

**TERMS & CONDITIONS
SINGLIFE PRIVATE CAR (NEW BUSINESS) INSURANCE PROMOTION
(THE “PROMOTION”)**

1. Only Qualifying Customers are eligible for the Promotion. To be a “Qualifying Customer”:
 - (a) you must purchase a new private car insurance policy with Singapore Life Ltd. (“Singlife”);
 - (b) the policy must be a new annual private car insurance (the “Qualifying Insurance”) from Singlife;
 - (c) the Qualifying Insurance must be made between **1 MARCH 2023 to 30 APRIL 2023**, both dates inclusive (“Promotion Period”);
 - (d) the Qualifying Insurance premium must be minimum \$1,000 including GST; and
 - (e) the Qualifying Insurance must be in force with Singlife for more than thirty (30) days from the policy inception date.
2. For every Qualifying Insurance purchased by the Qualifying Customer from Singlife, the Qualifying Customer will enjoy the gift as set out below:

Policy Type	Gift
Annual plan private car insurance	S\$50 eCapitaVoucher

3. An eCapitaVoucher collection email will be sent to your email address in Singlife’s records within forty to sixty (40-60) days after the policy inception date of the Qualifying Insurance.
4. This Promotion does not apply to:
 - (a) renewal policies;
 - (b) existing customer whose private car insurance policy is due for renewal, but renew the private car insurance policy by purchasing a new private car insurance policy with Singlife;
 - (c) policies under Dual Year Plan; or
 - (d) corporate, DriveShield or Kah Motor Scheme policies.
5. Singlife reserves the right to:
 - (a) verify if the Qualifying Customer is eligible, and claw back the gift issued if the Qualifying Customer is not eligible for the Promotion; and
 - (b) amend, add, withdraw or supplement the Qualifying Insurance in the Promotion at its sole discretion at any time without notice or liability.
6. The Promotion applies in conjunction with any other promotion(s) relating to the Qualifying Insurance, including the following promotion(s):

Promotions	
1	15% discount for MINDEF/MHA/POGIS Group Insurance customers

7. Issued eCapitaVoucher are not replaceable, transferable nor exchangeable for cash, credit or any other item. Singlife reserves the right to substitute or replace the eCapitaVoucher with another voucher of similar value without prior notice.
8. Singlife will not be liable for undelivered eCapitaVoucher resulting from inaccurate particulars given by Qualifying Customers.
9. The eCapitaVoucher giveaway is conditional upon Singlife’s receipt of the correct premiums. If the correct premiums are not received in full, your redemption of the eCapitaVoucher will be delayed until such receipt.
10. All eCapitaVoucher redemptions are to be made no later than the expiry date indicated in the redemption email, and any eCapitaVoucher not redeemed within the period above will be forfeited.

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11. By participating in this Promotion, you consent to Singlife collecting, using, disclosing and/or transferring your personal data which you have provided in this Promotion to Singlife related companies, third party service providers and/or intermediaries, whether located in Singapore or elsewhere for the following purposes:
 - a. for the administration of this Promotion, including third party providers administering the Promotion and eCapitaVoucher redemption, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion;
 - b. to provide you with marketing information, including special promotions about Singlife's and Singlife related companies' products and services via mail, phone, email and messages on any messaging platform (including SMS); and
 - c. for research, audit, regulatory and compliance purposes.

For details of Singlife's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. To withdraw your consent, you may contact our Data Protection Officers or 6827 9933.

12. Singlife makes no representation or warranty whatsoever in respect of the goods, whether as to the quality or merchantability or fitness for purpose or performance or otherwise whatsoever.
13. 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 Qualifying Customer or member of the public.
14. Singlife is not an agent of the supplier of the products and services comprising the eCapitaVoucher or vice versa. Any disputes should be resolved directly with the supplier. Redemption and use of the eCapitaVoucher are also subject to the terms and conditions of the supplier.
15. The Promotion is subject to availability of the gift.
16. 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.
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. All information is correct at the time of print.