

**TERMS AND CONDITIONS**  
**1 July 2023 - 30 September 2023**  
**CUSTOMER CAMPAIGN PROMOTION (the “Promotion”)**

1. Only Qualifying Customers are eligible for the Promotion. To be a “Qualifying Customer”:
  - a) you must apply for one of the Qualifying Plans as a policyholder, and the application (including any attaching riders), must meet the Minimum Premiums criteria (based on annualised premiums) net of any premium discounts and GST;
  - b) your application for the Qualifying Plan must be signed between **1 July 2023 and 30 September 2023 (both dates inclusive)** and issued by Singapore Life Ltd. (“Singlife”) by **31 December 2023**; and
  - c) your application for the Qualifying Plan must pass the 14 days free-look period.
2. The Qualifying Plans, Minimum Premiums criteria and Premium Cashback (the “Cashback”) are as follows:

Qualifying Plans	Minimum Premiums Criteria (Based on annualised premiums)	Premium Cashback*
Singlife Flexi Life Income II Singlife Legacy Income (Regular Premium)	S\$20,000 to <S\$50,000 \$50,000 and above	3% 6%
Singlife Flexi Life Income II Singlife Legacy Income (Single Premium)	S\$130,000 and above	0.5%
Singlife Choice Saver Singlife Steadypay Saver Singlife Flexi Retirement Singlife Whole Life (Regular Premium)	S\$4,000 and above	3%

\*Cashback value to be rounded up to S\$10. Cashback will only be offered for first year premiums. Maximum Cashback value is capped at S\$15,000.

3. Cashback will be given via one of the following modes (listed in order of preference):
  - a) **For Qualifying Customers who reside in Singapore:**
    - i. If the Qualifying Customer has a PayNow account (registered via NRIC/FIN), Cashback will be issued via PayNow.
    - ii. Otherwise, Cashback will be paid via cheque mailed to the Qualifying Customer’s registered correspondence address.
  - b) **For Qualifying Customers who do not reside in Singapore:**  
 Cashback will be issued via cheque in Singapore dollars and mailed to the Qualifying Customer’s registered correspondence address.
  - c) **For Qualifying Customers who use funds in their SRS account to pay for premiums:**  
 Instead of Cashback via PayNow or cheque, Cashback will be given in the form of



shopping vouchers equivalent to the Cashback amount. Shopping vouchers will be mailed to the Qualifying Customer's registered correspondence address.

Notwithstanding the aforesaid, Singlife reserves the right in its absolute discretion to decide which mode to use for the Cashback.

4. Singlife reserves the right to amend, add, withdraw, or supplement the Qualifying Plans in the Promotion at its sole discretion at any time without notice or liability.
5. Premium Cashback is given on a per policy basis.
6. Premiums for multiple Qualifying Plans cannot be combined to qualify for this Promotion or for a higher tier.
7. The Promotion is not applicable to any policy changes such as increase in premium after policy inception.
8. All applications for Qualifying Plans are subject to such policy terms and conditions as Singlife may impose.
9. The Cashback is not transferable nor exchangeable for any other item in part or in whole and is not replaceable.
10. Singlife reserves the right to replace the Cashback with gift items of similar or other value at its absolute discretion, at any time without prior notice.
11. Singlife will only issue the Cashback to the policyholder of the Qualifying Plan within three (3) calendar months from policy issuance. Proof of credit into PayNow and proof of postage of the cheque (as the case may be) shall be deemed as conclusive evidence of delivery and receipt.
12. Singlife reserves the right to deduct an administrative fee of S\$20.00 from the Cashback value for every cheque reissuance requested by the Qualifying Customer and approved by Singlife. Notwithstanding anything in these terms and conditions, Singlife has the right to require such proof and conduct such investigations as Singlife may in its discretion deem fit before approving a request to reissue a cheque.
13. Singlife reserves the right to deduct the amount equivalent to the Cashback value, which you accept and agree shall be the amount stated in Clause 2 above, from the amount of premiums refundable to you if your policy is cancelled under the free-look cancellation clause. If the policy is cancelled after the free-look period, Singlife reserves the right to recoup the amount stated in Clause 2 above.
14. By participating in this Promotion, you consent to Singlife collecting, processing, disclosing and/or transferring your personal data to Singlife related companies, third party providers and/or intermediaries for the following purposes: (i) for the administration of the Promotion, including the third parties administering the Promotion and redemption of the Cashback, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion, and (ii) for statistical, research, audit, regulatory and compliance purposes. For details of Singlife's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. You may withdraw your consent by contacting Singlife at [cs\\_life@singlife.com](mailto:cs_life@singlife.com) or 6827 9933.



15. The Promotion is subject to the availability of the Cashback, and Singlife may in its absolute discretion vary the Promotion terms and conditions (including the value of the Cashback) or withdraw or discontinue the Promotion at any time without notice or liability.
16. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
17. The terms of the Promotion will be governed by and construed in accordance with the laws of the Republic of Singapore, and you agree to submit to the jurisdiction of the courts of the Republic of Singapore.
18. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
19. These policies are underwritten by Singlife.
20. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
21. Singlife's decision on all matters relating to the Promotion will be at our absolute discretion and will be final and binding on you.
22. In the event of any inconsistency between the terms and conditions in the brochure, marketing or promotional materials relating to the Promotion and these terms and conditions, the terms and conditions indicated herein will prevail.
23. All information is accurate at the time of print.