

TERMS AND CONDITIONS FOR 2023 MINDEF/MHA GROUP TERM LIFE CAMPAIGN WEEKLY LUCKY DRAW (the “Lucky Draw”)

1. The 2023 MINDEF/MHA Group Term Life Campaign Weekly Lucky Draw (“Lucky Draw”) is conducted by Singapore Life Ltd (“Singlife”).
2. Only Qualifying Customers are eligible for the Lucky Draw. To be a “Qualifying Customer”:
 - a) You must apply for cover under the Qualifying Plan as an insured member (main insured or dependents), and the application must meet the Minimum Sum Assured;
 - b) Your application for cover under the Qualifying Plan must be submitted between 12 June 2023 and 3 September 2023 (both dates inclusive), and the policies must be issued by Singlife by 3 September 2023;
 - c) Your application for cover under the Qualifying Plans must be a new application under the MINDEF & MHA Group Insurance Scheme;
 - d) Your application for cover under the Qualifying Plans must pass the 14 days free-look period; and
 - e) You must not be an employee of Singapore Life Ltd. and its related entities.
3. The Qualifying Plan and Minimum Sum Assured criteria are as follows:

Qualifying Plan: MINDEF & MHA Group Insurance Scheme	Minimum Sum Assured
Group Term Life	S\$300,000 and above

4. Singlife will carry out a total of 12 lucky draws to be conducted 3 weeks after each promotion week. The promotion week commences from 12 June 2023 to 3 September 2023. The lucky draw winner will be picked from Qualifying Customers who purchased the Qualifying Plan within a particular promotion week. The winner will be randomly selected between Monday, 12:00 AM ET, and Sunday, 11:59 PM ET on the 3rd week of the eligible promotion week. For example, if the Qualifying Customer makes new application and it gets issued on 14th June, he/she will be eligible for the lucky draw which would take place during the week of 3rd July.
5. The Lucky Draw prize of S\$400 WOGI e-voucher (“Prize”) will be emailed to each lucky draw winner.
6. 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 Lucky Draw at any time without notice, reference or liability to any participant or member of the public.
7. The Lucky Draw is not valid with other offers, bundles or promotions unless stated otherwise.
 8. All applications for the Qualifying Plan are subject to such policy terms and conditions as Singlife may impose.
 9. The Lucky Draw Prizes are 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 Lucky Draw Prize with prize items of similar or other value at its absolute discretion, at any time without prior notice.
 11. Unless Singlife notifies otherwise, the Lucky Draw will be conducted at 4 Shenton Way @ SGX Centre 2, Singapore 068807 or at such other venue as may be determined by Singlife.
 12. The winners of the Lucky Draw will be notified by ordinary post/email within 5 working days from the Draw Date, at the winners' mailing/email address in Singlife records.
 13. Winners will be randomly drawn by means of computerized draw on the Draw Date. Singlife shall have the right to draw a "reserve winner" to replace any winner drawn who is subsequently disqualified.
 14. If a winner fails to claim his/her Prize within the stipulated redemption period in the prize notification letter issued by Singlife, his/her Prize will be forfeited. The validity of the Prize will be stated on the e-voucher upon issuance.
 15. Singlife reserves the right to deduct the amount equivalent to the prize value, which you accept and agree shall be the amount stated in Clause 5 above, from the amount of premiums refundable to you if either of your Qualifying Plan is cancelled under the fourteen (14) days free look cancellation clause.
 16. If the Qualifying Plan is cancelled after the fourteen (14) days free look period, Singlife reserves the right to recover the amount stated in Clause 5 above.
 17. If Singlife subsequently determines that a winner is in fact not eligible for the Prize, for any reason whatsoever, Singlife may at its discretion reclaim the Prize or

recover the cash value of the Prize or dispose of it in such manner and to such person(s) as Singlife deems fit in its sole discretion.

18. Singlife will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the Prize, the Lucky Draw (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.
19. 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 Prize. Any dispute about the Prize must be resolved directly with the supplier of the Prize.
20. By participating in the Lucky Draw, 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 prize or parts thereof awarded pursuant to the Lucky Draw; and b) the participation in the Lucky Draw or any prize-related activities.
21. By participating in this Lucky Draw, 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.
22. By participating in this Lucky Draw, 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 Lucky Draw, including the third parties administering the Lucky Draw, and related Prize redemption, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Lucky Draw;
 - (b) For promotional, advertising, marketing and other purposes in connection with this Lucky Draw without compensation on Singlife website, social platform(s)

and/or any other media as Singlife deems fit; and

(c) 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 6827 9933.

23. 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 Lucky Draw at any time without notice or liability.
24. By participating in this Lucky Draw, you accept that Singlife's decision on all matters relating to the Lucky Draw 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.
25. A person who does not participate in the Lucky Draw shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
26. The terms of the Lucky Draw 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.
27. 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.
28. All information is correct as of 12 June 2023.