

**TERMS AND CONDITIONS
ADDITIONAL FIRST YEAR PREMIUM DISCOUNT PROMOTION FOR
SINGLIFE DEMENTIA COVER
("Promotion")**

1. This Promotion is organised by Singapore Life Ltd. ("**Singlife**").
2. To be eligible for the Promotion, you need to meet the following to qualify as a qualifying customer ("**Qualifying Customer**" or "**you**"):
 - a. You must apply for Singlife Dementia Cover (the "**Qualifying Plan**");
 - b. Your application for the Qualifying Plan must be submitted from 14 May 2024 to 31 December 2024 (the "**Promotion Period**", both dates inclusive); and
 - c. You must meet the minimum qualifying annual premium of S\$300 per policy (including GST and before applying the premium discount) (the "**Minimum Annual Premium**") for the Qualifying Plan.
3. As a Qualifying Customer, you will enjoy an additional 10% premium discount on the Qualifying Plan, for the first-year premium payment, on top of the 20% perpetual discount on premium throughout the period in which your Qualifying Plan is still in force and as long as the Minimum Annual Premium requirement is met. In the event that the annual premiums which you pay fall below the Minimum Annual Premium, the 20% perpetual discount will cease, and you will no longer have any premium discount and shall be charged the full premium for your policy.

Qualifying Plan	Premium Discount	Promotion Code
Singlife Dementia Cover	Additional 10% discount on first year premium paid on top of the 20% perpetual discount on premium	LTC3

4. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
5. Singlife reserves the right to change or withdraw the Promotion at our absolute discretion at any time without notice or liability.
6. Singlife reserves the right to verify whether a Qualifying Customer is eligible, and claw back the premium discount issued if Singlife discovers that you are not eligible for the Promotion or fail to meet any requirement of the Promotion.
7. Discount is given on a per policy basis, subject to underwriting.
8. The discount is not exchangeable for cash, credit, or any other item in part or in whole.
9. In the event of any cancellation of the policy where a refund is applicable, only the amount of premiums you have actually paid will be refunded.
10. 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.
11. 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 (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the following purposes:
 - (a) For the administration of this Promotion, and
 - (b) For statistical, research, audit, regulatory and compliance purposes.

For details of Singlife's Personal Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, you may contact Singlife at cs_life@singlife.com or +65 6827 9933.

12. 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.
13. 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.
14. The Qualifying Plan is underwritten by Singlife.
15. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
16. All information is correct as of 1 September 2024.