

PERSONAL DATA PROTECTION STATEMENT

FOR ELDERSHIELD SUPPLEMENT / CARESHIELD LIFE SUPPLEMENT POLICIES

Singapore Life Ltd. (referred as "Singlife") recognises its obligations under the Personal Data Protection Act 2012 (PDPA) which include the collection, use and disclosure of personal data for the purpose for which an individual has given consent to.

The personal data collected by Singlife includes all personal data provided in this form, or in any document provided, or to be provided to us by you or from other sources, for the purpose of this insurance application or transaction. It includes all personal data for us to evaluate or administer this application or transaction. For example, if you are applying for an insurance policy, in addition to the personal data provided in the application form, the personal data will also include any subsequent information we collect on health or financial situation, or any information that is necessary for us to decide whether to insure and on what terms to insure, such as test results, medical examination results, and health records from medical practitioners or other insurance companies.

You may not alter any of the wording in this Personal Data Protection Statement. Any attempt to do so will be of no effect.

1. PURPOSE OF COLLECTION

Such personal data will be collected, used, disclosed and/or processed by Singlife (or Singlife related group of companies) for the purpose(s) (collectively referred to as the "Purposes") of:

- 1.1 providing and managing your access to our online services (whether these be presented on a website or in an application, and whether accessed via a computer or a mobile device), including the administration of user accounts and access credentials;
- 1.2 providing financial advice and product recommendations based on your financial needs analysis, where applicable;
- 1.3 administration of your policy, and/or account, which may include but is not limited to:
 - (a) processing your application
 - (b) underwriting of the risk proposed
 - (c) requesting and collecting premiums or making any payments to or recoveries from you in connection with your policy and/or account
 - (d) providing information about your policy and services relevant to your needs
 - (e) making changes or updates to your policy
 - (f) reviewing or renewing or reinstating your policy
 - (g) carrying out your instructions or responding to any enquiries by you
 - (h) authenticating, assessing, processing and settling your claim(s) made under the policy
- 1.4 administration of your account which may include but is not limited to:
 - (a) maintenance of your account
 - (b) performing or updating transactions on your account
 - (c) carrying out your instructions or responding to any enquiries by you

- 1.5 dealing in any matters relating to your policies and/or accounts (including the mailing of correspondence and other documents to you which may disclose certain personal data about you on the envelopes/mail packages);
- 1.6 verifying your identity and any information you provide to us;
- 1.7 training and quality control (including monitoring or recording your communications with us);
- 1.8 managing your relationship with Singlife;
- 1.9 managing and facilitating your relationship with your authorised distributor(s) or representative(s);
- 1.10 compiling statistics or conducting surveys, research or data analytics for company or industry exercises and studies, to design, review or improve our products and services;
- 1.11 compliance monitoring and audit reviews; due diligence checks, other screening activities and/or risk management procedures put in place by Singlife and/or the industry;
- 1.12 complying with applicable laws, regulations, rules, guidelines, schemes, undertakings or directions imposed by any regulator, government body, statutory body, law enforcement agency, industry body or dispute resolution body;
- 1.13 investigating fraud, misconduct, any unlawful action or omission, whether relating to your policy, your claims or any other matter relating to your policy, and whether or not there is any suspicion of the aforementioned;
- 1.14 legal purposes such as enforcing obligations owed to us or seeking professional advice (including legal advice);
- 1.15 providing general information on product enhancements and services, which are relevant to your needs or policies (including increasing benefits, adding riders/supplements and/or insured lives);
- 1.16 analysing your preferences and ensuring that the content, services and advertising we offer on our website, apps and/or portals are tailored to your needs and interests. Please refer to the section on Cookie Policy for details;
- 1.17 informing you of products, services, offers, promotions, events or activities, that you may be interested in; subject to marketing consent that you have provided;
- 1.18 administering contests, lucky draws, promotions, events and competitions;
- 1.19 managing your records, including storage, archival, back up and/or destruction of personal data;
- 1.20 any other purposes which are reasonably related to the aforesaid.

Some of these purposes may apply or continue to apply after your relationship, policy and/or account with Singlife has ended or is no longer in force or active.

