

**TERMS AND CONDITIONS GOVERNING THE
SINGLIFE SYMPOSIUM LUCKY DRAW 2026 (THE “CAMPAIGN”)
ORGANISED BY SINGAPORE LIFE LTD. (“SINGLIFE”)**

1. Only Qualifying Customers shall be eligible to participate in the Campaign and may stand a chance to win a prize which will be determined by Singlife (the “**Prize**”) in the lucky draw under the Campaign. To qualify for participation in the Campaign, customers must meet the following criteria:
 - a. Customers must successfully register their attendance at the Singlife symposium on 22 August 2026 before 10:30 a.m.; and
 - b. Customers must be physically present at the time of the lucky draw to receive the Prize in person. Collection by representatives is not permitted.

(“Qualifying Customers”)

2. Each Qualifying Customer shall only be entitled to win one (1) Prize in the lucky draw.
3. All Prizes are sponsored by third-party partners and are subject to their respective terms and conditions imposed by the partners. Winners are responsible for complying with the partner’s redemption and usage requirements, including any validity period (e.g. utilisation within six (6) months).
4. Singlife reserves the right to vary, amend, delete or add to these terms and conditions (including the eligibility of any customer, the type and value of the Prize and the period of the Campaign) at any time without notice at its sole discretion or to terminate, suspend, withdraw or discontinue the Campaign at any time without any notice, reference or liability to any person or party.
5. Singlife reserves the right to exclude any person from participating in this Campaign at its sole discretion without providing any reason or prior notice.
6. Singlife reserves the right to verify if the Qualifying Customer is eligible for the Campaign, and to claw back the value of the Prize issued if Singlife discovers that the Qualifying Customer was not eligible for the Campaign or failed to meet any requirements of the Campaign.
7. The Prize is not transferable and is not exchangeable for cash, credit or any other item in part or in whole and is not replaceable, if expired, lost or stolen. Singlife reserves the right to replace the Prize with items of similar or other value at its absolute discretion, at any time without prior notice or liability to any person. There will be no replacement for any Prize that is expired or lost.
8. Singlife shall not be obliged to replace any Prize that is expired or lost. Singlife shall not be liable for any unused, expired, lost or forfeited Prizes.
9. Singlife makes no representation or warranty whatsoever as to the quality merchantability or fitness for purpose or any other implied terms or conditions with respect to the Campaign, the Prize, or any product and/or service relating to the Campaign. Any dispute about the Prize must be resolved directly with the supplier of the Prize. Singlife shall not be liable for defect or malfunction in any product or deficiency in any service provided, and/or any injury, claim, loss or damage whatsoever arising in connection with the Prize. Singlife shall not be liable to any person for the act, omission or neglect on the part of any agents, contractors, correspondents or other third parties.

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10. By participating in the Campaign, you consent to Singlife collecting, using, processing, disclosing and/or transferring your personal data which you have provided in this Campaign to Singlife related group of companies, third party service providers and/or intermediaries (including your Financial Adviser Representative, where applicable), whether located in Singapore or elsewhere, for the following purposes:
- a. for the administration of this Campaign, including third party providers administering the Campaign, and redemption of the Prize, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Campaign;
 - b. to provide you with information (including marketing offers and promotions) about Singlife's and Singlife's related group of companies' products and services via call, email and messages on any messaging platform (including SMS messages); and
 - c. for statistical, research, audit, regulatory and compliance purposes.

For details on Singlife's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, please contact Singlife at Symposium2026@singlife.com.

11. By participating in this Campaign, you accept that Singlife's decision on all matters relating to the Campaign is final and binding on you. No correspondence or appeals shall be entertained by Singlife. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Campaign, these terms and conditions shall prevail.
12. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
13. The terms of the Campaign shall be governed by and construed in accordance with the laws of the Republic of Singapore and all customers agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

All information is accurate at the time of print.

Disclaimers:

- (i) This document does not constitute a contract of insurance and reference should be made to the actual policy for the exact terms and conditions applicable. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice.
- (ii) Neither the advertisement of the Campaign nor the terms here have been reviewed by the Monetary Authority of Singapore.