

**TERMS AND CONDITIONS GOVERNING THE
PINNACLE CUSTOMER CASHBACK PROMOTION (THE “PROMOTION”)
ORGANISED BY SINGAPORE LIFE LTD. (“SINGLIFE”)**

**Promotion Period: 14 OCTOBER 2026 TO 31 DECEMBER 2026 (or any such dates as may
be determined and notified by Singlife at its sole discretion)**

Qualification Criteria

1. Only qualifying customers shall be eligible to participate in the Promotion and may be eligible to receive a cash reward as set out in Clause 2 below (the “**Reward**”) under the Promotion. To qualify for the Promotion, customers must meet the following criteria:-
 - i. be an existing or newly qualified member of the Singlife Pinnacle Programme during the Promotion Period;
 - ii. be registered on the Singlife App by the end of the Promotion Period;
 - iii. have provided consent to receive marketing communications from Singlife via call, email and messages on any messaging platform (including SMS) through MySinglife portal, the Singlife App or the application form for any of the qualifying plan(s) listed below and such marketing consent must remain valid by the end of the Promotion Period;
 - iv. apply for at least one of the following plans (the “**Qualifying Plans**”)# as a policyholder:
 - a. Singlife Elite Term II
 - b. Singlife Simple Term
 - c. DIRECT – Singlife Term Life
 - d. Singlife Multipay Critical Illness II
 - e. Singlife Comprehensive Critical Illness II
 - f. Singlife Essential Critical Illness II
 - g. Singlife Dementia Cover
 - h. Singlife Disability Income
 - i. Singlife Accident Care
 - j. Singlife Family Accident Care
 - k. Singlife Personal Accident
 - l. Singlife Heritage Reserve
 - m. Singlife Legacy Invest
 - n. Singlife Savvy Invest II

An insurance plan (as described in Clause 1(iv)(a) to 1(iv)(n)) distributed by and purchased through a bank which has a distribution arrangement with Singlife shall not be considered a Qualifying Plan for the purposes of Clause 1(iv).

- v. your application(s) for the Qualifying Plan(s) must be signed and the policy must be issued by Singlife between 1 October 2026 and 31 December 2026 (both dates inclusive);
- vi. your application(s) for the Qualifying Plan(s) must pass the 14-day free-look period; and
- vii. meet the Qualifying Premium Amount criteria as described in Clause 2 below, subject to the following:
 - (a) For customers who are existing members of the Singlife Pinnacle Programme during the Promotion Period, your Qualifying Plan premiums paid since 1 October 2026 shall count towards the Qualifying Premium Amount; and
 - (b) For customers who become newly qualified Singlife Pinnacle Programme members during the Promotion Period, only additional Qualifying Plan premiums paid after you become a Singlife Pinnacle Programme member shall count towards the Qualifying Premium Amount. Any premium amount used to qualify the customer for Singlife Pinnacle Programme membership status shall not count towards the Qualifying Premium Amount under this Promotion.

Reward

2. A Qualifying Customer who purchases any Qualifying Plan(s) during the Promotion Period will be eligible for a Reward based on the cumulative Qualifying Premium Amount generated from your Qualifying Plan(s) during the Promotion Period. Premiums across multiple Qualifying Plans may be combined to determine the applicable Reward tier. The Qualifying Premium Amounts and Reward tiers are as follows:

Qualifying Premium Amount *	Reward
S\$1,000 to less than S\$3,000	S\$138
S\$3,000 to less than S\$5,000	S\$388
S\$5,000 to less than S\$10,000	S\$468
S\$10,000 to less than S\$20,000	S\$688
S\$20,000 to less than S\$50,000	S\$1,088
S\$50,000 to less than S\$100,000	S\$1,888

S\$100,000 and above	S\$3,888
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* For the purposes of this Promotion, the “Qualifying Premium Amount” will be determined by Singlife based on the premium paid under the Qualifying Plan(s) during the Promotion Period. Premiums paid for Single Premium policies will not count towards the Qualifying Premium Amount. For regular premium policies, the Qualifying Premium Amount is based on the annualised premium paid during the Promotion Period.

Example: Customer A is an existing Singlife Pinnacle Programme **member** and purchases a regular premium Singlife Heritage Reserve policy during the Promotion Period. The policy generates a Qualifying Premium Amount of S\$10,000. Based on the above table, Customer A will be entitled to receive a Reward of **S\$688**, provided all other **Promotion** requirements are met.

3. The maximum Reward payable to each Qualifying Customer under the Promotion is S\$3,888.
4. All premiums will be calculated net of any applicable premium discounts and Goods and Services Tax.
5. Where a Qualifying Plan is denominated in a currency other than Singapore dollars, the premium will be converted into Singapore dollars, for the purposes of calculating the Qualifying Premium Amount, based on the exchange rate determined by Singlife at its sole discretion.
6. A Qualifying Customer will receive only one Reward under the Promotion based on the highest applicable Reward tier achieved during the Promotion Period.
7. The following will not count towards the Reward:
 - a. Any increase in premium payable for an existing Qualifying Plan after policy inception;
 - b. Any purchase of a Qualifying Plan after termination, cancellation, surrender or reduction of an existing policy for the purpose of purchasing a new Qualifying Plan;
 - c. Any Qualifying Plan cancelled during its applicable free-look period;
 - d. Any Qualifying Plan that has lapsed, been terminated, cancelled or surrendered before the Reward is issued;
 - e. Any other application or policy which Singlife determines does not meet the requirements or intended purpose of the Promotion.