2. DISCLOSURE

- 2.1 We may disclose personal data belonging to you for the Purposes set out in Section 1 above to these parties:
- (a) Singlife to Singlife related group of companies (whether in Singapore or elsewhere in the world where such Singlife related group of companies are sited) and between each of them; and/or
 - (b) Singlife (or Singlife related group of companies) to third party service providers, suppliers, agents, reinsurers, fund managers, intermediaries and/or other third parties (whether in Singapore or elsewhere), as and when relevant or necessary
- 2.2 Without limiting the generality of the foregoing, Singlife may also disclose such personal data of yours to the following parties for the following purposes:
- (a) To medical organisations, insurance offices or organisations, reinsurers, credit agencies, dispute resolution bodies or investigators for underwriting, claims, reinsurance and compliance/audit purposes;
 - (b) To your broker, financial adviser or representatives (including any new intermediary appointed by you or the company) to service and administer your plan or policy;
 - (c) To related companies for the processing and administration of your plan or policy;
 - (d) To banks, CPF agent banks, credit card companies, fund managers, other financial institutions, CPF Board or third party contractors for payment, collection or refund of any monies due or payable, for compliance purposes or upon their valid request;
 - (e) To third party vendors engaged by Singlife to perform processes required for the administration of your policy or account (e.g. data entry, printing and despatch of documents, claims administration etc.), for research, data analytics or to perform processes required to send marketing material or messages to you, where applicable;
 - (f) To related companies or third party vendors engaged by Singlife to store and maintain our data and documents (including storage for business recovery purposes);
 - (g) To any law enforcement agency, regulatory, government, statutory or industry body to comply with applicable laws, regulations or schemes or upon their valid request;
 - (h) To related company or regional office or head office to comply with company policies and procedures or upon their valid request;
 - (i) To legal and accounting firms providing services to Singlife;
 - (j) The Government of Singapore and statutory boards and organisations approved by the Government of Singapore, to determine your suitability and eligibility for public schemes (including, without limitation, schemes relating to healthcare, aged care, disability, social assistance, financial assistance, retirement, savings, insurance and/or disability insurance); and
 - (k) To other third parties whether located in Singapore or outside of Singapore, for one or more of the above mentioned Purposes.

- 2.3 Neither Singlife nor any of its officers shall be liable for any loss or damage suffered by you or any user as a result of any disclosure of any personal data which you have consented to Singlife and/or any of its officers disclosing.

3. CONSENT

By applying for and/or accepting the offer for coverage under ElderShield Supplement / CareShield Life Supplement policies with Singlife, accessing our website, using our mobile application, interacting with us or submitting information to us, you consent to Singlife and/or Singlife related group of companies:

- 3.1 collecting, using, disclosing and/or processing the personal data mentioned above for the Purposes described above; and
- 3.2 disclosing and transferring the personal data mentioned above to (i) Singlife (and Singlife related group of companies) and their respective third party service providers, suppliers, agents, reinsurers, fund managers and intermediaries; (ii) the Government of Singapore; (iii) statutory boards; and (iv) organisations approved by the Government of Singapore, or (v) other third parties, (whether located in Singapore or outside of Singapore), for the Purposes described above.

4. CONSEQUENCE OF WITHDRAWING CONSENT TO THE COLLECTION, USE AND DISCLOSURE OF PERSONAL DATA

You may refuse to give, or may withdraw, your consent for us to collect, use or disclose your personal data and your insured persons' personal data by giving us reasonable notice so long as there are no legal or contractual restrictions preventing you from doing so. For example, you may withdraw your consent for your personal data to be used for marketing purposes. This withdrawal will not affect our ability to provide you with the products and services that you asked for or have with us.

But if you withdraw your consent for us to collect, use or disclose your personal data for your insurance matters (matters relating to the servicing and administration of your insurance, relationship, policy), this will affect our ability to provide you with the products and services that you asked for or have with us, including preventing us from keeping your insurance cover in force or properly assessing and processing your claim. Withdrawing such consent may result in the termination of all your policies or accounts with us. This may be disadvantageous to you, as you may lose valuable benefits from the policy and/or it may not be possible for you to obtain a similar level of protection on the same terms in the future.

5. ACCESS AND CORRECTION RIGHTS

You can request access to any personal data of yours that we have, and request to know how it has been used and disclosed for the last 1 year to the extent allowed by law. You also have the right to request correction of your personal data.

You may make your request to withdraw your consent, access or correct your personal data by writing to:
Data Protection Officer
Singapore Life Ltd.
4 Shenton Way, #01-01 SGX Centre 2
Singapore 068807