

**TERMS & CONDITIONS**  
**SINGLIFE - #BETTERFUTURE PROMOTION**  
**(the “Promotion”)**

1. Only Qualifying Customers are eligible for the Promotion. To be a “Qualifying Customer”:
  - (a) you must complete a holistic financial planning with a Singlife Relationship Consultant or Singlife Financial Adviser Representative (the “Qualifying Financial Review”) and/or apply for Singlife Elite Term or Singlife Flexi Life Income Insurance (the “Qualifying Insurance”) as a policyholder from Singapore Life Ltd. (“Singlife”) and the application (including any attaching riders) must meet the Minimum Sum Assured criteria set out in clause 2 below;
  - (b) the Qualifying Customer must have left his/her contact details through the campaign contact form via <https://singlife.com/en/form/better-plan-sfa> only;
  - (c) the Qualifying Financial Review must be made and/or the application for the Qualifying Insurance must signed and issued by Singlife between **25 Nov 2022 and 31 Mar 2023**, both dates inclusive (“Promotion Period”); and
  - (d) your Qualifying Insurance policy must be in force with Singlife for more than sixty (60) days from the policy inception date.
2. Qualifying Customers will be awarded vouchers based on the criteria for every Qualifying Financial Review and/or Qualifying Insurance purchased from Singlife (the “Gift”) as set out below:

Promotion	Gift
A. Complete holistic portfolio review with Singlife Relationship Consultant or Singlife Financial Adviser Representative	S\$50 e-CapitaLand vouchers
B. Purchase a Singlife Elite Term, with minimum annualized Premium of S\$1,000 and minimum sum assured of S\$1,000,000, or C. Purchase a Singlife Flexi Life Income Insurance with minimum annualized Premium of S\$50,000	S\$100 e-CapitaLand vouchers

3. The total Gift will be fulfilled within ninety (90) days after the end of the Promotion Period. Qualifying Customers will receive an email informing them when the Gift will be fulfilled
4. The Qualifying Customer must:  
Complete the Qualifying Portfolio Review
5. Singlife reserves the right to:
  - (a) verify whether a customer is eligible; and
  - (b) change, add, withdraw or supplement the Qualifying Insurance in the Promotion at its sole discretion at any time without notice or liability.
6. The Promotion does not apply in conjunction with any other promotion(s), including any discount or benefits enjoyed by Singlife employees.
7. The Gift is not replaceable, transferable nor exchangeable for cash, or any other item. Singlife reserves the right to substitute or replace Gift with another gift of similar value without prior notice.
8. Singlife will not be liable for undelivered Gift resulting from inaccurate particulars given by Qualifying Customers.
9. The Gift Promotion is conditional upon Singlife’s receipt of the correct premiums in full. If the correct premiums are not received in full, fulfillment of the Gift will be delayed until such receipt.

10. 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 Gift 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.

11. 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 or liability.
12. 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.
13. 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.
14. 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.
15. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Singlife or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
16. All information is correct as of 27 December 2022.