

Singlife Booster Bonus 1% p.a. Campaign
Terms & Conditions



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Earn additional 1% p.a. on your first S\$10,000 on top of the base return for your Singlife Account when you successfully purchase an in force Eligible Policy (as defined below) during the Campaign Period.

Definitions

“**Campaign**” refers to the Singlife Booster Bonus 1% p.a. Campaign.

“**Campaign Period**” refers to the period commencing 2 September 2024 until such date as notified by Singlife.

“**Bonus Return**” refers to the additional crediting rate of 1% p.a. to be applied to the account value of your Singlife Account, in addition to the Singlife Account base return (current crediting rate).

“**Crediting Date**” refers to the same date on each month where earned Singlife Account base return and bonus return will be credited to the Singlife Account. This is determined by and follows the same date as your Singlife Account policy start date (e.g. if your Singlife Account policy start date is 10 March 2024, your Crediting Date is the 10th of each month).

“**Earning Period**” refers to the period that starts from the policy issuance date of Eligible Policy to the day before the next Crediting Date. And each subsequent Earning Period is the period from the next Crediting Date to the day before the following Crediting Date, until the date that is 12 months from the policy issuance date of the most recent Eligible Policy purchase, or the date when the Eligible Policy purchased is terminated, whichever is earlier.

“**Eligible Policy**” refers to a policy set out in the list in Table 1.

“**Singlife**” refers to Singapore Life Ltd. (UEN: 196900499K)

“**Singlife Account policy**” refers to an in force Singlife Account policy that was incepted with a minimum initial premium of S\$100.

1. By participating in this Campaign, the Customer agrees to the Terms and Conditions set out here.
2. To participate in the Campaign, You (“**the Customer**”) will need to:
 - (a) have an in force Singlife Account policy (with a minimum initial premium of S\$100)¹ prior to fulfilling Clause 1(b) below; and
 - (b) purchase an Eligible Policy during the Campaign Period where such Eligible Policy must be issued during the Campaign Period.

Once all of the above requirements are fulfilled, you will be eligible to earn the Bonus Return for 12 months (from the date of policy issuance of the Eligible Policy) as long as your Eligible Policy remains in force from the policy issuance date of the Eligible Policy and during each relevant Earning Period during the Campaign Period.

3. Bonus Return will be calculated based on daily account value of your Singlife Account during the Earning Period, applied from S\$100 up to the first S\$10,000 in your Singlife Account. Any amount above S\$10,000 in your Singlife Account will not earn the Bonus Return. No Bonus Return will be payable on a day within an Earning Period if the daily account value of your Singlife Account is below S\$100 during that day (e.g. if you fail to maintain S\$100 for a specific day within an Earning Period, you will not earn Bonus Return for that specific day).

¹ The Customer must set up a Singlife Account policy or have an existing Singlife Account policy to participate in this Campaign.

4. Earned Bonus Return will be credited to your Singlife Account on the Crediting Date immediately after each Earning Period within the Campaign Period. You may qualify to earn Bonus Return for all Earning Periods within the Campaign Period as long as your Eligible Policy remains in force during each relevant Earning Period within the Campaign Period.
5. You will not qualify to earn Bonus Return under this Campaign if you purchase any Eligible Policy outside the Campaign Period (e.g. purchasing an Eligible Policy before or after the Campaign Period).
6. If you purchase more than one Eligible Policy during the Campaign Period:
 - (a) The Bonus Return will be capped at 1% p.a. (i.e. Bonus Return is not stackable); and
 - (b) The period during which you will earn the Bonus Return will be extended to the period ending 12 months from the most recent policy issuance date of the last Eligible Policy purchased during the Campaign Period.
7. The Bonus Return will cease to be credited under the earlier of any of these circumstances:
 - (a) At the end of 12 months from the most recent policy issuance date of the last Eligible Policy purchased during the Campaign Period; **or**
 - (b) When the Eligible Policy (in the case of single purchase of an Eligible Policy during the Campaign Period) is or all Eligible Policies (in the case of purchase of multiple Eligible Policies) are terminated; **or**
 - (c) When your Singlife Account policy is terminated; **or**
 - (d) When the Campaign ends.
8. All applications for Eligible Policies are subject to such policy terms and conditions as Singlife may impose. Please refer to the policy contract for all other terms and conditions that govern the relevant Eligible Policy. All Eligible Policies are underwritten by Singlife.
9. Bonus Return for this Campaign will be calculated independently from any other Singlife Account campaigns, unless provided otherwise.
10. Where the Eligible Policy purchased during the Campaign Period is a joint life policy insuring an Assured and Joint Assured, the Bonus Return will be awarded to the Assured's Singlife Account only. In the event that both Assured and Joint Assured have Singlife Accounts, the Bonus Return will be awarded to the Assured only. "Assured" and "Joint Assured" are the individuals indicated in the application form under the "Assured/Life Assured" and "Joint Assured/Life Assured" fields.
11. A Customer whose Eligible Policy and/or Singlife Account policy is terminated during the Campaign Period, or if the Singlife Account policy is terminated on Crediting Date, whether by the Customer or Singlife, for any reason whatsoever, may not be eligible to earn and/or be credited with any Bonus Return that is outstanding or accruing.
12. Where there has been a wrongful crediting of any Bonus Return to the Singlife Account for whatever reason, Singlife reserves the right to reverse any such crediting, exercised reasonably.
13. By participating in this Campaign, you consent to Singlife collecting, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party 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 Campaign, including the third parties administering the Campaign, and any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with this Campaign; and

(b) for statistical, research, audit, regulatory and compliance purposes.

