

PERSONAL DATA PROTECTION STATEMENT
(FOR MINDEF, MHA AND POGIS INSURED MEMBERS)

In order to carry out our business, process, administer and/or manage your relationship, cover, policy, and/or account with Singapore Life Ltd. or Navigator Investment Services Limited (collectively referred as "Singlife"), we will have to collect, use and disclose your personal data.

1. PERSONAL DATA

Such personal data may include information or data provided by you or other parties in the application forms, other forms or from other sources, including existing data in our record and/or to be collected in the future.

2. PURPOSES

Such personal data will be collected, used, disclosed and/or processed by Singlife (or Singlife related group of companies) for the purpose(s) (collectively referred to as the "Purposes") of:

- 2.1. providing and managing your access to our online services (whether these be presented on a website or in an application, and whether accessed via a computer or a mobile device), including the administration of user accounts and access credentials;
- 2.2. providing financial advice and product recommendations based on your financial needs analysis, where applicable;
- 2.3. administration of your cover, policy, and/or account, which may include but is not limited to:
 - (a) processing your application
 - (b) underwriting of the risk proposed
 - (c) requesting and collecting premiums or making any payments to or recoveries from you in connection with your policy and/or account;
 - (d) providing information about your policy
 - (e) making changes or updates to your policy
 - (f) reviewing or renewing or reinstating your policy
 - (g) carrying out your instructions or responding to any enquiries by you
 - (h) authenticating, assessing, processing and settling your claim(s) made under the policy
- 2.4. administration of your account which may include but is not limited to:
 - (a) maintenance of your account
 - (b) performing or updating transactions on your account
 - (c) carrying out your instructions or responding to any enquiries by you
- 2.5. processing or assisting in the processing of your payment transactions, including but not limited to facilitating the drawdown and transfer of your funds to third parties;

- 2.6 dealing in any matters relating to your cover, policies and/or accounts (including the mailing of correspondence and other documents to you which may disclose certain personal data about you on the envelopes/mail packages);
- 2.7 verifying your identity and any information you provide to us;
- 2.8 training and quality control (including monitoring or recording your communications with us);
- 2.9 managing your relationship with Singlife;
- 2.10 managing and facilitating your relationship with your authorised distributor(s) or representative(s);
- 2.11 compiling statistics or conducting surveys, research or data analytics for company or industry exercises and studies, to design, review or improve our products and services;
- 2.12 compliance monitoring and audit reviews; due diligence checks, other screening activities and/or risk management procedures put in place by Singlife and/or the industry;
- 2.13 complying with applicable laws, regulations, rules, guidelines, schemes, undertakings or directions imposed by any regulator, government body, statutory body, law enforcement agency, industry body or dispute resolution body;
- 2.14 investigating fraud, misconduct, any unlawful action or omission, whether relating to your policy, your claims or any other matter relating to your policy, and whether or not there is any suspicion of the aforementioned;
- 2.15 legal purposes such as enforcing obligations owed to us or seeking professional advice (including legal advice);
- 2.16 providing general information on product enhancements and services, which are relevant to your needs or policies (including increasing benefits, adding riders/supplements and/or insured lives);
- 2.17 enrolling you and/or proposed insured lives in membership, promotional, discount or rewards programs relating to the policy;
- 2.18 analysing your preferences and ensuring that the content, services and advertising we offer on our website, apps and/or portals are tailored to your needs and interests. Please refer to our Data Protection Notice – Use of Cookies section for details;
- 2.19 informing you of products, services, offers, promotions, events or activities, that you may be interested in; subject to marketing consent that you have provided;

- 2.20 administering contests, lucky draws, promotions, events and competitions;
- 2.21 managing your records, including storage, archival, back up and/or destruction of personal data;
- 2.22 any other purposes which are reasonably related to the aforesaid.

Some of these purposes may apply or continue to apply after your relationship, policy and/or account with Singlife has ended or is no longer in force or active.

3. DISCLOSURE

Such personal data of yours may be disclosed for the Purposes as described above by:

- 3.1. Singlife to Singlife related group of companies (whether in Singapore or elsewhere in the world where such Singlife related group of companies are sited) and between each of them; and/or
- 3.2. Singlife (or Singlife related group of companies) to third party service providers, suppliers, agents, reinsurers, fund managers, intermediaries and/or other third parties (whether in Singapore or elsewhere), as and when relevant or necessary.

Without limiting the generality of the foregoing, Singlife may also disclose such personal data of yours to the following parties for the following purposes:

- (a) To medical organisations, insurance offices or organisations, reinsurers, credit agencies, dispute resolution bodies or investigators for underwriting, claims, reinsurance and compliance/audit purposes;
- (b) To your broker, financial adviser or representatives (including any new intermediary appointed by you or the company) to service and administer your plan or policy;
- (c) To related companies for the processing and administration of your plan or policy;
- (d) To banks, CPF agent banks, credit card companies, fund managers, other financial institutions, CPF Board or third party contractors for payment, collection or refund of any monies due or payable, for compliance purposes or upon their valid request;
- (e) To third party vendors engaged by Singlife to perform processes required for the administration of your policy or account (e.g. data entry, printing and despatch of documents, claims administration etc.), for research, data analytics or to perform processes required to send marketing material or messages to you, where applicable;
- (f) To related companies or third party vendors engaged by Singlife to store and maintain our data and documents (including storage for business recovery purposes);

- (g) To any law enforcement agency, regulatory, government, statutory or industry body to comply with applicable laws, regulations or schemes or upon their valid request;
- (h) To related company or regional office or head office to comply with company policies and procedures or upon their valid request;
- (i) To Ministry of Defence or Ministry of Home Affairs or Public Service Division (PSD) ("Authority) as may be applicable or such other insurance entity selected by the Authority for the purpose of facilitating and/or administering insurance coverage with the insurance entity.
- (j) To legal and accounting firms providing services to Singlife; and
- (k) To other third parties whether located in Singapore or outside of Singapore, for one or more of the abovementioned Purposes.

Neither Singlife nor any of its officers shall be liable for any loss or damage suffered by you or any user as a result of any disclosure of any personal data which you have consented to Singlife and/or any of its officers disclosing.

4. CONSENT

By applying for an insurance cover, policy or an investment account with Singlife, accessing our website, using our mobile application, interacting with us or submitting information to us, you consent to Singlife and/or Singlife related group of companies:

- (a) collecting, using, disclosing and/or processing the personal data mentioned above for the Purposes as described above; and
- (b) disclosing and transferring the personal data mentioned above to Singlife (and Singlife related group of companies) and their respective third party service providers, suppliers, agents, reinsurers, fund managers, intermediaries and/or other third parties, (whether located in Singapore or outside of Singapore), for the Purposes as described above.

5. Consequence of withdrawing consent to the collection, use and disclosure of personal data for administration and servicing

You may withdraw your consent for Singlife to collect, use or disclose your personal data by giving Singlife reasonable notice so long as there are no legal or contractual restrictions preventing you from doing so. For example, you may withdraw your consent for your personal data to be used for marketing purposes. This withdrawal will not affect Singlife's ability to provide you with the products and services that you asked for or have with Singlife.

However, if you withdraw your consent for Singlife to collect, use or disclose your personal data, Singlife will be unable to process, administer and/or manage your relationship, cover, policy and/or account with us. To proceed with such withdrawal, you will be required to surrender or terminate all your cover, policies or accounts with Singlife. This may be disadvantageous to you, as you may be losing valuable benefits from the policy and/or it may not be possible for you to obtain a similar level of protection on the same terms in the future.