



Insurance Premiums Redemption Form



Cardmember's details

Name

Prudential Card no. - - -

Expiry date /

Number of 360° Rewards Points to redeem

- Redemption must be made in blocks of 300 360° Rewards Points (with a minimum of 3,000 360° Rewards Points per redemption).
- Where the redemption amount (in S\$) is indicated instead of the number of 360° Rewards Points to be redeemed, the Bank will reject the request to redeem 360° Rewards Points for premiums offset.
- Please note that if the number of 360° Rewards Points is not indicated, the number of 360° Rewards Points redeemed will be the maximum amount redeemable as per the conversion table below that is available in the Prudential Card account.
- Please allow a processing time of approximately 4 weeks.

Insurance Policy Information

Name of policy owner

Relationship with Cardholder (when Cardholder is not the policy owner)

Policy no.

Premium due date / /

Principal Cardmember's signature

Date

I would like to redeem the indicated 360° Rewards Points earned on my Prudential Visa Signature Card / Prudential Platinum Card and offset the Prudential insurance premium for the policy indicated at "Insurance Policy Information" and request Prudential Assurance Company Singapore Pte Ltd and Standard Chartered Bank (Singapore) Limited to process the redemption accordingly. I agree to be bound by the Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms & Conditions, the Redemption Form Terms & Conditions and Prudential's Terms & Conditions relating to the redemptions process.

The conversion of 360° Rewards Points to cash for the Prudential Insurance Premium Redemption shall be as follows:

360° Rewards Points conversion	Equivalent cash value to pay insurance premiums
First 3,000 360° Rewards Points (Minimum Redemption)	S\$12.00
Subsequent 300 360° Rewards Points	S\$1.20

Prudential Visa Signature Credit Card: S\$1 = 1.5 360° Rewards Points
Prudential Platinum Credit Card: S\$1 = 1 360° Rewards Points

For Prudential use

Cash value to offset	Remarks
<input type="text"/>	<input type="text"/>

Redemption Form Terms and Conditions

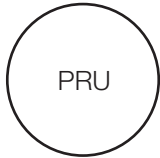
- By submitting this request, I authorise Standard Chartered Bank (Singapore) Limited ("SCB" or the "Bank") to disclose all the information herein to Prudential Assurance Company Singapore Pte Ltd ("Prudential"), including the fact that I am a customer of the Bank.
- Redemptions are only applicable to premiums for Prudential regular premium policies which are issued by Prudential Assurance Company Singapore Pte Ltd ("Prudential") which have payment modes on a monthly, quarterly, bi-annual or annual payment cycle and such policies exclude PruShield policies, single premium policies, recurring single premium policies, top up premium policies, US Dollar policies and policies purchased under the CPF Investment Scheme and Supplementary Retirement Scheme ("Eligible Policy").
- If the Eligible Policy stated on the Insurance Premiums Redemption Form ("Redemption Form") is paid via monthly payments, the 360° Rewards Points earned on your Standard Chartered Prudential Platinum Credit Card or Prudential Visa Signature Credit Card (each a "Prudential Card") will be used to offset either the premium due on your Eligible Policy for the calendar month when the Bank receives the Redemption Form or the premium due for the subsequent calendar month, on its due date.
- If the Eligible Policy stated on the Redemption Form is paid via quarterly, half-yearly and yearly payments, the outcome of your request to offset the premium due on your Eligible Policy depends on the date of receipt of the completed Redemption Form by the Bank and Prudential, the status of the premium payment of the policy stated on the Redemption Form and if the policy stated on the Redemption Form is eligible for premium offset as at Clause 2 above.
- Where no number of 360° Rewards Points is indicated at the "Number of 360° Rewards Points to redeem" section of the Redemption Form, subject to the Bank's sole and absolute discretion, the number of 360° Rewards Points to be redeemed will be the maximum number of 360° Rewards Points in the Prudential card account that may be redeemed (as the case may be), as per the conversion table in this Redemption Form. For clarity, this means, for example that if there are 3,700 360° Rewards Points available for redemption in the Prudential Card account, the first 3,000 360° Rewards Points will be redeemed for an equivalent cash value of S\$12, subsequent 600 360° Rewards Points will be redeemed for an equivalent cash value of S\$2.40 and the remaining 100 360° Rewards Points will not be redeemed and will not be used to offset the premium payment for the policy stated on the Redemption Form.

Please turn overleaf for more clauses on the Redemption Form Terms and Conditions.

Redemption Form Terms and Conditions

- 6. The Bank reserves the right to reject any redemption request, including if any cash value (instead of number of 360° Rewards Points to be redeemed) is indicated on the Redemption Form. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the request in this Redemption Form. The Bank's determination of all matters relating to the request in this Redemption Form shall be final and conclusive and no correspondence will be entertained.
- 7. 360° Rewards Points cannot be exchanged, refunded or redeemed for cash, unless in the event of unsuccessful premium offset as mentioned in Clause 3 and 4.
- 8. Please allow a processing time of approximately 4 weeks. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly or indirectly, whether by reason of the acceptance, possession, use or misuse of the 360° Rewards Points and the Bank accepts no liability for the goods and services provided by Prudential. In case of any disputes, the decision of the Bank and Prudential shall be final.
- 9. Please continue to pay for all premiums until you are notified that the redemption of 360° Reward Points and offset of Eligible Policy premium has been effected.
- 10. This Terms and Conditions should be read together with the Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms and Conditions. Please refer to sc.com/sg/prutncs for the full Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms and Conditions ("**Card Terms**"), for clarification on the redemption of 360° Rewards Points earned on Prudential Cards to offset premiums on Eligible Policies, including but not limited to the table at Clause 17 of the Card Terms.
- 11. Prudential and the Bank each reserve the right to vary, modify, add, delete or otherwise revise these Terms and Conditions and the Standard Chartered Prudential Platinum and Prudential Visa Signature Credit Card Terms and Conditions at any time without prior notice to cardholders of a Prudential Card.
- 12. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.
- 13. These terms and conditions are governed by and shall be construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 14. All information is correct at the time of publication.

Note: You may return the completed form to Standard Chartered Bank (Singapore) Limited via mail to the following return address.



Business Reply Service
Permit No. 04529



Standard Chartered Bank (Singapore) Limited

Banking Operations
Tampines Central Post Office
P.O. Box 226
Singapore 915208

Postage will be paid by addressee.
For posting in Singapore only.

