

TERMS AND CONDITIONS GOVERNING OF SINGLIFE TRAVEL INSURANCE E-VOUCHER

By redeeming or using the E-Voucher, you agree to be bound by these Terms & Conditions and any applicable terms governing the purchase of the Eligible Policy.

1. Definitions

1.1 In these Terms & Conditions:

1.1.1 **"Singlife"** means Singapore Life Ltd.

1.1.2 **"E-Voucher"** means the electronic voucher issued by Singlife that may be used towards the purchase of an Eligible Policy.

1.1.3 **"Eligible Policy"** means the Singlife Travel insurance policy.

2. E-Voucher Conditions

2.1 The E-Voucher is valid only during the validity period stated on communication from Singlife containing the E-Voucher coupon code and the relevant voucher value. Expired E-Vouchers shall be automatically forfeited and will not be extended, reinstated, replaced, or refunded. Expired E-Vouchers cannot be used or redeemed, and Singlife is not liable for any expired E-Voucher.

2.2 The E-Voucher may only be used towards the purchase of an Eligible Policy issued by Singlife. The E-Voucher must be applied at the point of purchase and cannot be applied retrospectively to an existing policy. The E-Voucher may only be redeemed during the purchase of an Eligible Policy online through Singlife's website, by entering the relevant coupon code assigned to the E-Voucher prior to completion of purchase of the Eligible Policy.

2.3 Unless otherwise stated in writing by Singlife, only one E-Voucher may be used per policy transaction. Each E-Voucher may only be used once.

2.4 The E-Voucher may be used to offset all or part of the premium payable for an Eligible Policy:

2.4.1 Where the premium payable exceeds the E-Voucher value, the customer shall pay the difference using a payment method approved by Singlife.

2.4.2 Where the premium payable is less than the E-Voucher value, the remaining E-Voucher balance shall be forfeited and is non-refundable. No cashback, credit, refund or balance carry-forward shall be provided.

2.5 The E-Voucher is strictly for your personal use only, is non-transferable and may not be sold, assigned, exchanged, offered for sale, auctioned, or traded for value through any third-party website, marketplace or platform except with the written consent of Singlife. Singlife reserves the right to verify your identity prior to redemption. Singlife further reserves the right to immediately invalidate or refuse redemption of any E-Voucher without any compensation or refund, if it reasonably suspects or determines that the E-Voucher has been transferred in violation of these Terms and Conditions.

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- 2.6 The E-Voucher is not redeemable or exchangeable for cash, credit, or any other alternative benefit.
- 2.7 Where an Eligible Policy purchased wholly or partly using an E-Voucher is cancelled, refunded, avoided, rescinded, terminated, or otherwise rendered void for any reason, the E-Voucher shall be deemed fully utilised and forfeited. Any premium refund payable in relation to the cancellation of the policy shall be calculated in accordance with the applicable policy terms and conditions and shall exclude the value of the E-Voucher used. Singlife reserves the right to deduct the E-Voucher value from any refund otherwise payable to the policyholder, where permitted by law and applicable policy terms.
- 2.8 The E-Voucher may only be used by individuals who satisfy the eligibility requirements for the purchase of the Eligible Policy.
- 2.9 All applications for an Eligible Policy are subject to Singlife's underwriting assessment and approval, as well as the applicable policy terms and conditions, exclusions, and eligibility criteria.
- 2.10 You are responsible for the security of the E-Voucher and its coupon code. Singlife shall not be responsible for any lost, stolen, deleted, corrupted or damaged E-Voucher, which will not be replaced, reinstated or reissued under any circumstances.
- 2.11 Singlife shall not be liable for any failure, delay, or inability to redeem an E-Voucher arising from incorrect, incomplete, or inaccurate information provided by you.
- 2.12 Singlife reserves the right to reject, suspend, cancel, withdraw, or invalidate any E-Voucher or deny its redemption, where fraud, abuse, misrepresentation, unauthorised use, or any suspicious activity is detected or reasonably suspected.
- 2.13 Any attempted sale, transfer, duplication, or misuse of the E-Voucher may result in the E-Voucher being rendered void without compensation.

3. Limitation of Liability

- 3.1 To the maximum extent permissible by law, Singlife shall not be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses, damages, claims, costs and expenses (including any indirect, consequential or special damages) arising out of or in connection with any theft, loss, use of or inability to use, or redemption of the E-Voucher.
- 3.2 Singlife shall not be responsible for any technical malfunction, system outage, communication failure, or other events beyond its reasonable control that affect the redemption of the E-Voucher.

4. General Terms

- 4.1 Singlife reserves the right to vary, amend, delete or add to these Terms and Conditions (including the validity period of any E-Voucher) without prior notice to you. Such amendment shall take effect from the date specified in writing by Singlife.
- 4.2 By redeeming or using an E-Voucher, you accept that Singlife's decision on all matters relating to these Terms and Conditions are 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 E-Vouchers, these Terms and Conditions shall prevail.

- 4.3 These Terms & Conditions shall be governed by and construed in accordance with the laws of Singapore. Any dispute arising out of or in connection with these Terms & Conditions shall be subject to the exclusive jurisdiction of the courts of Singapore.
- 4.4 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.
- 4.5 Where identity verification is required in connection with the use of an E-Voucher, 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, whether located in Singapore or elsewhere, for the following purposes:

4.5.1 For the verification of your identity; and

4.5.2 For statistical, research, audit, regulatory and compliance purposes.

For details of Singlife's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>.

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.