



**TERMS AND CONDITIONS 1 OCTOBER 2024 TO 31 DECEMBER 2024  
PORTFOLIO REVIEW FREE GIFT CAMPAIGN (THE “CAMPAIGN”)**

1. Only qualifying customers are eligible to receive the OTO Back Support/ Neck Hug Massager under this Campaign (the “Gift”). To be a “**qualifying customer**”, the participant must:
  - a. be invited by Affinity Business Branch, an authorised group of Financial Adviser Representatives from Professional Investment Advisory Services Pte Ltd (“**PIAS**”), for a portfolio review.
  - b. meet a Financial Adviser Representative from PIAS - Affinity Business Branch and complete a portfolio review.
2. Each participant can only redeem one gift per residential address under this Campaign, subject to availability of the Gift and limited to the first 200 participants. Participants must be aged 21 and above.
3. PIAS reserves the right to amend these terms and conditions (including the type and value of the Gift) or withdraw or discontinue the Campaign at any time without notice or liability.
4. A redemption email or letter will be given to the qualifying customer after the completion of the portfolio review. The qualifying customer must redeem the Gift within the validity period stated in the redemption email or letter.
5. The Gift 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. PIAS reserves the right to replace the Gift with items of similar or other value in its absolute discretion, at any time without prior notice. There will be no replacement for any Gift or redemption card.
6. PIAS 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 must be resolved directly with the supplier of the Gift. PIAS is not liable for any injury, claim, loss or damage whatsoever arising in connection with the Gift.
7. By participating in this Campaign, you consent to PIAS collecting, using, disclosing and/or transferring your personal data which you have provided in this Campaign to PIAS related group of companies, third party service providers and/or intermediaries, whether located in Singapore or elsewhere, for the following purposes:
  - for the administration of this Campaign, including third party providers administering the Campaign and Gift redemption, or any third parties that PIAS may, in its absolute discretion, consider appropriate or necessary in connection with the Campaign.
  - to provide you with information about PIAS’s and PIAS related group of companies’ products and services (including marketing offers and promotions) relevant to your needs, as well as to provide financial advice and recommendations, where applicable, via call, email and messages on any messaging platform (including SMS); and
  - for statistical, research, audit, regulatory and compliance purposes.

For details on PIAS's Data Protection Notice, please refer to <https://www.proinvest.com.sg/pdpa> Should you wish to withdraw your consent, please contact PIAS at [pias.dataprotection@singlife.com](mailto:pias.dataprotection@singlife.com).

8. By participating in this Campaign, you accept that PIAS's decision on all matters relating to the Campaign 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 Campaign, these terms and conditions will prevail.
9. A person who does not participate in the Campaign shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
10. The terms of the Campaign will be governed by and construed in accordance with the laws of the Republic of Singapore and the participant agrees to submit to the jurisdiction of the courts of the Republic of Singapore.
11. All information is accurate at the time of print.