
TERMS AND CONDITIONS FOR SINGAPORE LIFE LTD. (“SINGLIFE”) PUBLIC OFFICERS GROUP INSURANCE SCHEME (“POGIS”) 2025 PROMOTION (THE “PROMOTION”)

Promotion Period: 01 July to 30 September 2025 (both dates inclusive)

1. Only Qualifying Customers are eligible for the Promotion. To be a “Qualifying Customer”, you need to meet all the following criteria:
 - a) You must apply for cover under one of the Qualifying Plans either on your own behalf or on behalf of your dependant(s), and the application (including any attaching riders) must meet the Minimum Premium Criteria (based on annualised premiums).
 - b) Your application for cover under the Qualifying Plan must be signed between 01 July to 30 September 2025 (both dates inclusive), and the policy must be issued by Singlife by 31 October 2025.
 - c) Your application for cover under the Qualifying Plan must be a new application under POGIS. For the avoidance of doubt, the upgrade of your (or your dependant’s) existing cover under a Qualifying Plan will not qualify for this Promotion.
 - d) Your application for coverage under the Qualifying Plan must pass the 14-day free-look period.
 - e) You must provide your consent to receive marketing or promotional materials via mail, call, email and messages on any messaging platform (including SMS), at the time of submitting your application for cover under the Qualifying Plan. The consent must not have been withdrawn at the time the Gift Voucher is issued.
 - f) You must agree to be contacted by a Financial Adviser Representative from Singlife Financial Advisers Pte Ltd (“SFA”)* or Professional Investment Advisory Services Pte. Ltd. (“PIAS”)*, both of which are wholly owned subsidiaries of Singlife, to provide you with information (including marketing offers and promotions) about Singlife’s products and services relevant to your needs, as well as to provide financial advice and recommendations in connection with Singlife’s products and services.

*Singlife has an introducer arrangement with SFA and PIAS, both of which are licensed financial advisers which distribute Singlife products. As an introducer to SFA and PIAS, Singlife will not receive remuneration for this arrangement.
 - g) In the event that you apply for free coverage under the Qualifying Plan(s) for your dependant (who is a child aged between 12 months to 6 years), such free coverage is not eligible for this Promotion.

2. The Qualifying Plans, Minimum Premium Criteria, and value of the Gift Voucher (the “Gift Voucher”) are as follows:

Qualifying Plan: POGIS	Minimum Premium Criteria (Based on annualised premiums)	Gift Voucher Value
<ul style="list-style-type: none"> • Term Life Coverage • Critical Illness Rider • Early Critical Illness Rider 	S\$200	S\$20 e-voucher of choice [^]

[^] For the full list of redeemable E-Shopping Vouchers, please visit: www.wogi.sg/buy-gift-cards

3. Premiums for multiple Qualifying Plans covering the same Qualifying Customer or same dependant may be combined to meet the Minimum Premium Criteria for this Promotion. However, premiums for Qualifying Plans covering different Qualifying Customers or a Qualifying Customer and a dependant or different dependants of a Qualifying Customer cannot be combined. For example, premiums for a Qualifying Plan covering a Qualifying Customer and a Qualifying Plan covering his/her dependant cannot be combined.
4. Singlife reserves the right to verify if the Qualifying Customer is eligible for the Promotion, and to claw back an amount equivalent to the Gift Voucher if Singlife discovers that the Qualifying Customer was not eligible for the Promotion or failed to meet any requirement of the Promotion.
5. Singlife reserves the right to amend, add, withdraw, or supplement the Qualifying Plans in the Promotion at its sole discretion at any time without notice or liability.
6. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
7. All applications for Qualifying Plans are subject to such policy terms and conditions as Singlife may impose.
8. The Promotion is limited to the first five hundred (500) Qualifying Customers.
9. The Gift Voucher is not transferable nor exchangeable for cash, credit or any other item in part or in whole and is not replaceable if lost or stolen.
10. Singlife reserves the right to replace the Gift Voucher with gift items of similar or other value at its absolute discretion, at any time without prior notice.
11. Singlife makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to the Gift Vouchers. Singlife is not an agent of the supplier of the Gift Voucher or the products and services offered by merchants accepting the Gift Voucher. Any dispute about the Gift Voucher shall be resolved directly with the supplier of the Gift Voucher or such merchants. Redemption and use of the Gift Voucher are also subject to the terms and conditions of the supplier.

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12. Singlife will only issue the Gift Voucher to the Qualifying Customer (as described in paragraph 1(a)) of the Qualifying Plan. An email notification to inform the Qualifying Customer about the Gift Voucher will be sent to the designated email address stated in the application form within three (3) months after the issuance of the Certificate of Insurance ("COI") for your cover. There will be no re-issuance of the Gift Voucher. Gift Vouchers once emailed to the designated email address will be considered as final issuance. Singlife will not be liable for any undelivered Gift Vouchers resulting from inaccurate email addresses provided by Qualifying Customers.
 13. Singlife reserves the right to deduct the amount equivalent to the Gift Voucher Value, which you accept and agree shall be the amount stated in Clause 2 above, from the amount of premiums refundable to you if your Qualifying Plan is cancelled under the free-look cancellation clause. If the policy is cancelled after the free-look period, Singlife reserves the right to recoup the amount stated in Clause 2 above.
 14. 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.
 15. By participating in this Promotion, you are deemed to have accepted and agreed to be bound by these Terms and Conditions and any other instructions, terms, and conditions that Singlife may issue from time to time. Singlife reserves the right to disqualify or disregard any Qualifying Customer who does not comply with these Terms and Conditions.
 16. By participating in this Promotion, you consent to Singlife collecting, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party service providers and/or intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the following purposes:
 - a) for the administration of this Promotion, including the third parties administering the Promotion and Gift Voucher redemption, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion.
 - b) to provide you with information (including marketing offers and promotions) about Singlife's and Singlife related group of companies' products and services via mail, call, email or messages on any messaging platform (including SMS); and
 - c) for statistical, research, audit, regulatory, and compliance purposes.
- For details of Singlife's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, please contact Singlife at sqgroup_admin@singlife.com or +65 6827 9933.
17. The Promotion is subject to the availability of the Gift Voucher, and Singlife may in its absolute discretion vary the Promotion Terms and Conditions (including the value of the Gift Voucher) or terminate or suspend the Promotion at any time without notice or liability to any person or party.
 18. 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.

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19. 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 jurisdiction of the courts of the Republic of Singapore.
 20. The Qualifying Plans are underwritten by Singlife.
 21. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion will be at our absolute discretion and will be final and binding on you.
 22. In the event of any inconsistency between the terms and conditions in the brochure, marketing, or promotional materials relating to the Promotion and these Terms and Conditions, these Terms and Conditions will prevail.
 23. All information is accurate as of 1 July 2025.