

SA New Customer Campaign ("Giveaway") T&Cs

Sign-up Bonus Giveaway Mechanics

In conjunction with the increase of our base crediting rates, we're giving S\$10 sign-up bonus (the "Bonus") exclusively to the first 1,000 new Singlife Account customers who complete sign-up and top up at least S\$100 in their Singlife Account between 1 October 2022 and 31 December 2022 (the "Qualifying Period").

Simply follow the steps below and receive S\$10 credited to your Singlife Account.

Here's how:

- **Step 1:** Download the Singlife App
- **Step 2:** Create your Singlife App ID
- **Step 3:** Apply for your Singlife Account
- **Step 4:** Once your application is approved, top-up a minimum of S\$100

All Participants will be notified that they have received the Bonus in their Singlife Account via a push notification and/or email by 28 February 2023.

Bonus Giveaway Eligibility

- The individual (hereby known as "Participant") must complete ALL of the steps listed under the Sign-up Bonus Giveaway Mechanics above. Failure to do so may result in the Participant being ineligible for this Giveaway.
- All Participants who previously or currently have a Singlife Account will not be eligible for this Giveaway.
- All Participants must have a verifiable, in-force Singlife Account to qualify to receive the Bonus.
- All Participants will be eligible to participate only once in this Giveaway. The participation of one Participant is not transferable to another Participant.
- The Participants will receive the Bonus in their Singlife Account.

Participants

- Participants will be screened for eligibility by Singlife, by means and methods determined by Singlife as its absolute discretion.
- Singlife has the absolute discretion to exclude any otherwise eligible Participant from participating in the Giveaway.

General Terms and Conditions

1. The decision of Singlife on any and all matters relating to or arising from this Giveaway shall be absolute, final and binding on all parties. In the event of any inconsistency or conflict between these terms and conditions and those in any collaterals or website, marketing or promotional material relating to this Giveaway, these terms and conditions shall prevail.
2. 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 Bonus or Giveaway at any time without notice, reference or liability to any Participant or member of the public.
3. Singlife has the full discretion to change this Giveaway including Qualifying Period and Bonus without any prior notice to eligible Participants or members of the public.
4. The Bonus is non-transferable and shall be subject to such terms and conditions. Singlife reserves the right to replace or substitute the Bonus with any gifts of equivalent or similar value at any time, without notice or liability to the Participant.
5. Where there has been a wrongful crediting of any Bonus to the Singlife Account for whatever reason, Singlife reserves the right, which will be exercised reasonably, to reverse any crediting of Bonus, with or without any notice to the Participant.

6. Singlife, its affiliates, employees or agents shall not be liable to any person for any loss, damage, injury, costs or expenses incurred, suffered or borne, arising from this Giveaway.
7. By participating in this Giveaway, you agree to the above terms and conditions and agree that Singlife may collect, use and disclose your personal data which you have provided in this Campaign in accordance to Singlife's Privacy Policy (<https://singlife.com/en/pdpa>) and the purpose of administering this Giveaway.
8. These terms and conditions are governed by and interpreted according to the laws of Singapore and the Participants of this Giveaway agree to submit to the exclusive jurisdiction of the courts of Singapore in the event of any disagreement or dispute relating to or arising from this Giveaway.

SA Special Incentive Campaign ("Giveaway") T&Cs

Bonus Giveaway Mechanics

In conjunction with the increase of our base crediting rates, we're giving up to S\$810 bonus exclusively to the first 1,000 Singlife Account customers every month who top up their Singlife Account with a minimum sum of S\$10,000, S\$30,000 or S\$50,000 between 1 October 2022 and 31 December 2022 and maintain the amount in their Singlife Account for at least 12 months.

Simply follow the steps below and stand a chance to have up to S\$810 credited to your Singlife Account.

Here's how:

- **Step 1:** Log into your Singlife App and top up S\$10,000 S\$30,000 or S\$50,000 (the "Top-up Amount") in your Singlife Account during any of the 3 Qualifying Periods below. The Top-up Amount should not originate from the withdrawal and redeposit of your existing Singlife Account.
- **Step 2:** Maintain this Top-up Amount in your Singlife Account for at least 12 months (the "Holding Period"). Withdrawing the amount during the Holding Period will disqualify you from the Giveaway.

The first 1,000 customers who complete Steps 1 and 2 every Qualifying Period will be eligible for the following bonus credited into their Singlife Account (the "Bonus")

Top-up Tier	Top-up Amount	Bonus
1	S\$ 10,000 – S\$ 29,999.99	S\$50
2	S\$ 30,000 – S\$ 49,999.99	S\$430
3	≥S\$ 50,000	S\$810

All Participants eligible for the Bonus will be notified that they have received the Bonus in their Singlife Account via a push notification and/or email by 29 February 2024.

