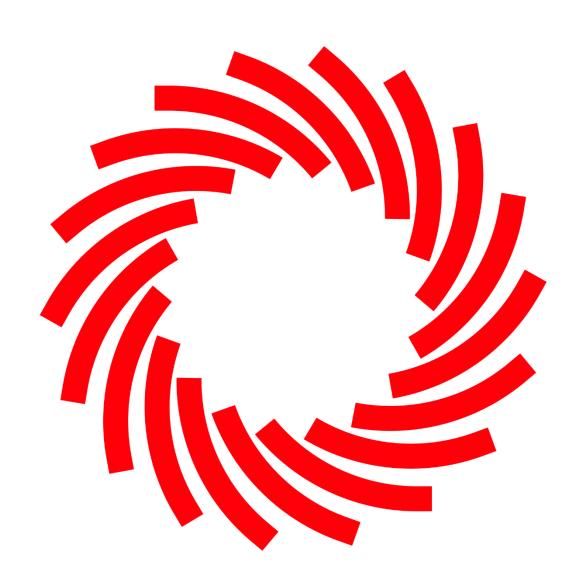


# Singlife Account Special Incentive Campaign

Terms & Conditions





# Singlife Account Special Incentive Campaign ("Giveaway") Terms & Conditions

## **Bonus Giveaway Mechanics**

Starting from 1 October 2022 until 29 February 2024, we're giving up to \$\$810 bonus exclusively to the first 1,000 Singlife Account customers every month who top up their Singlife Account with a minimum sum of \$\$10,000, \$\$30,000 or \$\$50,000 and maintain the amount in their Singlife Account for at least 12 months.

Simply follow the steps below and stand a chance to have up to \$\$810 credited to your Singlife Account.

## Here's how:

- **Step 1**: Log into your Singlife App and top up \$\$10,000, \$\$30,000 or \$\$50,000 (the "Top-up Amount") in your Singlife Account during any of the Qualifying Periods. The Top-up Amount should not originate from the withdrawal and redeposit of your existing Singlife Account.
- **Step 2**: Maintain this Top-up Amount in your Singlife Account for at least 12 months (the "Holding Period"). Withdrawing the amount during the Holding Period will disqualify you from the Giveaway.

The first 1,000 customers who complete Steps 1 and 2 every Qualifying Period will be eligible for the following bonus credited into their Singlife Account (the "Bonus")

Top-up Tier	Top-up Amount	Bonus
1	S\$ 10,000 - S\$ 29,999.99	S\$50
2	S\$ 30,000 - S\$ 49,999.99	S\$430
3	≥S\$ 50,000	S\$810

All Participants eligible for the Bonus will be notified that they have received the Bonus in their Singlife Account via a push notification and/or email within 2 months after the month the abovementioned steps are completed.

#### **Qualifying Periods**

- Each Qualifying Period will run for a month from the 1st day until the last day of a calendar month. Examples:
  - o 1 October 2022, 0000 hours till 31 October 2022, 2359 hours
  - o 1 November 2022, 0000 hours till 30 November 2022, 2359 hours
  - o 1 December 2022, 0000 hours till 31 December 2022, 2359 hours
  - 1 January 2023, 0000 hours till 31 January 2023, 2359 hours
  - 1 February 2023, 0000 hours till 28 February 2023, 2359 hours
  - 1 March 2023, 0000 hours till 31 March 2023, 2359 hours
- Your Top-up Amount will be calculated at the end of each Qualifying Period.



#### **Holding Periods**

The Holding Period will commence from the 1st of the month following the date of your top-up and end 12 months thereafter. For example, if you complete Step 1 on 10th October 2022, we will calculate your top up amount up till 31st October 2022, and your Holding Period will be from 1st November 2022 to 31st October 2023. Further examples are provided in the table below:

First Top-up Date	Qualifying Period	Holding Period
10 <sup>th</sup> October 2022	10 <sup>th</sup> October to 31 <sup>st</sup> October 2022	1 <sup>st</sup> November 2022 - 31 <sup>st</sup> October
		2023-
23 <sup>rd</sup> November 2022	23 <sup>rd</sup> November to 30 <sup>th</sup> November	1 <sup>st</sup> December 2022 - 30 <sup>th</sup> November
	2022	2023
1 <sup>st</sup> December 2022	1 <sup>st</sup> December to 31 <sup>st</sup> December	1 <sup>st</sup> January 2023 - 31 <sup>st</sup> December
	2022	2023
1st January 2023	1st January to 31st January 2023	1st February 2023 - 31st January 2024
28 <sup>thU</sup> February 2023	1st February to 28th February 2023	1st March 2023 - 29th February 2024
21st March 2023 1st March to 31st March 2023		1 <sup>st</sup> April 2023 - 31 <sup>st</sup> March 2024

