

PRUDENTIAL X CIRCLES.LIFE

\$20 bill waiver when you meet a Prudential financial consultant

Exclusive offer for all Circles.Life customers! Get a \$20 bill waiver when you meet a Prudential financial consultant via this link HERE (https://pru.secure.force.com/PACS_LeadFormCircle) and receive \$20 bill waiver off your next Circles.Life bill!

Promo period: 10 February 2020 – 31 May 2020 (no redemptions allowed after 31 May 2020).

How do I enjoy this promotion?

1. Go to https://pru.secure.force.com/PACS_LeadFormCircle and fill in your particulars to set up a meeting with a Prudential financial consultant.
2. You will receive a SMS from Prudential within 24 hours to arrange a time to meet.
3. Get your unique promo code from the financial consultant when you meet.
4. Enter this unique code in your Circles.Life app > click the "games" tab > "promo code" section

That's it! We will verify with Prudential that your appointment has taken place and send you instructions on redeeming your \$20 bill waiver.

General Terms & Conditions

- Prudential x Circles.Life ("the Campaign") is organised by Circles.Life (Liberty Wireless Pte Ltd, hereinafter referred to as "the Company") and Prudential and Circles.Life hereinafter collectively referred to as "the Organizers".
- By entering the Campaign, you represent you have read, understood and agreed to be legally bound by these terms and conditions.
- By registering or subscribing to Circles.Life services, you issue consent for the Organizers to collect, use and disclose all photographs, personal information and names submitted in the Campaign for providing marketing material as the Company deems fit in accordance with the Personal Data Protection Act 2012.
- Your promotion code cannot be used in conjunction with other promotion codes offered by Circles.Life –exceptions to this condition are entirely upon the Circle.Life's discretion.
- Circles.Life reserves the sole and absolute right to disqualify any users who have engaged in fraudulent conduct that is considered to be inappropriate or unacceptable.
- Circles.Life reserves the sole and absolute right to withdraw, amend and/or alter the terms and conditions of the Campaign at any time without giving any prior notice to the users.

- Circles.Life's decisions in any matter in relation to the Campaign shall be final and conclusive. Any request for appeal and review shall not be entertained.
- Circles.Life shall not be liable for any claims by the users or be accountable for third-party claims or losses of any nature, including but not limited to, loss of profits, punitive, indirect, special, incidental, or consequential damages or for other damages and any related claims of any nature, including direct, indirect, third party, consequential or other damages resulting from or related to the Campaign.
- Circles.Life shall not be responsible or liable for any claims of loss or damage to property or any personal injury or loss of life resulting from or related to the Campaign.
- Circles.Life does not take any responsibility in the case of an event that may prevent the users from participating in the Campaign, as a result of certain technical restrictions or other limitations specific or force majeure, which include but not limited to regulatory events, government directive, government intervention and act of God etc.
- Circles.Life reserves the sole and absolute right to disqualify any users who have engaged in fraudulent conduct that the Organisers deem to be inappropriate or unacceptable.
- Circles.Life retains the right to withdraw the promotional benefits due to policy changes and/or regulatory restrictions.