

Surgical And Nursing Loan Fees Benefit Application Form

Please complete and return this form together with the Original Medical Bills and Receipts

Personal Particulars

1. Policy Numbers

2. Name of Policyowner

Name of Life Assured

3. Address

4. Occupation

5. Nature of Surgery

6. Date of Surgery

7. Is this treatment related to the following:

i) pregnancy, miscarriage or childbirth? Yes No

ii) AIDS, AIDS-related complex or infection by HIV condition? Yes No

iii) dental treatment Yes No

iv) cosmetic surgery Yes No

I wish to apply for Surgical and Nursing Loan Fees for the cash payment I have made toward my medical bill as attached with this application form, in accordance with the conditions printed overleaf.

Loan Amount \$

Signature of Policyowner

Date

PAYMENT METHOD FOR CLAIM SETTLEMENT

PayNow (Default Payment Method)

Any amount payable (if any) can only be made to the Policy Owner and will be paid via transfer to your **PayNow NRIC/FIN ID** by default. Please ensure that you have signed up for PayNow with your bank by linking it to your **NRIC/FIN**. Terms and conditions apply (<https://www.prudential.com.sg/PN-tnc>).

To register for PayNow

Log in to your bank's internet or mobile banking account > Sign up for PayNow > Link your PayNow to your NRIC/FIN

Cheque will be issued for Policy Owners who do not have a valid Singapore NRIC/FIN or have opted out of PayNow as default in PRUaccess.

Direct Credit (Application Required)

If you do not wish to receive payment via PayNow (NRIC/FIN), you may choose to receive payments via direct transfer to the Policy Owner's bank account.

Please fill in your bank details below and **submit** a copy of the policyowner's bank book or bank statement, stating the account holder's name and account number. We accept bank statements with the bank balances and transactions being blacked out, and truncated e-statements downloaded from the banks' mobile application, provided that the document shows the account holder's name and account number on the same page.

Name of Account Holder	Name of Bank	Bank Account Number

CONDITIONS FOR SURGICAL AND NURSING BENEFIT

1. Surgical and Nursing Loan is an Interest Free Loan for all Whole Life policies, Endowment policies, Headstart and Education policies. This benefit excludes policies that were effected by the Life Assured in Trust for the benefit of another.
2. The Assured can apply for the Advance if there is a surgical operation or for fees incurred on Nursing after the operation.
3. The benefit excludes operation related to :
 - a. Dental treatment
 - b. Cosmetic surgery
 - c. Pregnancy and Childbirth
 - d. Aids conditions
4. The amount of Advance is restricted to the minimum of the following :
 - a. Total Premium Paid
 - b. 10% of the Basic Sum Assured
 - c. 90% of the Surrender Value
 - d. The Surgical and Nursing Bills
5. No advance under the scheme shall exceed the amount paid in premiums less previous advance and loan under the scheme at the date of operation. No advance will be made when the surgeon's and nursing fees together are less than \$200.
6. Surgical and Nursing loan cannot be applied on bills paid by Medisave, MediShield, Medisave Integrated Medical Plan or any other third party medical insurance plan.