

**TERMS AND CONDITIONS
COMPLIMENTARY SINGLIFE HEALTH SCREENING OR TRAVEL VACCINE PROMOTION
("Promotion")**

1. This Promotion is organised by Singapore Life Ltd. ("Singlife").
2. To be eligible for the Promotion, you need to meet all the following to qualify as a qualifying customer ("Qualifying Customer" or "you"):
 - a. You must successfully apply for the Qualifying Plan(s) as set out in the applicable section of the table below:

Criteria	Qualifying Plan(s)
You are an existing policyholder of a Singlife Shield policy prior to the Promotion Period	Singlife Health Plus <u>and</u> Singlife CareShield Standard or Singlife ElderShield Standard
You are an existing policyholder of a Singlife Shield <u>and</u> Singlife Health Plus policy prior to the Promotion Period	Singlife CareShield Standard or Singlife ElderShield Standard
You are an existing policyholder of a Singlife CareShield Standard or Singlife ElderShield Standard policy prior to the Promotion Period	Singlife Shield <u>and</u> Singlife Health Plus
You are an existing policyholder of a Singlife CareShield Standard or Singlife ElderShield Standard <u>and</u> Singlife Shield policy prior to the Promotion Period	Singlife Health Plus
You are not an existing policyholder of a Singlife Shield <u>and</u> Singlife Health Plus policy, or an existing policyholder of a Singlife CareShield Standard or Singlife ElderShield Standard policy prior to the Promotion Period	Singlife Shield <u>and</u> Singlife Health Plus, <u>and</u> Singlife CareShield Standard or Singlife ElderShield Standard

- b. Premiums for the Qualifying Plan(s) must be paid and policies must be issued and in-force;
 - c. Your Qualifying Plan(s) must remain continuously in-force for at least three (3) months from the respective policy inception dates, and must also remain in force at the time of issuance of the Package (as defined below);
 - d. You must have opted in to marketing consent with Singlife whether through your applications for the Qualifying Plan(s) or otherwise;
 - e. Your applications for the Qualifying Plan(s) must be submitted during the Promotion Period (as defined below); and
 - f. This Promotion is valid for Qualifying Plan applications submitted from [1st April 2026] to [30th June 2026], both dates inclusive (the "Promotion Period").
3. As a Qualifying Customer, you will be entitled to one (1) of the following complimentary wellness benefits packages (the "Package") by IHH Healthcare ("IHH"):
 - a. A complimentary IHH Health Screening package, OR
 - b. A complimentary Travel Flu Vaccine package.
4. The Package will be issued to the first two hundred (200) Qualifying Customers who fulfil all the criteria set out in Clause 2 above during the Promotion Period.

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5. Qualifying Customers will receive, via your email address in Singlife's records, an email from Singlife containing Package redemption details, validity period, and the list of the selected IHH clinics or appointed providers, as determined by Singlife ("redemption email"). All Package redemptions shall be made no later than the expiry date indicated in the redemption email, and any Package not redeemed within the period indicated in the redemption email shall be forfeited and no replacement shall be issued.
 6. This Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
 7. Singlife reserves the right to verify eligibility and determine qualification at its sole discretion and to exclude any person from participating in this Promotion without providing any reason or prior notice.
 8. The Package is not replaceable, transferable, or exchangeable for cash, credit, or any other item in part or in whole.
 9. The Promotion is subject to availability of the Package, and Singlife may in its sole and absolute discretion vary, amend, delete or add to these terms and conditions (including the value of the Package) or withdraw or discontinue the Promotion at any time without notice or liability to any person or party.
 10. Singlife reserves the right to replace the Package with items of similar or other value at its absolute discretion, at any time without prior notice.
 11. In the event of any cancellation of the Qualifying Plan(s) where a refund is applicable, only the premiums paid (which excludes the amount on the discount, if any) will be returned.
 12. Singlife will only issue the Package to the eligible Qualifying Customer. The Qualifying Customer will receive the redemption email within six (6) months after the end of the Promotion Period. Each Qualifying Customer can only redeem a maximum of one (1) Package under this Promotion.
 13. Each Qualifying Customer must ensure that a valid email address is given to Singlife. Singlife will not be liable for un-delivered Packages resulting from inaccurate email addresses provided by Qualifying Customers.
 14. If Singlife subsequently determines that the Qualifying Customer is in fact not eligible for the Package for any reason whatsoever, Singlife may at its discretion reclaim the Package or recover the cash value of the Package from the Qualifying Customer or dispose of it in such manner and to such person(s) as Singlife deems fit in its sole discretion.
 15. Singlife shall not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the Promotion and/or the Package (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment) and/or any notices, letters or correspondence lost, stolen or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
 16. Singlife makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to the Package. Singlife is not an agent of the supplier of the Package. Any dispute about the Package must be resolved directly with the supplier of the Package. Redemption and use of the Package is also subject to the individual terms and conditions of the supplier of the Package.

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17. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion is final and binding on you. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
 18. By participating in this Promotion, you consent to Singlife collecting, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party service providers and/or intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the following purposes:
 - (a) For the administration of this Promotion, including the third parties administering the Promotion and Package redemption, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion;
 - (b) To provide you with information (including marketing offers and promotions) about Singlife's and Singlife related companies' products and services via call, email and messages on any messaging platform (including SMS); and
 - (c) For statistical, research, audit, regulatory and compliance purposes.

For details of Singlife's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Update your preference anytime, anywhere at MySinglife (www.singlife.com/mysinglife) or contact Singlife at +65 6827 9933.

19. 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.
20. 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 exclusive jurisdiction of the courts of the Republic of Singapore.
21. The Qualifying Plans are underwritten by Singlife. All applications for the Qualifying Plans are subject to such policy terms and conditions as Singlife may impose.
22. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
23. All information is correct as of 30 March 2026.

Disclaimers

- (i) This document is not a contract of insurance and reference should be made to the actual policy for the exact terms and conditions applicable. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice.
- (ii) Neither the advertisement of the Promotion nor the terms here have been reviewed by the Monetary Authority of Singapore.