

**TERMS AND CONDITIONS FOR
SINGLIFE TRAVEL INSURANCE NOVEMBER 2024 PROMOTION
(THE "PROMOTION")**

1. This Promotion is valid from 1 November 2024 to 11 November 2024 (both dates inclusive) ("**Promotion Period**") and is organized by Singapore Life Ltd. ("**Singlife**").
2. To be eligible as a qualifying customer for the Promotion, you need to meet the following conditions ("**Qualifying Customer**" or "**you**"):
 - a. You must purchase a Qualifying Insurance during the Promotion Period, where a "**Qualifying Insurance**" refers to a single or annual travel insurance policy offered by Singlife (both new business and renewal business); and
 - b. The Qualifying Insurance must remain in force at the time of issuance of the Gift.
3. A Qualifying Customer shall qualify to receive the respective eCapitaVouchers as set out below upon successfully purchasing a Qualifying Insurance falling within the respective ranges of premiums:

Premium of Qualifying Insurance	Gift
< S\$100.00	S\$0 eCapitaVouchers
Between S\$100 to S\$249.99	S\$8 eCapitaVouchers
Between S\$250 to S\$499.99	S\$20 eCapitaVouchers
Between S\$500 to S\$749.99	S\$35 eCapitaVouchers
Between S\$750 to S\$999.99	S\$45 eCapitaVouchers
Between S\$1,000 to S\$1,249.99	S\$50 eCapitaVouchers
Between S\$1,250 to S\$1,499.99	S\$65 eCapitaVouchers
>= S\$1,500.00	S\$80 eCapitaVouchers

(the "**Gift**")

4. A Qualifying Customer shall only be entitled to receive one (1) set of eCapitaVouchers regardless of the number of Qualifying Insurance policies purchased. In the event that the Qualifying Customer purchases multiple Qualifying Insurance policies, we will identify the Qualifying Insurance policy with the highest premium for determination of the amount of eCapitaVouchers he/she would be entitled to.
5. Singlife shall only issue the Gift to the named policyholder of the Qualifying Insurance, who ought to be the Qualifying Customer. To redeem the Gift, a redemption email will be sent to Qualifying Customer's email address in Singlife's records thirty to sixty (30 to 60) days after the policy inception date of the Qualifying Insurance.
6. This Promotion does not include/apply to any and all insurance policies relating to corporate travel and Singlife reserves the sole and absolute discretion to exclude any person from participating in this Promotion without liability and without providing any reason or prior notice.
7. Singlife reserves the right to verify if the Qualifying Customer is eligible, and claw back the value of the Gift issued if Singlife subsequently discovers that the Qualifying Customer was not eligible for the Promotion or failed to meet any requirement of the Promotion.

8. The Promotion shall apply in conjunction with any other promotion(s) relating to the Qualifying Insurance, including the following promotion(s):

Promotions	
1	Any promotional code discount for all Singlife customers
2	15% discount for MINDEF/MHA/POGIS Group Insurance customers

9. Issued Gifts are not replaceable, transferable nor exchangeable for cash, credit or any other item. Singlife reserves the right to substitute or replace the Gifts with any other voucher or gift of similar value without liability and without prior notice.
10. A Qualifying Customer must ensure that all his/her accurate and valid particulars (including his/her email address) are provided to Singlife. Singlife shall not be liable for any Gifts that were not redeemed as a result of inaccurate particulars given by Qualifying Customers (including wrong email addresses provided).
11. The issuance and redemption of the Gift shall be conditional upon Singlife's receipt of payment of the premium amount of the Qualifying Insurance in full, failing which, the issuance of the Gift may be delayed until such payment has been made.
12. All Gift redemptions shall be made no later than the expiry date indicated in the redemption email, and any Gifts not redeemed within the period indicated in the redemption email shall be forfeited and no replacement shall be issued.
13. Singlife shall not be obliged to replace any Gift that is expired or lost.
14. Singlife is not an agent of the supplier of the Gifts or the products and services offered by third-party merchants accepting the Gifts. Any disputes should be resolved directly with the supplier or such third-party merchants. Redemption and use of the Gifts are also subject to the individual terms and conditions of the supplier and third-party merchants.
15. By participating in this Promotion, you consent to Singlife collecting, using, disclosing and/or transferring your personal data to Singlife related group of companies, third party service providers and/or intermediaries, whether located in Singapore or elsewhere, for the following purposes:
- 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; and
 - For statistical, 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 Singlife at personal_insurance@singlife.com or 6827 9933.

16. Singlife makes no representation or warranty whatsoever in respect of the Gifts, whether as to the quality or merchantability or fitness for purpose or performance or otherwise whatsoever.

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17. 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, reference or liability to any person or party.
 18. Singlife shall not be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.
 19. The Promotion is subject to availability of the Gifts.
 20. The Qualifying Insurance is underwritten by Singapore Life Ltd. Please refer to your individual policy contract for all other terms and conditions governing your insurance policy.
 21. 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.
 22. 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.
 23. 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.

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 Promotion nor the terms here have been reviewed by the Monetary Authority of Singapore.

All information is correct at the time of publishing.