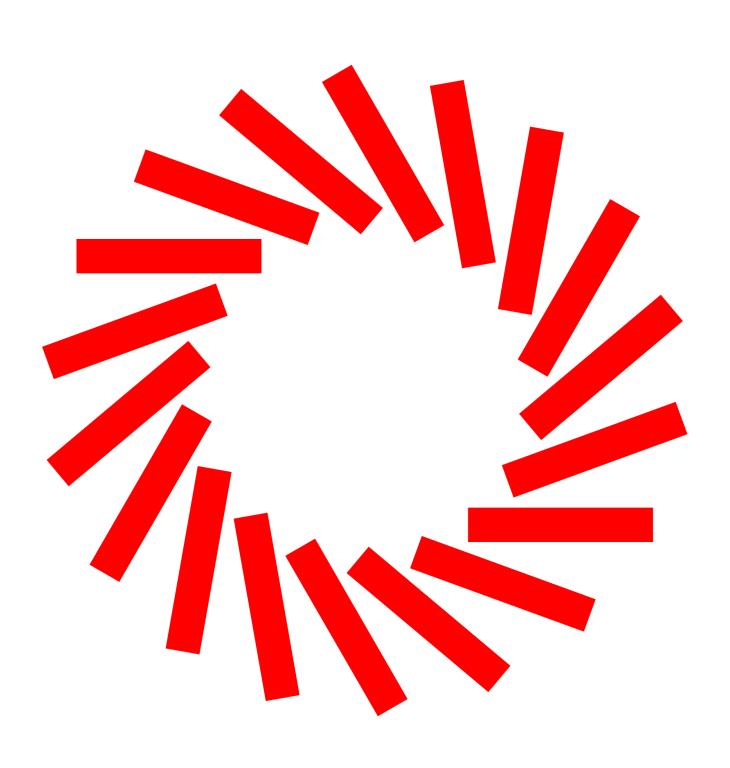


Singlife Account Paid Referral Programme Terms & Conditions



1. What is it?

- Singapore Life Pte. Ltd ("we," "us", "Singlife") offers you (the referrer) the Singlife Paid Referral Programme ("Programme") whereby your (the referrer) participation in the Programme and your friend's (the referee's) successful activation of Singlife Visa Debit Card ("Singlife Card") can earn both you (the referrer) and your friend (the referee) a top-up of S\$10 into your respective Singlife Accounts.
- These terms ("Terms") apply to a user's participation in the Programme. By participating in the Programme, both the referrer and referee agree to use the Programme as outlined herein, and consistent with any other terms we may apply to the Programme. If both referrer and referee do not agree to these Terms in their entirety, then both referrer and referee cannot participate in the Programme.

Is there a limit?

Refer as many people as you (the referrer) like! We do not have any limit for the number of people you refer.

2. How to participate and qualify?

- To participate, you (the referrer) need to:
 - Open your Singlife App (version 3.3.0 or later)
 - Log in to your Singlife Account
 - o Click on the hamburger menu on the top left-hand corner of the page.
 - Click on "Invite"
 - Copy your "unique personal referral link" and send it to your friend (the referee) via email, SMS, or social media platform.
- To qualify, your friend (the referee) needs to:
 - o Click on your (the referrer) "unique personal referral link" via mobile
 - o Install or update the Singlife App (version 3.3.0 or later)
 - o Create a Singlife ID
 - o In-force their (the referee's) Singlife Account Policy
 - o Order their (the referee's) Singlife Visa Debit Card
 - Activate their (the referee's) Singlife Visa Debit Card
- Upon successful completion of the steps above, you (the referrer) and your friend (the referee) will immediately receive a top-up of \$\$10 each into your respective Singlife Accounts

3. Terms and Conditions

- Your friend (the referee) must use and click on your (the referrer's) unique personal referral link on their mobile device
- Both referrer and referee's Singlife App should be version 3.3.0 or later.
- Your friend (the referee) must not have submitted a Singlife Account application in the Singlife App on their own or prior to them clicking your (the referrer's) unique personal referral link.
- If your friend (the referee) receives multiple unique personal referral links, Singlife will provide the benefit to the person whose unique personal referral link was used to submit the referee's Singlife Account application in the Singlife App regardless of when the unique personal referral links were sent to your friend (the referee).

- Users, by clicking on the unique personal referral link, provides consent for the referrer to see user's preferred name within referrer's referral progress screen.
- The Programme is administered by Singlife, which may, outsource certain elements of administration to third parties.
- By participating in this Programme, both referrer and referee agree and consent that Singlife may collect, use and disclose your personal data which you have voluntarily provided in this Programme, such as (i) the right to collect, disclose personal data for the purpose of administration of this Programme; (ii) Information sent by our organisation about our organisation's products and services, including updates on our latest promotions and new products and services, via email & text message; (iii) all other terms and conditions stated in https://singlife.com/legal-information/ for any and all purposes set out in the Personal Data Protection Policy of Singlife.
- We reserve the right to amend the Terms & Conditions of this Programme at any time without prior notice.
- We reserve the right to terminate the Programme for any reason without prior notice. If the Programme is terminated for any reason, then, Singlife will consider those users who have successfully in-forced their Singlife Account as at the effective date of termination of the Programme. These users will then have thirty (30) business days to order <u>and</u> activate their Singlife Visa Debit Card.
- Singlife's decisions on all matters relating to this Programme are final.
- The laws governing this Programme are the laws of Singapore and parties shall submit to the exclusive jurisdiction of the courts of Singapore.

4. Release of Liability

You (the referrer) and your friend (the referee) using your (the referrer) unique personal referral link hereby agree that by participating and qualifying in the Programme or by receiving the S\$10, (1) to be bound by all terms and conditions, policies, and decisions of Singlife; (2) to release and hold harmless Singlife and all of its personnel and any person or entity associated with the production, operation or administration of the Programme from any and all claims, demands, damages, losses, liabilities, costs or expenses caused by, arising out of, in connection with, or related to their participation in the Programme (including, without limitation, any property loss, damage, personal injury or death caused to any person(s) and/or the awarding, receipt and/or use or misuse of the Programme).

5. Other useful links

- See how to download and get your policy in-force through a step-by-step guide here: singlife.com/manage/sign-up-process/
- You can see how to order your card here: https://faq.singlife.com/articles/Knowledge/how-do-l-order-my-card
- Online Terms & Conditions: https://singlife.com/legal-information/online-services-agreement/
- Singlife Account Terms & Conditions: https://images.singlife.com/wp-content/uploads/2020/04/16101242/Singlife-Account_Terms-And-Conditions.pdf
- Singlife Card Terms & Conditions: https://images.singlife.com/wp-content/uploads/2020/03/17173827/SINGLIFE-CARD-TERMS-AND-CONDITIONS_-FINAL_16.03.2020.pdf
- Singlife's Privacy Policy: https://singlife.com/legal-information/?Privacy_Policy