TERMS AND CONDITIONS FOR
PREMIUM CASHBACK CUSTOMER PROMOTION (THE "PROMOTION")
FROM 1 AUGUST 2026 TO 31 DECEMBER 2026

1. Only Qualifying Customers are eligible for the Promotion. To qualify as a "Qualifying Customer":

    a) you must apply for one of the following plans: Singlife Heritage Income, Singlife Flexi Life Income II, Singlife Legacy Income, Singlife Smart Saver, Singlife Legacy Invest, Singlife Steadypay Saver, Singlife Flexi Retirement II, Singlife Whole Life Choice and Singlife Savvy Invest II (the "**Qualifying Plans**");

    b) your application for the Qualifying Plan (including any attaching riders) must meet the Minimum Annualised / Single Premiums criteria (net of any premium discounts and GST) as stated in Clause 2 below;

    c) your application for the Qualifying Plan must be signed between **1 August 2026 and 31 December 2026 (both dates inclusive)** ("**Promotion Period**") and issued by Singapore Life Ltd. ("**Singlife**") by **31 March 2027**; and

    d) your application for the Qualifying Plan must pass the 14-day free-look period.

2. Qualifying Customers must meet the requirements for Minimum Annualised / Single Premiums for each respective Qualifying Plan in order to receive the corresponding Premium Cashback (the "**Cashback**"). The requirements are as follows:

Group A Qualifying Plans: **Singlife Heritage Income (applicable for S$ policies only)**		
Premium Payment Term	**Minimum Annualised / Single Premiums Criteria**	**Cashback***
3 Years	S$20,000 and above	8.0%
5 Years	S$5,000 to <S$70,000	5.5%
	S$70,000 and above	7.5%
Single Premium	S$100,000 to <S$750,000	0.5%
	S$750,000 and above	1.0%

Group B Qualifying Plans (Regular Premium with Premium Term of 5 Years & Above): Singlife Flexi Life Income II, Singlife Legacy Income, Singlife Smart Saver & Singlife Legacy Invest	
Minimum Annualised Premiums Criteria	**Cashback***
S$5,000 to <S$70,000	5.5%
S$70,000 and above	7.5%

Group C Qualifying Plans (Regular Premium with Premium Term of 3 Years): Singlife Legacy Income, Singlife Smart Saver & Singlife Legacy Invest	
Minimum Annualised Premiums Criteria	**Cashback***
S$20,000 to <S$75,000	1.5%
S$75,000 and above	2.5%

Group D Qualifying Plans (Regular Premium): Singlife Steadypay Saver, Singlife Flexi Retirement II & Singlife Whole Life Choice		
Minimum Annualised Premiums Criteria	**Cashback* (Regular Premium >=10-Year Payment Term)**	**Cashback* (Regular Premium 5-Year Limited Pay)**
S$4,000 and above	4%	2%

Group E Qualifying Plans (Single Premium): Singlife Legacy Income, Singlife Flexi Retirement II, Singlife Smart Saver & Singlife Legacy Invest	
Minimum Single Premiums Criteria	**Cashback***
S$130,000 to <S$750,000	0.5%
S$750,000 and above	1.0%

Group F Qualifying Plans (Regular Premium): Singlife Savvy Invest II (Minimum Investment Period 10-Year Flexible)	
Minimum Annualised Premiums Criteria	**Cashback***
S$17,000 and above	4%

Group G Qualifying Plans (Regular Premium): Singlife Savvy Invest II (Minimum Investment Period 10-Year Fixed & 20-Year Flexible)	
Minimum Annualised Premiums Criteria	**Cashback***
S$11,000 and above	8%

*Cashback value shall be rounded up to nearest S$10. Cashback applies only for first-year premiums.

3. Premiums for multiple Qualifying Plans cannot be combined to qualify for this Promotion or for a higher value of Minimum Annualised Premiums.

4. The Promotion is not applicable to any policy changes such as increases in premium after policy inception.

5. Policies are underwritten by Singlife. All applications for Qualifying Plans are subject to such policy terms and conditions as Singlife may impose. Please refer to your policy contract for the terms and conditions governing your insurance policy.

