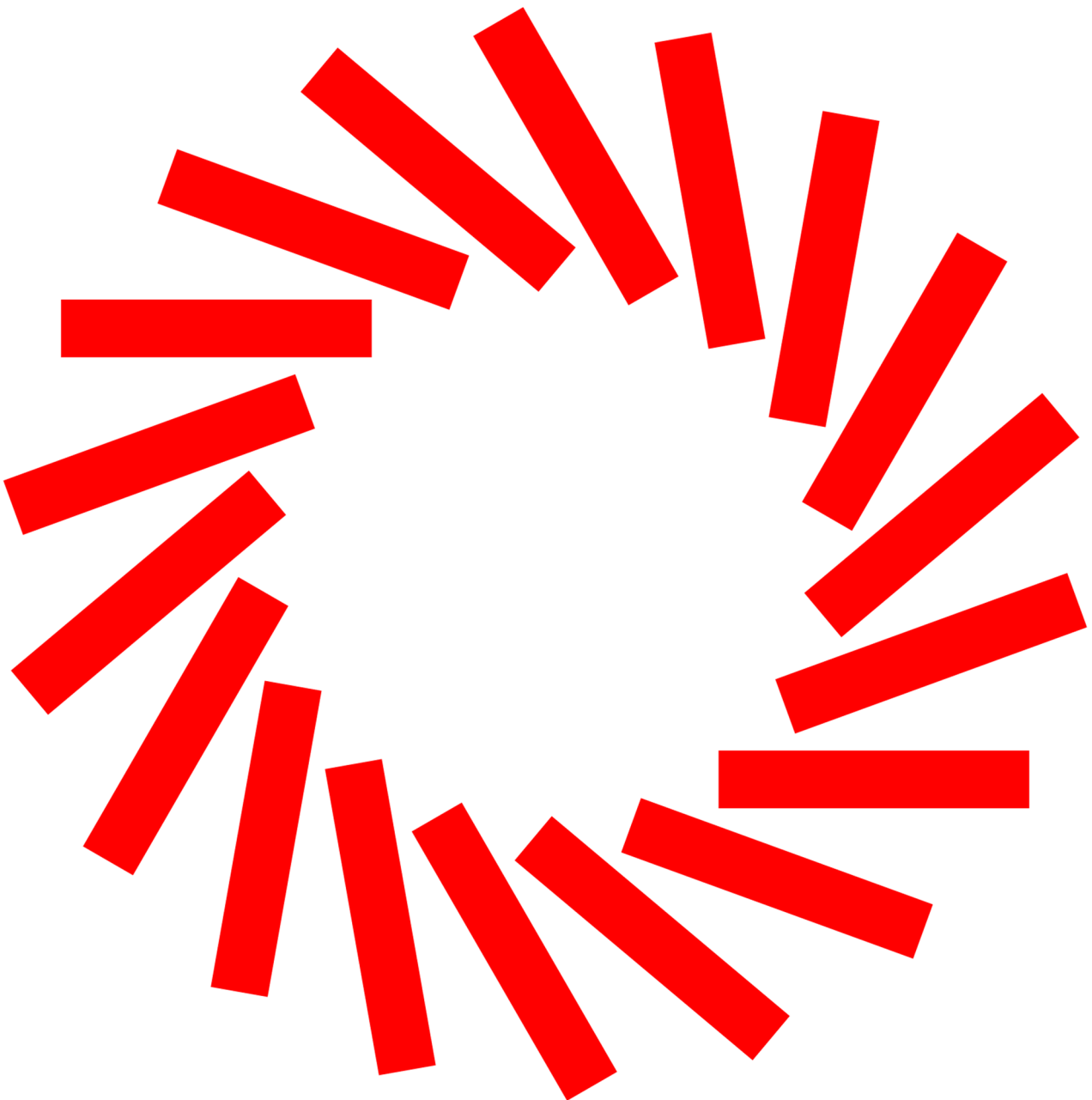


MINDEF-MHA 1% p.a. Bonus Return Campaign
Terms & Conditions



1. Definitions

To help you to better understand this document, the following terms and meanings are defined in the table below:

Singlife	Singapore Life Pte Ltd
Promotion	MINDEF-MHA 1% p.a. Bonus Return Campaign
Promotion Period	Period from 1 st Jan 2022 to 31 st Dec 2022
Base Return	Prevailing crediting rates of the Singlife Account
Bonus Return	Additional crediting rate above the Base Return to be applied to the account value of the Singlife Account
Total Return	The sum of the Base Return and Bonus Return
Crediting Date	Same date on each month where earned Base Return and Bonus Return are credited to the Cardholder's Singlife Account. This is determined by and follows the same date as your policy start date (e.g. if your policy start date is 10 th August 2021, your Crediting Date is the 10 th of each month).

