolutely in Prudential without any compensation to the Participant.
 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 Lucky Draw, 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 Lucky Draw and the Prize shall be final, binding and conclusive. Prudential is not obliged to give any reason or prior notice on any matter concerning the Lucky Draw or the Prize. 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



Lucky Draw and/or to receive the Prize. Participants 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 Lucky Draw, all Participants 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 Lucky Draw, acceptance or usage of any Prize, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
18. 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 Prize(s). Any dispute about the same must be resolved directly with the merchant. Merchant terms and conditions apply.
19. 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 Lucky Draw, these Terms and Conditions shall prevail.
20. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Lucky Draw, in particular 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.
21. 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.
22. The Terms and Conditions shall be governed by Singapore law and the Participants agree to submit to the exclusive jurisdiction of the courts of Singapore.
23. 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.