For details of Singlife's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. You may withdraw your consent by contacting Singlife at cs_life@singlife.com or 6827 9933.

14. Singlife reserves the right to vary, amend, add or supplement these Terms and Conditions, or withdraw or discontinue this Campaign, at any time and without any notice or liability to you. Should this Campaign be withdrawn or discontinued at any time, the computation of the Bonus Return will be computed on a pro-rata basis.
15. If there is any inconsistency between these Terms and Conditions and any marketing or promotional materials relating to this Campaign, these Terms and Conditions shall prevail.
16. Singlife's decision on all matters relating to the Campaign shall be final, conclusive and binding against them. 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 Campaign.
17. A person who does not participate in the Campaign shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
18. In the event of any inconsistency between the terms and conditions in the brochure, marketing or promotional materials relating to the Campaign and these terms and conditions, the terms and conditions indicated herein will prevail.
19. The laws governing this Campaign are the laws of Singapore and parties shall submit their disputes to the exclusive jurisdiction of the courts of Singapore.

Table 1: Eligible Policy List

	Policy	Method of Purchase
1	Singlife CareShield Standard/ Plus	Online (via our Singlife.com website or the Singlife App) or Financial Adviser Representative
2	Singlife Digital Saver	
3	Singlife Simple Term	
4	Singlife Shield Starter	
5	Singlife Elite Term II	Financial Adviser Representative
6	Singlife Whole Life	
7	Singlife Big 3 Critical Illness	
8	Singlife Comprehensive Critical Illness	
9	Singlife Multipay Critical Illness	
10	Singlife Essential Critical Illness	
11	Singlife Cancer Cover Plus II	
12	Singlife Shield	
13	Singlife Flexi Life Income II	
14	Singlife Savvy Invest II	
15	Singlife Flexi Retirement II	
16	Singlife Legacy Income	
17	Singlife Steadypay Saver	
18	Singlife Choice Saver	
19	Singlife Dementia Cover	
20	Singlife Disability Income	
21	Singlife Accident Guard	

Scenarios Illustration

Scenario 1: New or Existing Singlife Account policy customer purchasing 1 Eligible Policy during Campaign Period

Singlife Account policy in force date: 2 September 2024

Singlife Eligible Policy in force date: 2 September 2024

Total Earning Period:

- *if Eligible Policy is held for a full 12 months from in force date (i.e. policy issuance date) and Campaign is still ongoing: 2 September 2024 to 1 September 2025; or*
- *If Campaign is still ongoing but Eligible Policy is terminated on 19 October 2024: 2 September 2024 to 19 October 2024; or*
- *if Campaign is terminated 19 June 2025 and Eligible Policy is still in force then: 2 September 2024 to 19 June 2025.*

The first Earning Period will commence on 2 September 2024 and end on 1 October 2024 and the Crediting Date of Bonus Return for this first Earning Period will be credited on 2 October 2024. Subsequent Earning Period will commence on 2 October 2024 and end on 1 November 2024 and so on and so forth.

Scenario 2: New or Existing Singlife Account policy customer purchasing 3 Eligible Policies during Campaign Period

Singlife Account policy in force date: 2 September 2024

1st Eligible Policy in force date: 15 September 2024

2nd Eligible Policy in force date: 27 October 2024

3rd Eligible Policy in force date: 1 January 2025

Total Earning Period:

- *If all 3 Eligible Policies are held for a full 12 months from in force date and Campaign is still ongoing: 15 September 2024 to 31 December 2025 (i.e. based on 12 months from latest policy issuance date); or*
- *If you terminate the 1st and/or 2nd Eligible Policies after 1 January 2025, and 3rd Eligible Policy is still in force, and Campaign is still ongoing: 15 September 2024 to 31 December 2025; or*
- *If you terminate the 3rd Eligible Policy within 12 months from its inception, and still have 1st and 2nd Eligible Policy in force, and Campaign is still ongoing: 15 September 2024 to 26 October 2025*

The first Earning Period will commence on 15 September 2024 and end on 1 October 2024 and the Crediting Date of Bonus Return for this first Earning Period will be credited on 2 October 2024. Subsequent Earning Period will commence on 2 October 2024 and end on 1 November 2024 and so on and so forth.

Scenario 3: Existing Singlife Account customer, Existing Singlife Eligible Policy customer

Singlife Account policy in force date: 17 April 2024

Happen to hold a policy from Table 1 with in force date: 5 May 2024 – this policy will not qualify under this Campaign as it was purchased before start date of Campaign Period

Campaign start date: 2 September 2024

Eligible Policy in force date: 2 February 2025 – this will qualify under this Campaign as it's purchased after Campaign start date

Total Earning Period:

- *if Eligible Policy is held for a full 12 months from in force date (i.e. policy issuance date) and Campaign is still ongoing: 2 February 2025 to 1 February 2026; or*
- *If Campaign is still ongoing but Eligible Policy is terminated on 18 December 2025: 2 February 2025 to 18 December 2025; or*
- *if Campaign is terminated 30 July 2025 and Eligible Policy is still in force then: 2 February 2025 to 30 July 2025.*

The first Earning Period will commence on 2 February 2025 and end on 1 March 2025 and the Crediting Date of Bonus Return for this first Earning Period will be credited on 2 March 2025. Subsequent Earning Period will commence on 2 March 2025 and end on 1 April 2025 and so on and so forth.