

TERMS AND CONDITIONS FOR SINGLIFE SINGLE TRIP TRAVEL INSURANCE PROMOTION (THE “PROMOTION”)

1. This Promotion is organised by Singapore Life Ltd. (“**Singlife**”).
2. This Promotion is valid from 1 August 2025 to 30 September 2025, both dates inclusive (the “**Promotion Period**”).
3. To be eligible for the Promotion, you need to meet all the following criteria to qualify as a qualifying customer (“**Qualifying Customer**” or “**you**”):
 - a. You must purchase a Qualifying Insurance in your own name as the policyholder during the Promotion Period. “**Qualifying Insurance**” means a single trip travel insurance policy offered by Singlife, excluding annual travel policies (both new and renewal business) and corporate travel insurance policies; and
 - b. The Qualifying Insurance must remain in force at the time of issuance of the Gift.
4. A Qualifying Customer shall qualify to receive the respective amounts of eCapitaVouchers as set out below (the “**Gift**”) upon successfully purchasing a Qualifying Insurance falling within the respective ranges of premiums:

Premium of Qualifying Insurance	Gift
Between S\$90 to S\$249.99 (inclusive)	S\$8 eCapitaVoucher
Between S\$250 to S\$499.99 (inclusive)	S\$20 eCapitaVoucher
Between S\$500 to S\$749.99 (inclusive)	S\$38 eCapitaVoucher
Between S\$750 to S\$999.99 (inclusive)	S\$50 eCapitaVoucher
Between S\$1,000 to S\$1,249.99 (inclusive)	S\$70 eCapitaVoucher
S\$1,250 and above	S\$100 eCapitaVoucher

Note: A minimum premium of S\$90 is required for the “**Gift**” above.

5. For the avoidance of doubt, a Qualifying Customer is eligible to receive one (1) or more Gifts based on the number of Qualifying Insurance policies purchased during the Promotion Period subject to the premium of Qualifying Insurance. In the event that the Qualifying Customer purchases multiple Qualifying Insurance policies during the Promotion Period, we will calculate the premium of each Qualifying Insurance to determine the amount of eCapitaVouchers that you would be entitled to during the Promotion Period.

To illustrate, if a Qualifying Customer purchases 2 Qualifying Insurances (with premium of S\$100 in the first policy and S\$800 in the second policy), the Qualifying Customer will be eligible for S\$58 eCapitaVouchers (S\$8 and S\$50) in total subject to meeting the Promotion’s terms and conditions.

6. The Promotion shall apply in conjunction with any other promotion(s) relating to the Qualifying Insurance, including the following promotion(s):

Promotions	
1	Any promotional code discount provided to all Singlife customers
2	Any discount for MINDEF/MHA/POGIS Group Insurance customers

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7. Singlife reserves the right in its sole and absolute discretion to exclude any person from participating in the Promotion, at any time without notice or liability.
 8. Singlife reserves the right to verify if the Qualifying Customer is eligible for the Promotion, and to claw back an amount equivalent to the value of the Gift issued if Singlife subsequently discovers that the Qualifying Customer was not eligible for the Promotion or failed to meet any requirement of the Promotion.
 9. The Gift is not replaceable, transferable nor exchangeable for cash, credit or any other item in part or in whole.
 10. Singlife reserves the right in its sole and absolute discretion to replace the Gift with items of similar value, at any time without notice or liability.
 11. A Qualifying Customer must ensure that accurate and valid particulars (including email address) are provided to Singlife. Singlife will not be liable for any Gift that was not received as a result of inaccurate particulars given by Qualifying Customers (including wrong email address provided).
 12. Singlife shall only issue the Gift to the Qualifying Customer. To redeem the Gift, a redemption email will be sent to Qualifying Customer's email address in Singlife's records thirty to sixty (30 to 60) days after the policy inception date of the Qualifying Insurance.
 13. The issuance and redemption of the Gift shall be conditional upon Singlife's receipt of payment of the premium amount of all the Qualifying Insurance policies in full, failing which, the issuance of the Gift may be delayed until such payment has been made.
 14. All Gift redemptions shall be made no later than the expiry date indicated in the redemption email, and any Gifts not redeemed within the period indicated in the redemption email shall be forfeited and no replacement shall be issued.
 15. Singlife shall not be obliged to replace any Gift that is expired or lost.
 16. Singlife is not an agent of the supplier of the Gifts or the products and services offered by third-party merchants accepting the Gifts. Any disputes should be resolved directly with the supplier or such third-party merchants. Redemption and use of the Gifts are also subject to the individual terms and conditions of the supplier and third-party merchants.
 17. Singlife makes no representation or warranty whatsoever in respect of the Gifts, whether as the quality or merchantability or fitness for purpose or performance or otherwise whatsoever.
 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 the Promotion, including third party service providers administering the Promotion and Gift redemption, and any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion; and
 - b. For statistical, research, audit, regulatory and compliance purposes.

For details of Singlife's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. To withdraw your consent, you may contact Singlife at personal_insurance@singlife.com or 6827 9933.

19. The Promotion is subject to availability of the Gifts, and Singlife reserves the right in its sole and absolute discretion from time to time to vary, amend, delete or add to any the Promotion terms and conditions, or to withdraw, terminate or discontinue the Promotion at any time without notice, reference or liability to any person or party.
20. 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.
21. 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.
22. The Qualifying Insurance policies are underwritten by Singlife. Please refer to your individual policy contract for all other terms and conditions governing your insurance policy.
23. Singlife shall not be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.
24. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion is final and binding on you.
25. 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.

Disclaimers

- i. This document does not constitute 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.

All information is correct at the time of publishing.