

**TERMS AND CONDITIONS
SG60 AND BEYOND
("Promotion")**

1. This Promotion is organised by Singapore Life Ltd. ("**Singlife**").
2. To be eligible for the Promotion, you need to meet the following to qualify as a qualifying customer ("**Qualifying Customer**" or "**you**"):
 - a. You must apply for the "**Qualifying Plan**" and/or "**Qualifying Riders**"; and
 - b. Your application for the Qualifying Plan and Qualifying Riders (if applicable) must be signed from 21 January 2025 to 31 August 2025, both dates inclusive (the "**Promotion Period**").
3. As a Qualifying Customer, you will be eligible for the following:

Qualifying Plan and/or Riders	Premium Discount	Submission Platform	Promotion Code
Singlife Cancer Cover Plus II	S\$60 rebate on first-year premium paid	EzSub/ Digital Direct Sales Journey	SG60
Singlife Health Plus	S\$60 rebate on first-year premium paid If the first-year premium is less than S\$60, the rebate will be equivalent to the first-year premium amount.	EzSub	
Singlife CareShield Standard and/or Singlife CareShield Plus	S\$60 rebate* on first-year premium paid on top of the 20% perpetual discount on premium. 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 premium rebate (the " Minimum Annual Premium ") for the Qualifying Plan.)	EzSub/ Digital Direct Sales Journey	
Singlife Dementia Cover	First tier - Additional S\$60 rebate** on first-year premium paid on top of the 20% perpetual discount on premium. You must meet the minimum qualifying annual premium of S\$300 per policy (including GST and before applying the premium rebate) (the " Minimum Annual Premium ") for the Qualifying Plan.	EzSub	
	Second tier - Additional S\$60 rebate** on first-year premium paid on top of the 30% perpetual discount on premium. You must meet the minimum qualifying annual premium of S\$500 per policy (including GST and before applying the premium rebate) (the " Minimum Annual Premium ") for the Qualifying Plan.		
Singlife Elite Term II (Regular Pay)	Additional rebate of \$60 (in contract currency)*** on first-year premium paid on top of any Perpetual Premium Discount for Singlife Elite Term II and its eligible riders;	Pocket SQS (hardcopy submission)/ EzSub	

	<p>You must apply for Singlife Elite Term II (Regular Pay);</p> <p>You must meet the minimum qualifying Sum Assured of \$500,000 (in contract currency) per policy (the "Minimum Sum Assured") for the Qualifying Plan;</p> <p>For details of the Perpetual Premium Discount Promotion, please refer to the promotion webpage.</p>		
<p>Singlife Elite Term II (Limited Pay) ***</p>	<p>Additional rebate of \$60 (in contract currency) on first-year premium paid on top of the Perpetual Premium Discount Promotion for Singlife Elite Term II and its eligible riders;</p> <p>You must apply for Singlife Elite Term II (Limited Pay);</p> <p>You must meet the minimum qualifying Sum Assured of \$500,000 (in contract currency) per policy (the "Minimum Sum Assured") for the Qualifying Plan;</p> <p>For details of the Perpetual Premium Discount Promotion, please refer to the promotion webpage.</p>		

* You will get an additional S\$60 premium rebate on the first-year premium paid for the Qualifying Plan on top of the 20% perpetual discount throughout the period in which your Qualifying Plan is in force and as long as the Minimum Annual Premium requirement is met. In the event that the annual premiums which you pay fall below the Minimum Annual Premium, the 20% perpetual discount shall cease, and you will be charged the full premium amounts for your policy.

** You will get an additional S\$60 premium rebate on the Qualifying Plan for the first-year premium payment on top of the perpetual discount. There are two tiers for the perpetual discount: (a) the first tier offers a 20% perpetual discount if the Qualifying Plan meets the Minimum Annual Premium of S\$300, and (b) the second tier offers a 30% perpetual discount if the Qualifying Plan meets the Minimum Annual Premium of S\$500. These discounts shall apply throughout the period in which your Qualifying Plan is in force, as long as the respective Minimum Annual Premium requirements are met. If the annual premiums you pay fall below S\$500 but are at least S\$300, you will receive the 20% perpetual discount instead. If the annual premiums fall below S\$300, the perpetual discount shall cease, and you will be charged the full premium amounts for your policy.

*** You will get the relevant discounts on premiums of the Qualifying Plan throughout the premium payment term as long as your Qualifying Plan is in force and the Sum Assured for your Qualifying Plan continues to meet the Minimum Sum Assured requirement. In the event that the Sum Assured of your Qualifying Plan falls below the Minimum Sum Assured, the premium discounts will cease, and you will pay the full undiscounted premium on both your policy and any riders attached to it.

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4. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
 5. Singlife reserves the right to change or withdraw the Promotion at our absolute discretion at any time without notice or liability.
 6. Singlife reserves the right to verify whether a Qualifying Customer is eligible, and claw back the premium discount if Singlife discovers that you are not eligible for the Promotion or fail to meet any requirement of the Promotion.
 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. The premium rebate under this Promotion is not available and we reserve the right in our absolute discretion to cease applying the premium rebate without notice or liability when you exercise a change option or feature in your Qualifying Plan, including but not limited to any change of plan, change in frequency of premium payment or any other change that gives rise to a policy alteration as determined by Singlife.
 10. In the event of any cancellation of the policy where a refund is applicable, only the amount of premiums you have actually paid will be refunded.
 11. 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.
 12. By participating in this Promotion, you consent to Singlife collecting, 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:
 - (a) For the administration of this Promotion, and
 - (b) For statistical, research, audit, regulatory and compliance purposes.
- For details of Singlife's Personal Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, you may contact Singlife at cs_life@singlife.com or +65 6827 9933.
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 exclusive jurisdiction of the courts of the Republic of Singapore.
 15. The Qualifying Plan and/or Qualifying Riders are underwritten by Singlife.
 16. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
 17. All information is correct as of 21 January 2025.