#### Bonus Giveaway Eligibility

- The individual (hereby known as "Participant") must complete ALL the steps listed under the Bonus Giveaway Mechanics above. Failure to do so may result in the Participant being ineligible for the Bonus.
- All Participants must have a verifiable, in-force Singlife Account throughout the Qualifying Period and Holding Period to qualify for the Bonus.
- The participation of one Participant is not transferable to another Participant.
- The Giveaway consists of a few Qualifying Periods in which the Bonus will be awarded to Participants depending on the minimum sum topped up and maintained in their Singlife Account.
- If the Participants top-up their Singlife Account during multiple Qualifying Periods and withdraw any amount during the Holding Period, we will associate the withdrawal with the most recent Qualifying Period. For example, as illustrated in the table below, if a Participant tops up his Singlife Account with S\$10,000 in October 2022 and in November 2022, and he withdraws S\$10,000 in March 2023, we will assume that the withdrawal is made from the top-up done in November 2022.

# Illustration:

Month	Participant's Action	Outcome
Oct-22	Top-up \$\$10,000	Participant qualifies for a bonus on the Oct-22 top-
Nov-22	Top-up S\$10,000	up but is excluded from the bonus on the top-up in
Mar-23	Withdraw S\$10,000	Nov-22 due to the withdrawal.

• The eligible Bonus credit will be based on the relevant Top-up Tier during the Qualifying Period. If the Participants withdraw and the Top-up Amount falls below the minimum amount of the Top-up Tier, the Participant will not be awarded any Bonus.

#### • For example:

Month	Participant's Action	Outcome
Dec-22	Top-up \$\$40,000	Participant qualifies for the Bonus if he/she
Jan-23	Withdraw S\$10,000	continues to hold \$\$30,000 throughout the rest of the Holding Period.

Month	Customer's Action	Outcome	
Dec-22	Top-up \$\$30,000	Customer does not qualify for any Bonus as the	
Jan-23	Withdraw S\$10,000	withdrawal causes the Dec-22 Top-up Amount to fall	
		below the minimum amount for that Tier.	

The Participants will receive the Bonus in their Singlife Account.



#### **Bonus**

• Each Participant will only be eligible for one Bonus per Qualifying Period.

#### Participants

- Participants will be screened for eligibility by Singapore Life Ltd. ("Singlife"), by means and methods determined by Singlife in its absolute discretion.
- Singlife has the absolute discretion to exclude any otherwise eligible Participant from participating in this Giveaway.

#### **General Terms and Conditions**

- 1. The decision of Singlife on any and all matters relating to or arising from this Giveaway shall be absolute, final and binding on all parties. In the event of any inconsistency or conflict between these terms and conditions and those in any collaterals or website, marketing or promotional material relating to the Giveaway, these terms and conditions shall prevail.
- 2. 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 Bonus or Giveaway at any time without notice, reference or liability to any Participant or member of the public.
- 3. Singlife has the full discretion to change the Giveaway including the Qualifying Periods and Bonus without any prior notice to eligible Participants or members of the public.
- 4. The Bonus is non-transferable and shall be subject to such terms and conditions. Singlife reserves the right to replace or substitute the Bonus with any gifts of equivalent or similar value at any time, without notice or liability to the Participant.
- 5. Where there has been a wrongful crediting of any Bonus to the Singlife Account for whatever reason, Singlife reserves the right, which will be exercised reasonably, to reverse any crediting of Bonus, with or without any notice to the Participant.
- 6. Singlife, its affiliates, employees or agents shall not be liable to any person for any loss, damage, injury, costs or expenses incurred, suffered or borne, arising from this Giveaway.
- 7. By participating in this Giveaway, the Participant consents to Singlife collecting, processing, disclosing and/or transferring the Participant's personal data to Singlife related group of companies, third party providers and/or intermediaries for the following purposes:
  - for the administration of the Giveaway, including the third parties administering the Giveaway and redemption of the Bonus, and any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Giveaway; and
  - for statistical, research, audit, regulatory and compliance purposes.
  - For details of Singlife's Data Protection Notice, please refer to https://singlife.com/en/pdpa. The Participant may withdraw his/her consent by contacting Singlife at cs\_life@singlife.com or 6827 9933.
- 8. These terms and conditions are governed by and interpreted according to the laws of Singapore and the Participants of this Giveaway agree to submit to the exclusive jurisdiction of the courts of Singapore in the event of any disagreement or dispute relating to or arising from this Giveaway.