Reward Issuance

8. The Reward will be issued on a per customer basis. The Reward will be issued via one of the following modes for all Qualifying Customers:

- i. **For Qualifying Customers with a valid National Registration Identity Card number (NRIC) or Foreign Identification Number (FIN), which includes Singapore citizens, Singapore Permanent Residents (PRs) and holders of Singapore Employment Pass, Student Pass or Long-Term Visit Pass:**

The Reward will be issued via the Qualifying Customer's PayNow account (registered via NRIC/FIN).

- ii. **For Qualifying Customers without a valid NRIC or FIN or without a PayNow account (registered via NRIC/FIN):**

The Reward will be given in the form of shopping vouchers equivalent to the Reward amount (for the avoidance of doubt, Singlife may provide either physical or electronic shopping vouchers in its absolute discretion). Shopping vouchers will be mailed to the Qualifying Customer's registered correspondence address or sent by email to the Qualifying Customer's email address in Singlife's records, as the case may be.

Notwithstanding the aforesaid, Singlife reserves the right in its absolute discretion to decide which mode to use for the Reward without notice, reference or liability to any person or party.

9. Singlife will issue the Reward to the Qualifying Customers within three (3) calendar months from the end of the Promotion Period. Notification of successful PayNow transfer, or proof of mail or email by which the shopping vouchers are sent (as the case may be) shall be deemed as conclusive evidence of delivery and receipt of the Reward.

10. A Qualifying Customer must ensure that accurate and valid particulars (including address and/or email address) are provided to Singlife. Singlife will not be liable for any Reward that was not received as a result of inaccurate particulars given by Qualifying Customers (including wrong email address provided).

11. The Qualifying Plans are underwritten by Singlife. All applications for Qualifying Plans are subject to such policy terms and conditions as Singlife may impose. Please refer to your policy contract for the terms and conditions governing your insurance policy.

General

12. If you cancel your policy for any reason whatsoever (including but not limited to cancellation under the free-look provision of your policy) within the first policy year, Singlife reserves the right to:
 - i. deduct and set-off an amount equivalent to the Reward from the surrender value ;
or
 - ii. claw back the Reward amount already paid to you (the “Refund”). You undertake to pay the Refund to Singlife upon demand via PayNow or bank transfer as designated by Singlife, failing which Singlife shall be entitled to recover from you the Refund and all costs and expenses (including legal costs and expenses) incurred in recovering the same.
13. This Promotion cannot be combined with other offers, bundles or promotions with the exception of the prevailing offers on Qualifying Plans.
14. Singlife reserves the right to vary, amend, delete or add to these terms and conditions (including the eligibility of any customer, the type and value of the Reward and the period of the Promotion) at any time without notice at its sole discretion or to terminate, suspend, withdraw or discontinue the Promotion at any time without any notice, reference or liability to any person or party.
15. Singlife reserves the right to exclude any person from participating in this Promotion at its sole discretion without providing any reason or prior notice.
16. Singlife reserves the right to verify if the Qualifying Customer is eligible for the Promotion, and to claw back the value of the Reward issued if Singlife discovers that the Qualifying Customer was not eligible for the Promotion or failed to meet any requirements of the Promotion.
17. The Reward is not transferable and is not exchangeable for cash, credit or any other item in part or in whole and is not replaceable, if expired, lost or stolen. Singlife reserves the right to replace the Reward with items of similar or other value at its absolute discretion, at any time without prior notice or liability to any person. There will be no replacement for any Reward that is expired or lost.
18. Singlife shall not be obliged to replace any Reward that is expired or lost.
19. Singlife makes no representation or warranty whatsoever as to the quality merchantability or fitness for purpose or any other implied terms or conditions with respect to the Promotion, the Reward, or any product and/or service relating to the Promotion. Any dispute about the Reward must be resolved directly with the supplier of

the Reward. Singlife shall not be liable for defect or malfunction in any product or deficiency in any service provided, and/or any injury, claim, loss or damage whatsoever arising in connection with the Reward. Singlife shall not be liable to any person for the act, omission or neglect on the part of any agents, contractors, correspondents or other third parties.

20. By participating in this Promotion, you consent to Singlife collecting, using, 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 the third parties administering the Promotion and issuance of the Reward, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion;
 - b. to provide you with information (including marketing offers and promotions) about Singlife's and Singlife related group of companies' products and services via call, email and messages on any messaging platform (including SMS); and
 - c. for statistical, research, audit, regulatory and compliance purposes.

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

21. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
22. The terms of the Promotion shall be governed by and construed in accordance with the laws of the Republic of Singapore, and all customers agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
23. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion is final and binding on you. No correspondence or appeals shall be entertained by Singlife. 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 shall prevail.
24. These terms and conditions should be read in conjunction with the Terms and Conditions for the Singlife Pinnacle Programme.

All information is accurate at the time of print.

Disclaimers:

- 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.
- This advertisement has not been reviewed by the Monetary Authority of Singapore