
Additional Return Campaign

Terms & Conditions



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Earn additional 0.5% p.a. crediting rates on your first S\$10,000 and 0.3% p.a. crediting rates on next S\$90,000, on top of the base return for your Singlife Account from 14 November 2022 to 14 December 2022.

Definitions

“Additional Return” refers to the additional crediting rate of 0.5% p.a. to be applied to the first S\$10,000 Account Value (as defined in the Singlife Account Terms and Conditions) and 0.3% p.a. to be applied to the next S\$90,000 Account Value in your Singlife Account. The Additional Return is in addition to the Singlife Account base return (current crediting rate).

“Campaign” refers to the Additional Return Campaign.

“Campaign Period” refers to the period from 14 November 2022 to 14 December 2022.

“Crediting Date” refers to the same date on each month where earned Singlife Account base return and Additional Return will be credited to the Singlife Account. This is determined by and follows the same date as your Singlife Account policy start date (e.g. if your Singlife Account policy start date is 10 August 2020, your Crediting Date is the 10th of each month).

“Singlife” refers to Singapore Life Ltd.

Campaign Mechanics

- To participate in the Campaign, You (the “Customer”) will need to have an in force Singlife Account policy with minimum Account Value of S\$100 during the Campaign Period.
- Your eligibility is checked one day before your Singlife Account monthly Crediting Date.
- The Additional Return of 0.5% p.a. will be applied on the first S\$10,000 Account Value in your Singlife Account. Additional Return of 0.3% p.a. will be applied on the next S\$90,000 Account Value in your Singlife Account. For the avoidance of doubt, any amount above S\$100,000 Account Value in your Singlife Account will not earn the Additional Return.
- Additional Return will be calculated based on daily Account Value in your Singlife Account during the Campaign Period and will be credited to your Singlife Account on the Crediting Date.

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1. By participating in this Campaign, the Customer agrees to the Terms and Conditions outlined herein.
2. A Customer whose Singlife Account policy is terminated during the Campaign Period, or if the Singlife Account is terminated on Crediting Date, whether by the Customer or Singlife, for any

reason whatsoever, may not be eligible to earn and/or be credited with any Additional Return that is outstanding.

3. Where there has been a wrongful crediting of any Additional Return to the Singlife Account for whatever reason, Singlife reserves the right to reverse any such crediting, exercised reasonably.
4. Singlife reserves the right to vary, amend, add or supplement these Terms and Conditions, or withdraw or discontinue this Campaign, at any time and without any notice or liability to you.
5. If there is any inconsistency between these Terms and Conditions and any marketing or promotional materials relating to this Campaign, these Terms and Conditions shall prevail.
6. Customer agrees that Singlife's decision on all matters relating to the Campaign shall be final, conclusive and binding against them.
7. The laws governing this Campaign are the laws of Singapore and parties shall submit their disputes to the exclusive jurisdiction of the courts of Singapore.

Release of Liability

By participating and qualifying in the Campaign, the Customer hereby agrees (1) to be bound by all terms and conditions, policies, and decisions of Singlife; (2) to Singlife's Data Protection Notice: <https://singlife.com/en/pdpa>; and (3) to release and hold harmless Singlife and all of its personnel and any person or entity associated with the production, operation or administration of the Campaign from any and all claims, demands, damages, losses, liabilities, costs or expenses caused by, arising out of, in connection with, or related to their participation in the Campaign (including, without limitation, any property loss, damage, personal injury or death caused to any person(s) and/or the awarding, receipt and/or use or misuse of the Campaign).