

## TERMS AND CONDITIONS FOR THE HOME TEAM DAY 2026 PROMOTION (THE “PROMOTION”)

1. The Promotion is run by Singapore Life Ltd. (“**Singlife**”) and shall be held between 24 February 2026 and 31 March 2026 (both dates inclusive) (“**Promotion Period**”).
2. Only Qualifying Customers are eligible for the Promotion. To be a “**Qualifying Customer**”, you must satisfy all the following criteria:
  - a. You must apply for coverage under one of the Qualifying Plans (as defined below) as an insured member (either as the main insured or dependents of the main insured), and the application must meet the Minimum Premium Criteria (based on annualised premiums);
  - b. Your application for coverage must be submitted during the Promotion Period;
  - c. Your application for coverage can be either a new application or an application for upgrade of an existing cover which you currently hold under the MINDEF & MHA Group Insurance Scheme. For the avoidance of doubt, for the upgrade of an existing cover, the additional annualised premiums on top of the original premiums must meet the Minimum Premium Criteria; and
  - d. Your application for coverage must successfully pass the fourteen (14)-day free- look period.
3. The requirements for the “**Qualifying Plan**” and “**Minimum Premium Criteria**” are provided as follows:

Qualifying Plans under the MINDEF & MHA Group Insurance Scheme	Minimum Premium Criteria (Based on annualised premiums)	Gift Voucher Value
<ul style="list-style-type: none"> <li>Group Living Care Plus</li> <li>Group Disability Income</li> </ul>	S\$200	A S\$30 electronic shopping voucher of choice <sup>^</sup>

<sup>^</sup> For the full list of redeemable electronic shopping vouchers, please visit: [www.wogi.sg/buy-gift-cards](http://www.wogi.sg/buy-gift-cards). Terms and conditions apply.

4. Singlife reserves the right to verify whether a Qualifying Customer is eligible for the Promotion.
5. 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.

- 
6. All applications for the Qualifying Plans are subject to such terms and conditions for the individual Qualifying Plans, the MINDEF & MHA Group Insurance Scheme and/or such other terms and conditions as Singlife may impose.
  7. The gift of S\$30 electronic shopping voucher (the “**Gift**”) will be given to the first one thousand (1,000) eligible Qualifying Customers who purchase the Qualifying Plan(s) and meet the Minimum Premium Criteria.
  8. The Promotion is subject to availability of the Gift, and Singlife may vary these Terms and Conditions (including the type and value of the Gift) or withdraw or discontinue the Promotion at any time without notice, reference or liability. 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.
  9. The Gift is strictly non-redeemable for credit/cash, non-transferable, non-assignable, non-exchangeable, non-negotiable and non-replaceable if lost or stolen.
  10. The validity period for the redemption of the Gift will be stated on the electronic shopping voucher upon issuance.
  11. Singlife will only issue the Gift to eligible Qualifying Customers for Qualifying Plans that become effective on or before 30 April 2026 (with a certificate of insurance issued by Singlife reflecting the effective date of the Qualifying Plan). The Gift will be issued to the eligible Qualifying Customer within three (3) months after the end of the Promotion Period. Each Qualifying Customer may only redeem a maximum of one (1) Gift for each Qualifying Plan.
  12. Each Qualifying Customer must ensure that a valid email address is provided to Singlife in his/her application for the Qualifying Plan. An email notification of the Gift will be sent to the email address stated in the application form. There will be no reissuance of the Gift. Once Singlife issues or sends a Gift by email to the email address provided by the Qualifying Customer, its obligations under these Terms and Conditions will be deemed fully discharged and complete, and it will be under no obligation to issue or send any further Gifts to the Qualifying Customer. Singlife will not be liable for any undelivered Gifts resulting from inaccurate email addresses provided by Qualifying Customers.
  13. Singlife reserves the right to deduct the amount equivalent to the value of the Gift from the amount of premiums refundable to you if your Qualifying Plan is cancelled during the fourteen-(14) day free-look period.

- 
14. If the Qualifying Plan is cancelled within a period of six (6) months after the fourteen-(14) day free-look period, Singlife reserves the right to recover the cash value of the Gift directly from the Qualifying Customer.
  15. If Singlife subsequently determines that a Qualifying Customer is in fact not eligible for the Promotion for any reason whatsoever, Singlife may at its sole discretion reclaim/retract the Gift or recover the cash value of the Gift from such person(s) as Singlife deems fit in its sole discretion.
  16. Singlife shall 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.
  17. 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 shall be resolved directly with the supplier of the Gift.
  18. 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
  19. By participating in this Promotion, you are deemed to have accepted and agreed to be bound by these Terms and Conditions (and any other variations and amendments thereto) 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 fails to comply with these Terms and Conditions.

---

20. 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 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 this Promotion, including third party service providers 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; and
- 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>. To withdraw your consent, please contact Singlife at [sggroup\\_admin@singlife.com](mailto:sggroup_admin@singlife.com)

21. 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 Promotion, these Terms and Conditions will prevail.

22. 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.

23. 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.

24. All information is correct as of 24 Feb 2026.