2. Promotion Mechanics

To qualify for the Promotion:

- You must have directly received the invitation via SMS/email from Aviva Ltd to participate in the Promotion and completed the registration process in full by 30 Nov 2021. This includes providing consent for your personal data to be shared with Singlife to contact you and administer the Promotion.
- You must have a Singlife Account policy in force **and** ordered and activated the complimentary Singlife Visa Debit Card by 20 Dec 2021, whether you are a new or existing customer. For the avoidance of doubt, you will still qualify for the Promotion if you already are an existing Singlife customer with a Singlife Account policy in force **and** activated Singlife Card, prior to receiving the invitation from Aviva Ltd in Nov 2021.

Once you have qualified for the Promotion:

- You will earn Bonus Return, over and above the Base Return on the Singlife Account for the duration of the Promotion Period where you have a Singlife Account policy in force.
- The Bonus Return is calculated in the same way as the Base Return, being daily on the account value. Total Return earned is then credited to the Singlife Account monthly on each Crediting Date, shown separately as "Base Return" and "MINDEF-MHA Bonus Return".
- The Bonus Return for this campaign is 1% p.a.
- The Bonus Return will be applied to the account value of the Singlife Account up to a **cap of the first S\$10,000**. For the avoidance of doubt, any amount of the account value over and above S\$10,000 will not earn the Bonus Return.

3. Terms and Conditions

By participating in this Promotion:

1. You agree to these Terms and Conditions.
2. You will **not** be eligible for any other concurrent promotions conducted by Singlife offering additional or bonus return on the account value of your Singlife Account during this Promotion Period, including but not limited to the following campaigns:
 - a. “Save, Spend, Earn” Campaign
 - b. “Grow Bonus Return” Campaign

For the avoidance of doubt, you will still be eligible for any bonus return earned from the “Save, Spend, Earn” and “Grow Bonus Return” campaigns up to the start of this Promotion Period, if any. This will be credited on the next Crediting Date, together with the Bonus Return earned from this Promotion.

3. Where there has been a wrongful crediting of any Bonus Return to you for whatever reason, Singlife reserves the right to reverse any such crediting, exercised reasonably.
4. If your Singlife Account is terminated/closed/cancelled during the Promotion Period, whether by you or Singlife for any reason whatsoever, you will not be eligible to earn and/or be credited with any Bonus Return.
5. By participating in this Promotion, you consent under the Personal Data Protection Act 2012 that Singlife and any third parties that Singlife may, in its absolute discretion consider appropriate or necessary, in connection with this Promotion collect, use and disclose your data, including but not limited to personal and financial data which you have volunteered and provided for this Promotion, for (i) the purpose of administration of this Promotion; and (ii) agree and consent to all the terms and conditions stated in <https://singlife.com/legal-information/> and all purposes set out in Singlife’s Privacy Policy therein.
6. You agree that by participating in this Promotion and/or by receiving the Bonus Return, (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 Promotion 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 Promotion including, without limitation, any loss, damage, personal injury or death caused to any person(s) and/or the awarding, receipt and/or use or misuse of the Promotion.
7. Singlife, at its sole and reasonable discretion, reserves the right to terminate this Promotion and/or vary the terms and conditions governing this Promotion at any time without any notice or liability. If the Promotion is terminated, for any reason whatsoever, before the end of the Promotion Period, any Bonus Return accumulated but not yet credited up to 23:59:59 hours of the effective date of termination will be credited at the subsequent Crediting Date.
8. Singlife’s decision on all matters relating to this Promotion will be at its absolute discretion and shall be final and binding.
9. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
10. The laws governing this Promotion are the laws of Singapore and parties shall submit to the exclusive jurisdiction of the courts of Singapore.
11. All information is accurate at the time of print.