

Terms & Conditions

Singlife Learn.Discover.Win Quiz Challenge

CONTEST MECHANICS

Stand a chance to win attractive prizes by participating in Singlife's 4-part Financial Literacy Quiz series over 4 months:

- **Quiz 1-3 (Monthly Quizzes):** For each quiz, 50 lucky participants with correct answers submitted during the relevant qualifying period will each win one S\$10 Grab voucher.
- **Quiz 4 (Mega Quiz):** 50 lucky participants with correct answers submitted during the Quiz 4 qualifying period will each win one S\$50 Grab voucher.

How to participate:

Step 1: Receive the Financial Literacy eDM quiz email from your company HR department

Step 2: Access the quiz link provided in the email

Step 3: Answer the question in the quiz within the stipulated timeframe

Step 4: Submit your entry through the web form with accurate contact details

Participation in one or more quizzes is voluntary.

ELIGIBILITY

- This contest is open to employees of companies which are part of Singlife's Group Insurance.
- Participants must submit entries during the designated submission window for each quiz (as stated in the respective quiz email).
- Each employee is limited to one entry per quiz. Multiple entries using the same email address will not be considered.
- Only entries with the correct answer and complete required details will qualify for the lucky draw for that quiz.
- Participants must provide consent via the webform, to receive marketing and promotional materials about Singlife's and its related group of companies' products and services.

QUALIFYING PERIOD

- Each quiz will run for a duration of one month. All eligible entries with correct answers submitted within the relevant qualifying period will be included in the lucky draw for that quiz, regardless of when the entry is submitted within that period. The qualifying period of each quiz will be as follows:
 - **Quiz 1:** [15 June 2026, 0900 hours] to [14 July 2026, 2359 hours]
 - **Quiz 2:** [15 July 2026, 0900 hours] to [14 August 2026, 2359 hours]
 - **Quiz 3:** [15 August 2026, 0900 hours] to [14 September 2026, 2359 hours]
 - **Quiz 4:** [15 September 2026, 0900 hours] to [14 October 2026, 2359 hours]

All time mentioned are in Singapore Time.

PRIZE CONDITIONS

- For each of Quiz 1, Quiz 2 and Quiz 3, 50 winners will each receive one S\$10 Grab voucher.
- For Quiz 4, 50 winners will receive one S\$50 Grab voucher for each.
- Each participant may win only one prize per quiz, but may participate in and may stand a chance to win prizes across multiple quizzes, subject to these Terms and Conditions.
- Grab vouchers will be issued in electronic form to the winner's email address provided during entry.
- Redemption and use of the vouchers are subject to the terms and conditions of the voucher issuer.
- Vouchers are valid only until their stated expiry dates. Extensions, replacements or re-issuance of expired, lost or deleted vouchers will not be entertained.
- If a winner provides incorrect email address during answer submission, Singlife will not be responsible for any undelivered prize.

WINNER ANNOUNCEMENT

- Only entries submitted within the applicable qualifying period and containing the correct answer will be eligible for the relevant lucky draw.
- Winners will be selected by random draw from the pool of eligible entries for the relevant quiz. Singlife's decision on all matters relating to the Contest shall be final and binding.
- Winners for each quiz will be determined after the relevant qualifying period ends by random draw from eligible entries with correct answers.
- The random draw for selecting the lucky winners for each quiz will be conducted at 3:00 PM Singapore Time at Singlife Office (5 Straits View, #01-18/19 The Heart, Marina One, Singapore 018935) by Singlife on the following dates:
 - Quiz 1: 21 July 2026, 3:00 PM
 - Quiz 2: 21 August 2026, 3:00 PM
 - Quiz 3: 21 September 2026, 3:00 PM
 - Quiz 4: 21 October 2026, 3:00 PM
- All winners will be informed about their prize won within 7 days after the determination of the draw results via the personal email address provided at the point of entry.
- The results of each quiz will be published on Singlife's website [Insert microsite URL] after the draw.

GENERAL TERMS

1. This Contest is organised by Singapore Life Ltd. ("**Singlife**"). Any third party (including any participant's company or employer) engaged by Singlife to circulate materials relating to this Contest (i) do not receive any remuneration for doing so, and (ii) shall not be deemed as acting as an intermediary, agent or introducer of Singlife. All queries relating to the Contest (including all information or materials relating to or circulated in the course of the Contest) shall be directed to Singlife.
2. The decision of Singlife on any and all matters relating to or arising from this Contest, including winner selection, and prize fulfillment, shall be absolute, final, and binding. No correspondence will be entertained. The full Terms and Conditions of this Contest will be published and made available before any right to participate in the Contest is offered.

3. Singlife reserves the right, in its sole and absolute discretion, to vary, amend, delete or add to any of these Terms and Conditions, or to terminate or suspend the Contest, without any prior notice.
4. Singlife may disregard or disqualify any entry, participant or winner in such manner as Singlife deems fit, including where the entry is incomplete, duplicated, submitted outside the qualifying period, contains inaccurate information, or does not comply with these Terms and Conditions.
5. Singlife reserves the right to use automated or manual methods to conduct random draws for selecting winners.
6. Singlife reserves the right to replace the Prize with items of similar or other value in its absolute discretion at any time without notice or liability. Singlife shall not be responsible for the use, merchantability, quality or fitness for any purpose of the Prize or the replacement item. The winners agree and accept that the Prizes or replacement items are subject to any terms and conditions that the supplier(s) may impose. Singlife shall not be obliged to assist or act on the winner's behalf in communicating with the supplier(s).
7. Singlife will not be liable for undelivered Prizes or replacement item resulting from inaccurate particulars given by the winners.
8. Singlife, its affiliates, employees, or agents shall not be liable to any person for any loss, damage, injury, costs, or expenses incurred, suffered, or borne, arising from the Contest or the use of any Prize or replacement item. Singlife shall not be responsible or liable for the acts, goods or services of the suppliers of the Prizes or replacement item, including due to any delay, postponement, non-delivery, non-performance or defects in the Prizes or replacement item.
9. In the event of any inconsistency or conflict between these Terms and Conditions and those in any collaterals, website, marketing, or promotional material relating to the Contest, these Terms and Conditions shall prevail.
10. By participating in this Contest, the Participant:
 - a) agrees to the Terms and Conditions of this Contest; and
 - b) consents to Singlife collecting, using, processing, disclosing and/or transferring the Participant's personal data (which the Participant has provided in this Contest) to Singlife related group of companies, third party service providers and/or intermediaries, whether located in Singapore or elsewhere, for the following purposes:
 - (i) for the administration of this Contest, including the third party service providers administering the Contest and Prize redemption, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Contest.
 - (ii) to provide you with information (including marketing offers and promotions) about Singlife's and Singlife related group of companies' products and services via call, email and messages on any messaging platform (including SMS); and
 - (iii) for statistical, research, audit, regulatory and compliance purposes.

For details of Singlife's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should the Participant wish to withdraw his/her consent, the Participant may contact Singlife at ebh_enquiries@singlife.com.

11. These Terms and Conditions are governed by and interpreted according to the laws of Singapore, and the participants of the Contest agree to submit to the exclusive jurisdiction of the courts of Singapore in the event of any disagreement or dispute relating to or arising from these terms and conditions or the Contest.
12. A person who is not a participant in the Contest shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

End of Terms and Conditions.