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**TERMS AND CONDITIONS 1 JANUARY 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 Singapore Life Ltd. (“Singlife”) for a portfolio review;
  - b. meet a Singlife Relationship Consultant and complete a portfolio review.
2. Each participant can only redeem one free Gift per residential address under this Campaign, subject to availability of the Gift and limited to the first 500 participants. Participants must be aged 21 and above.
3. Singlife 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 letter will be emailed to the qualifying participant after the completion of the portfolio review. The qualifying participant is required to redeem the Gift at the designated store within the validity period stated in the redemption 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. 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. There will be no replacement for any Gift or redemption letter that is expired or lost. 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 must be resolved directly with the supplier of the Gift. Singlife is not liable for any injury, claim, loss or damage whatsoever arising in connection with the Gift.
6. By participating in this Campaign, the participant consents under the Personal Data Protection Act (Cap 26 of 2012) (“Act”) to the collection, use and disclosure of the participant’s personal data by/to Singlife and such other third parties for the purpose of this Campaign, including the third parties administering the redemption, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with this Campaign. The participant confirms that he/she has read and agree to be bound by the terms of Singlife’s Data Protection Notice, as may be amended, supplemented and/or substituted by Singlife from time to time, a copy of which can be found at <https://singlife.com/en/pdpa>.
7. The participant also consents to Singlife transferring the participant’s personal data to Singlife related group of companies and/or third party service providers, suppliers or intermediaries, whether located in Singapore or elsewhere, for the above purposes.

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8. By participating in this Campaign, you accept that Singlife'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.

All information is accurate as of December 2023.