Qualifying Periods

- The 3 Qualifying Periods will run from
 - 1 October 2022, 0000 hours till 31 October 2022, 2359 hours
 - 1 November 2022, 0000 hours till 30 November 2022, 2359 hours
 - 1 December 2022, 0000 hours till 31 December 2022, 2359 hours
- Your Top-up Amount will be calculated at the end of each Qualifying Period.

Holding Periods

The Holding Period will commence from the 1st of the month following the date of your top-up and end 12 months thereafter. For example, if you complete Step 1 on 10th October 2022, we will calculate your top up amount up till 31st October 2022, and your Holding Period will be from 1st November 2022 to 31st October 2023. Further examples are provided in the table below:

First Top-up Date	Qualifying Period	Holding Period
10 th October 2022	10 th October to 31 st October 2022	1 st November 2022 – 31 st October 2023-
23 rd November 2022	23 rd November to 30 th November 2022	1 st December 2022 – 30 th November 2023
1 st December 2022	1 st December to 31 st December 2022	1 st January 2023 – 31 st December 2023

Bonus Giveaway Eligibility

- The individual (hereby known as "Participant") must complete ALL of the steps listed under the Bonus Giveaway Mechanics above. Failure to do so may result in the Participant being ineligible for the Bonus.
- All Participants must have a verifiable, in-force Singlife Account throughout the Qualifying Period and Holding Period to qualify for the Bonus.
- The participation of one Participant is not transferable to another Participant.
- The Giveaway consists of three Qualifying Periods in which the Bonus will be awarded to Participants depending on the minimum sum topped up and maintained in their Singlife Account.
- If the Participants top-up their Singlife Account during multiple Qualifying Periods and withdraw any amount during the Holding Period, we will associate the withdrawal with the most recent Qualifying Period. For example, as illustrated in the table below, if a Participant tops up his Singlife Account with S\$10,000 in October 2022 and in November 2022, and he withdraws S\$10,000 in March 2023, we will assume that the withdrawal is made from the top-up done in November 2022.

Illustration:

Month	Participant's Action	Outcome
Oct-22	Top-up S\$10,000	Participant qualifies for a bonus on the Oct-22 top-up but is excluded from the bonus on the top-up in Nov-22 due to the withdrawal.
Nov-22	Top-up S\$10,000	
Mar-23	Withdraw S\$10,000	

- The eligible Bonus credit will be based on the relevant Top-up Tier during the Qualifying Period. If the Participants withdraw and the Top-up Amount falls below the minimum amount of the Top-up Tier, the Participant will not be awarded any Bonus.

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For example:

Month	Participant's Action	Outcome
Dec-22	Top-up S\$40,000	Participant qualifies for the Bonus if he/she continues to hold S\$30,000 throughout the rest of the Holding Period.
Jan-23	Withdraw S\$10,000	

Month	Customer's Action	Outcome
Dec-22	Top-up S\$30,000	Customer does not qualify for any Bonus as the withdrawal causes the Dec-22 Top-up Amount to fall below the minimum amount for that Tier.
Jan-23	Withdraw S\$10,000	

- The Participants will receive the Bonus in their Singlife Account.

Bonus

- Each Participant will only be eligible for one Bonus per Qualifying Period.

Participants

- Participants will be screened for eligibility by Singlife, by means and methods determined by Singlife in its absolute discretion.
- Singlife has the absolute discretion to exclude any otherwise eligible Participant from participating in this Giveaway.

General Terms and Conditions

9. The decision of Singlife on any and all matters relating to or arising from this Giveaway shall be absolute, final and binding on all parties. In the event of any inconsistency or conflict between these terms and

conditions and those in any collaterals or website, marketing or promotional material relating to the Giveaway, these terms and conditions shall prevail.

10. 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 Bonus or Giveaway at any time without notice, reference or liability to any Participant or member of the public.
11. Singlife has the full discretion to change the Giveaway including the Qualifying Periods and Bonus without any prior notice to eligible Participants or members of the public.
12. The Bonus is non-transferable and shall be subject to such terms and conditions. Singlife reserves the right to replace or substitute the Bonus with any gifts of equivalent or similar value at any time, without notice or liability to the Participant.
13. Where there has been a wrongful crediting of any Bonus to the Singlife Account for whatever reason, Singlife reserves the right, which will be exercised reasonably, to reverse any crediting of Bonus, with or without any notice to the Participant.
14. Singlife, its affiliates, employees or agents shall not be liable to any person for any loss, damage, injury, costs or expenses incurred, suffered or borne, arising from this Giveaway.
15. By participating in this Giveaway, you agree to the above terms and conditions and agree that Singlife may collect, use and disclose your personal data which you have provided in this Giveaway in accordance to Singlife's Privacy Policy (<https://singlife.com/en/pdpa>) and for the purpose of administering this Giveaway.
16. These terms and conditions are governed by and interpreted according to the laws of Singapore and the Participants of this Giveaway agree to submit to the exclusive jurisdiction of the courts of Singapore in the event of any disagreement or dispute relating to or arising from this Giveaway.