

## TERMS AND CONDITIONS

### 20% PREMIUM DISCOUNT PROMOTION FOR SINGLIFE CARESHIELD STANDARD AND SINGLIFE CARESHIELD PLUS ("the "Promotion")

1. Only Qualifying Customers are eligible for the Promotion.
2. To be a "Qualifying Customer":
  - a. You must apply for Singlife CareShield Standard or Singlife CareShield Plus (the "Qualifying Plan"); and
  - b. Your application for the Qualifying Plan must be signed from 1 October 2020;
  - c. You must meet the minimum qualifying annual premium of S\$500 per policy (including GST, excluding substandard lives premium loading (if any), and before applying the 20% premium discount) (the "Minimum Annual Premium") for the Qualifying Plan.
3. This Promotion is ongoing until further notice. Changes will be updated on [singlife.com](http://singlife.com)
4. You will enjoy the 20% discount on premium throughout the period in which your Qualifying Plan is in force as long as the annual premiums which you pay for the Qualifying Plan continue to meet the Minimum Annual Premium requirement. In the event that the annual premiums which you pay fall below the Minimum Annual Premium, the 20% premium discount will cease and you will no longer have any premium discount and shall be charged the full premium for your policy.
5. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
6. Singapore Life Ltd reserves the right to change or withdraw the Promotion at our absolute discretion at any time without notice or liability.
7. Discount is given on a per policy basis, subject to underwriting.
8. The discount is not exchangeable for cash, credit or any other item in part or in whole.
9. In the event of any cancellation of the policy where a refund is applicable, only the premiums paid (which excludes the amount on the discount) will be returned. For CPF-funded policies, the premiums will be transferred back into your CPF account.
10. By participating in this Promotion, you accept that Singapore Life Ltd.'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.
11. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.

12. 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 exclusive jurisdiction of the courts of the Republic of Singapore.
13. The Qualifying Plan is underwritten by Singapore Life Ltd.
14. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
15. Information is correct at the time of publishing.