

TERMS AND CONDITIONS 1 MARCH TO 31 DECEMBER 2025

FREE 1-YEAR SINGLIFE HOME INSURANCE INCLUDING FAMILY CYBER RISK PROTECTOR BENEFIT FOR CIVIL SERVICE CLUB (“CSC”) MEMBERS (THE “PROMOTION”)

1. This Promotion for a free 1-year Home Insurance Policy including Family Cyber Risk Protector Benefit (“**Free Insurance Policy**”) by Singapore Life Ltd. (“**Singlife**”) is valid for any qualifying participant from 01 March 2025 until 31 December 2025 (both dates inclusive) (the “**Promotion Period**”).
2. To be eligible for this Promotion, you need to meet all the following criteria to qualify as a participant (“Participant” or “you”):
 - a. You must be an existing CSC member (Ordinary Term, Associate, NCSS)
 - b. You must be between the ages of 21 to 70 years during the Promotion Period.
 - c. You must indicate interest via this form [<https://singlife.com/en/form/free-singlife-home-policy>] and agree to be contacted by Singlife about the Free Insurance Policy that is underwritten by Singlife; and
 - d. Meet a Financial Adviser Representative and complete the application for the Free Insurance Policy.
3. Singlife reserves the absolute right to verify if the Participant is eligible for the Free Insurance Policy.
4. The Free Insurance Policy will start 14 days from the date of application, and the policy terms and conditions will apply.
5. A Participant must ensure that accurate and valid particulars (including your mobile number and email address) are provided to Singlife. Singlife will not be liable if it is not able to contact a Participant for the Free Insurance Policy application because of inaccurate particulars given by a Participant (including the wrong mobile number or email address provided).
6. Each Participant is entitled to only one Free Insurance Policy during the Promotion Period.
7. This Promotion cannot be exchanged for cash or other products.
8. The Free Insurance Policy is limited to 1 redemption per household and for 1 residential address only.
9. This Promotion is non-transferable, non-replaceable, non-cumulative, and cannot be used in conjunction with any other promotions, offers, rewards, loyalty programs, and/or discounts.
10. 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 providers and/or intermediaries, whether located in Singapore or elsewhere, for the following purposes:

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- a. For the administration of the Promotion, including the third parties administering the Promotion and redemption of the Free Insurance Policy, and 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 group of companies' products and services, as well as to provide financial advice and recommendations, where applicable via call, email, and messages on any messaging platform (including SMS); and
 - c. For statistical, research, audit, regulatory and compliance purposes.

You also consent to Singlife disclosing your personal data (namely your CSC Membership No. and mobile number) to CSC for the purposes of validating your eligibility.

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 pogis@singlife.com.

- 11. Singlife has full discretion to change the mechanics of the Promotion including the Promotion Period and the Free Insurance Policy without any prior notice to eligible Participants. Singlife reserves the right in its sole and absolute discretion from time to time to vary, amend, delete, or add to any of these terms and conditions including the type and value of the Free Insurance Policy, or to withdraw, terminate, or suspend the Promotion at any time without notice, reference or liability to any person or party.
- 12. Singlife shall not be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses, damages, claims, costs, and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.
- 13. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Free Insurance Policy under this 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.
- 14. 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.
- 15. 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.
- 16. Disclaimers:
 - a. This 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.

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- b. Neither the advertisement of the Promotion nor the terms here have been reviewed by the Monetary Authority of Singapore.

17. All information is correct at the time of print.