

TERMS AND CONDITIONS FOR HOME TEAM DAY 2024 LIVING CARE (LC) & LIVING CARE PLUS (LCP) PROMOTION

1. The Home Team Day 2024 Living Care (LC) & Living Care Plus (LCP) Promotion ("Promotion") is run by Singapore Life Ltd ("Singlife").
2. Only Qualifying Customers are eligible for the Promotion. To be a "Qualifying Customer":
 - a. You must apply for cover under the Qualifying Plans as an insured member (main insured or dependents), and the application (either new or an upgrade of an existing cover) must meet the Minimum Sum Assured;
 - b. Your application for cover under the Qualifying Plans must be submitted during the Qualifying Period, between 19 February 2024 and 30 April 2024 (both dates inclusive), and the certificate of insurance must be issued by Singlife by 31 May 2024;
 - c. Your application for cover under the Qualifying Plans can be either a new application or an upgrade of an existing cover which you currently hold under the MINDEF & MHA Group Insurance Scheme;
 - d. Your application for cover under the Qualifying Plans must pass the 14 days free-look period;
 - e. You must not be an employee of Singapore Life Ltd. and its related entities; and
 - f. You must be the first 1,000 who meet the above eligibility criteria.
3. The Qualifying Plans and Minimum Sum Assured criteria are as follows:

Qualifying Plans under the MINDEF & MHA Group Insurance Scheme	Minimum Sum Assured: <ul style="list-style-type: none"> • For Each Rider for New Signs-ups or • Top-up for Each Rider for Existing Cover 	Gift Value
Riders: Living Care and Living Care Plus	S\$300,000 and above	S\$40

4. 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, or to terminate or suspend the Promotion at any time without notice, reference or liability to any participant or member of the public.
5. Singlife reserves the right to verify whether a Qualifying Customer is eligible.
6. All applications for the Qualifying Plans are subject to such policy terms and conditions as Singlife may impose.
7. The gift of S\$40 eVouchers ("Gift") will be given to the eligible Qualifying Customer who purchase the Qualifying Plans.
8. The Promotion is subject to availability of the Gift, and Singlife may vary these terms and conditions (including the value of the Gift) or withdraw or discontinue the Promotion at any time without notice or liability.

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9. The Gift is strictly non-redeemable for credit/cash, non-transferable, non-assignable and nonexchangeable, non-negotiable and non-replaceable if lost or stolen.
 10. Singlife reserves the right to replace the Gift with items of similar or other value at its absolute discretion, at any time without prior notice.
 11. Validity of the Gift will be stated on the eVoucher upon issuance.
 12. Singlife will only issue the Gift to the eligible Qualifying Customer (main insured or dependents). The Gift will be emailed to the eligible Qualifying Customer for the Qualifying Plan within two (2) months after the end of the Promotion. Each Qualifying Customer can only redeem a maximum of one (1) Gift per Qualifying Plan for 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 Gift resulted from inaccurate email address provided by Qualifying Customers.
 14. Singlife reserves the right to deduct the amount equivalent to the Gift value, which you accept and agree shall be from the amount of premiums refundable to you if either of your Qualifying Plans is cancelled under the fourteen (14) days free look cancellation clause.
 15. If either of the Qualifying Plans are cancelled after the fourteen (14) days free look period, Singlife reserves the right to recover the Gift value.
 16. If Singlife subsequently determines that a winner is in fact not eligible for the Gift for any reason whatsoever, Singlife may at its discretion reclaim the Gift or recover the cash value of the Gift or dispose of it in such manner and to such person(s) as Singlife deems fit in its sole discretion.
 17. Singlife will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the Gift (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.
 18. 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 Gift. Any dispute about the Gift be resolved directly with the supplier of the Gift.
 19. By participating in the Promotion, participants agree to release and hold Singlife harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:
 - a. the awarding, acceptance, receipt, possession, use or misuse of any Gift or parts thereof awarded pursuant to the Promotion; and
 - b. the participation in the Promotion or any prize-related activities.

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20. By participating in this Promotion, you are deemed to have accepted and agreed to be bound by these Terms and Conditions and any other instructions, terms and conditions that Singlife may issue from time to time. Singlife reserves the right to disqualify or disregard any Qualifying Customer who does not comply with these Terms and Conditions.
21. 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, including the third parties administering the Promotion and Gift redemption, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion;
 - 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>.

22. 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 Lucky Draw, these terms and conditions will prevail.
23. 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.
24. 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 jurisdiction of the courts of the Republic of Singapore.
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.
26. All information is correct as of 19 Feb 2024.