

TERMS AND CONDITIONS FOR - SINGAPORE LIFE LTD (“SINGLIFE”) PUBLIC OFFICERS GROUP INSURANCE SCHEME (“POGIS”) PROMOTION (the “Promotion”)

Campaign Period: 19 March to 31 December 2024 (both dates inclusive)

1. Only Qualifying Customers are eligible for the Promotion. To be a “Qualifying Customer”:
 - a) You must apply for cover under one of the Qualifying Plans as an insured member (main insured or dependents), and the application (including any attaching riders), you must meet the Minimum Premium criteria (based on annualised premiums).
 - b) Your application for cover under the Qualifying Plan must be signed between 19 March to 31 December 2024 (both dates inclusive), and the policy must be issued by Singapore Life Ltd. by 31 January 2025.
 - c) Your application for cover under the Qualifying Plan can be either a new application or an upgrade of an existing cover that you currently hold under POGIS. For the upgrade of existing cover, the additional premiums must meet the Minimum Premium Criteria; and your application for cover under the Qualifying Plan must pass the 14-day free-look period.
2. The Qualifying Plans, Minimum Sum Assured criteria, and value of the Gift Voucher (the “Gift Voucher”) are as follows:

Qualifying Plan: POGIS	Minimum Premium Criteria (Based on annualised premiums)	Gift Voucher Value
1. Term Life Coverage 2. Critical Illness Rider 3. Early Critical Illness Rider	S\$300	S\$30 e-voucher of choice [^]

[^] For the full list of redeemable E-Shopping Vouchers, please visit: www.wogi.sg/buy-gift-cards

3. Premiums for multiple Qualifying Plans covering the same Qualifying Customer may be combined to meet the Minimum Premium Criteria for this Promotion. However, premiums for Qualifying Plans covering different Qualifying Customers cannot be combined. For example, Premiums for a Qualifying Plan covering a main insured and a Qualifying Plan covering his/her dependent cannot be combined.
4. Singapore Life Ltd. reserves the right to amend, add, withdraw, or supplement the Qualifying Plan in the Promotion at its sole discretion at any time without notice or liability
5. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
6. Singlife reserves the right to amend, add, withdraw, or supplement the Qualifying plan in the Promotion at its sole discretion at any time without notice or liability.
7. All applications for Qualifying Plans are subject to such policy terms and conditions as Singapore Life Ltd. may impose.
8. The Gift Voucher is not transferable nor exchangeable for any other item in part or in whole and is not replaceable if lost or stolen.

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9. Singapore Life Ltd. reserves the right to replace the Gift Voucher with gift items of similar or other value at its absolute discretion, at any time without prior notice.
 10. 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 Vouchers. Any dispute about the Gift Vouchers must be resolved directly with the supplier of the Gift Vouchers.
 11. Singapore Life Ltd. will only issue the Gift Voucher to the main insured (as described in paragraph 1(a)) of the Qualifying Plan. An email notification to inform the main insured about the Gift Voucher will be sent to the designated email address stated in the application form within three (3) months after the issuance of the Certificate of Insurance ("COI") for your cover. There will be no re-issuance of the Gift Voucher. Gift Vouchers once emailed to the designated email address will be considered as final issuance.
 12. Singapore Life Ltd. reserves the right to deduct the amount equivalent to the Gift Voucher value, which you accept and agree shall be the amount stated in Clause 2 above, from the number of premiums refundable to you if your policy is cancelled under the free-look cancellation clause. If the policy is cancelled after the free-look period, Singapore Life Ltd. reserves the right to recoup the amount stated in Clause 2 above.
 13. 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 or any prize-related activities.
 14. By participating in this Promotion, 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.
 15. 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 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 the third parties 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.
 - 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>.

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16. The Promotion is subject to the availability of the Gift Voucher, and Singapore Life Ltd may in its absolute discretion vary the Promotion terms and conditions (including the value of the Gift Voucher) or withdraw or discontinue the Promotion at any time without notice or liability.
 17. 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.
 18. 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.
 19. These policies are underwritten by Singapore Life Ltd.
 20. Singapore Life Ltd.'s decision on all matters relating to the Promotion will be at our absolute discretion and will be final and binding on you.
 21. 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.
 22. All information is accurate at the time of print