6. The Promotion is subject to availability of the Cashback.

7. The Cashback will be given on a per policy basis and is not transferable, replaceable nor exchangeable in part or in whole. Cashback will be issued via one of the following modes:

   a) For Qualifying Customers with a valid National Registration Identity Card number (NRIC) or Foreign Identification Number (FIN), which includes Singapore citizens, Singapore permanent residents (PRs) and holders of Singapore Employment Pass, Student Pass or Long-Term Visit Pass:

   Cashback will be issued via the Qualifying Customer's PayNow account (registered via NRIC/FIN).

   b) For Qualifying Customers without a valid NRIC or FIN:
   Cashback will be issued via one of the following modes with Qualifying Customer bearing all associated payment fees and charges, which will be offset from the Cashback amount:
      i. Direct credit into the Qualifying Customer's GIRO bank account set up by Qualifying Customer for premium deduction;
      ii. Direct credit into the Qualifying Customer's Singapore bank deposit account (Qualifying Customer to provide the receiving bank deposit account statement and information required);
      iii. Telegraphic transfer to Qualifying Customer's overseas bank deposit account (Qualifying Customer to provide the receiving bank deposit account statement and information required); or
      iv. Cheque in Singapore dollars to be mailed to the Qualifying Customer's registered correspondence address.

   c) For Qualifying Customers who use funds in their SRS account to pay for premiums:
   Cashback will be given in the form of shopping vouchers equivalent to the Cashback amount (for the avoidance of doubt, Singlife may provide either physical or electronic shopping vouchers in its absolute discretion). Shopping vouchers will be mailed to the Qualifying Customer's registered correspondence address or sent by email to the Qualifying Customer's email address in Singlife's records, as the case may be.

   Notwithstanding the aforesaid, Singlife reserves the right in its absolute discretion to decide which mode to use for the Cashback without notice, reference or liability to any person or party.

8. Singlife will issue the Cashback to the policyholder of the Qualifying Plan via PayNow or direct credit into the Qualifying Customer's GIRO bank account set up by Qualifying Customer for premium deduction within three (3) calendar months from the date of policy issuance. Notification of successful PayNow transfer, confirmation of payment by the transacting bank or proof of mail or email sent (as the case may be) shall be deemed as conclusive evidence of delivery and receipt of the Cashback.

9. A Qualifying Customer must ensure that accurate and valid particulars (including address and/or email address) are provided to Singlife. Singlife will not be liable for any Cashback that was not received as a result of inaccurate particulars given by Qualifying Customers (including wrong email address provided).

10. Singlife reserves the right, in its absolute discretion, without notice or liability to any person, to:
    i. Verify if the Qualifying Customer is eligible for the Promotion;
    ii. Claw back an amount equivalent to the Cashback value if Singlife discovers that the Qualifying Customer is not eligible for the Promotion or fails to meet any requirement of the Promotion;
    iii. Vary, amend, add, withdraw or supplement these terms and conditions (including the list of Qualifying Plans and the value of the Cashback) or to withdraw, terminate or discontinue the Promotion at any time without notice, reference, or liability to any person or party;
    iv. Replace the Cashback with gift items of similar or other value at its absolute discretion, at any time without prior notice or liability; and
    v. Decide whether to replace or reissue any undelivered cheques or vouchers, whether lost in the mail, due to failure in email transmission, wrong email address provided, or for any other reason whatsoever. For the avoidance of doubt, notwithstanding the aforesaid, Singlife has no obligation, responsibility or liability to replace any cheques or vouchers. However, if Singlife decides in its absolute discretion to reissue a cheque, Singlife shall be entitled to deduct an administrative fee of S$20.00 from the Cashback for each cheque reissued.

11. If you cancel your policy for any reason whatsoever (including but not limited to cancellation under the free-look provision of your policy) within the first policy year, Singlife reserves the right to:
    i. deduct and set-off an amount equivalent to the Cashback from any premiums payable to you (which you accept and agree shall be the amount derived in accordance with Clause 2 above); or
    ii. claw back the Cashback amount already paid to you (the "**Refund**"). You undertake to pay the Refund to Singlife upon demand via PayNow or bank transfer as designated by Singlife, failing which Singlife shall be entitled to recover from you the Refund and all costs and expenses (including legal costs and expenses) incurred in recovering the same.

12. This Promotion cannot be combined with other offers, bundles or promotions unless otherwise stated.

13. By participating in this Promotion, you consent to Singlife collecting, using, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party providers and/or intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the following purposes:

    i. for the administration of the Promotion, including the third parties administering the Promotion and issuance of the Cashback, and any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion; and
    ii. for statistical, research, audit, regulatory and compliance purposes.

    For details of Singlife's Data Protection Notice, please refer to https://singlife.com/en/pdpa. You may withdraw your consent by contacting Singlife at cs_life@singlife.com or 6827 9933.

14. 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.

15. 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.

16. Singlife shall not be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.

17. Singlife's decision on all matters relating to the Promotion will be at our absolute discretion and will be final and binding on you.

18. In the event of any inconsistency between the terms and conditions in the brochure, marketing or promotional materials relating to the Promotion and these terms and conditions, the terms and conditions indicated herein will prevail.

19. All information is accurate at the time of print.