

Singlife Account and Grow Policy Member Get Member Programme Terms and Conditions

1. What is it?

- Singapore Life Pte. Ltd ("we," "us", "Singlife") offers you (the referrer) the Singlife Member Get Member 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 \$5 into your respective Singlife Accounts.
- In addition, your friend's (the referee's) successful funding of the **FIRST Singlife Grow Policy*** ("Grow") can earn both of you (the referrer) and your friend (the referee) a top-up of \$30 into your respective Singlife Accounts.
*This is applicable to new and existing Singlife Account customers as long as it is the referee's First Singlife Grow Policy.
- 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:

- Install or update your Singlife App (version 5.3.0 or later)
- Log in to your Singlife App
- Click on the hamburger menu on the top left-hand corner of the page.
- Click on "Invite"
- Copy your "unique personal referral link" OR your "unique personal invite code" and send it to your friend (the referee) via email, SMS, or social media platform.

2.1 To earn Top-ups from Singlife Account referral

- To qualify, your friend (the referee) needs to:
 - **Click on your (the referrer) "unique personal referral link" via mobile**

- Install or update the Singlife App (version 5.3.0 or later)
 - Create a Singlife ID
 - In-force their (the referee's) Singlife Account Policy
 - Order their (the referee's) Singlife Visa Debit Card
 - Activate their (the referee's) Singlife Visa Debit Card
 - **Alternatively, using the "unique personal invite code"**
 - Install or update the Singlife App (version 5.3.0 or later)
 - Enter the referrer's "unique personal invite code"
 - Create a Singlife ID
 - In-force their (the referee's) Singlife Account
 - 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 receive **a top-up of \$5** each into your respective Singlife Accounts.

2.2 To earn top-ups from FIRST Singlife Grow referral

Both you (the referrer) and your friend (the referee) need to have Singlife Account in order to receive top-ups in your respective Singlife Accounts.

- To qualify, your friend (the referee) needs to:
 - **Click on your (the referrer) "unique personal referral link" or key in the "unique personal invite code" via mobile**
 - Log in to your Singlife App
 - Apply for FIRST Singlife Grow Policy
 - Fund the FIRST Singlife Grow Policy
 - FIRST Singlife Grow Policy is in-force
- Upon successful completion of the steps above, you (the referrer) and your friend (the referee) will receive **a top-up of \$30** 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 or unique personal invite code on their mobile device.
- Both referrer and referee's Singlife App should be version 5.3.0 or later.
- Your friend (the referee) must not have submitted a Singlife Account application or Singlife Grow policy in the Singlife App on their own or prior to them clicking your (the referrer's) unique personal referral link or key in the unique personal invite code in the Singlife App.
- If your friend (the referee) receives multiple unique personal referral links or unique personal invite codes, Singlife will provide the benefit to the person whose unique personal referral link or unique personal invite code was used to submit the Account and/or Grow policy Application in the Singlife App regardless of when the unique personal referral links or unique personal invite codes were sent to your friend (the referee).
- Users, by clicking on the unique personal referral link or unique personal invite code,

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.
- The Programme will be terminated with effect from 31 December 2021 ("Effective Date of Termination"). Referees who have successfully in-force their Singlife Account(s) before the Effective Date of Termination will have (15) business days to order and activate their Singlife Visa Debit Card and /or fund their Singlife Grow policy before 24 January 2022 to be eligible to receive their respective top-ups.
- Referees who activate their Singlife Visa Debit Cards and/or fund their Singlife Grow policy after 24 January 2022 will not be eligible to receive their top-ups irrespective of whether referees have ordered their Singlife Visa Debit Card(s), pending receipt and activation, or any delays on Singlife's part.
- We reserve the right to amend the Terms & Conditions of this Programme at any time without prior notice.
- Singlife reserves the right to terminate the Programme at any time, for any reason, without prior notice.
- 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 or unique personal invite code hereby agree that by participating and qualifying in the programme or by receiving the top-ups, (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: <https://singlife.com/manage/sign-up-process/>
- You can see how to order your card here: <https://faq.singlife.com/articles/Knowledge/how-do-i-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
- Grow Terms & Conditions: <https://faq.singlife.com/articles/Knowledge/Grow-Terms-and-Conditions>