

**TERMS AND CONDITIONS GOVERNING THE
SINGLIFE CAR INSURANCE PROMOTION (THE “PROMOTION”)
ORGANISED BY SINGAPORE LIFE LTD. (“SINGLIFE”)**

Campaign Period: 01 OCTOBER 2026 to 31 OCTOBER 2026 (or any such dates as may be determined and notified by Singlife at its sole discretion)

1. Only qualifying customers shall be eligible to participate in the Promotion and may be eligible to receive eCapitaVoucher as set out in clause 2 below (the “Gift”) under the Promotion. To qualify for the Promotion, customers must meet the following criteria: -
 - a. You must purchase a Qualifying Insurance in your own name as the policyholder during the Promotion Period. For the purpose of this promotion, “**Qualifying Insurance**” means a car insurance policy offered by Singlife (including new and renewal business). Qualifying Insurance does not include policies under Kah Motor Scheme, DriveShield car insurance, Company Car insurance and Commercial Vehicle insurance policies; and
 - b. The Qualifying Insurance must remain in force at the time of issuance of the Gift (defined below).

(“Qualifying Customers”)

2. Each Qualifying Customer shall qualify to receive one (1) Gift as set out below upon successfully purchasing a Qualifying Insurance falling within the respective ranges of premiums:

Premiums of Qualifying Insurance	Gift (per policy purchased)
Between S\$600 to S\$899.99 (inclusive)	S\$40 eCapitaVoucher
Between S\$900 to S\$1,299.99 (inclusive)	S\$55 eCapitaVoucher
Between S\$1,300 to S\$1,599.99 (inclusive)	S\$70 eCapitaVoucher
Between S\$1,600 to S\$1,999.99 (inclusive)	S\$85 eCapitaVoucher
Between S\$2,000 to S\$2,499.99 (inclusive)	S\$110 eCapitaVoucher
S\$2,500 and above	S\$150 eCapitaVoucher

Note: A minimum premium of S\$600 is required for the “Gift” above.

3. The Promotion shall apply in conjunction with any other promotion(s) applicable to the Qualifying Insurance, including the following promotion(s):

Promotions	
1	Any promotional code discount provided to all Singlife customers
2	Any discount for MINDEF/MHA/POGIS Group Insurance customers
3	Singlife Car Insurance (Electric Car) Promotion

4. Singlife will only issue the Gift to the Qualifying Customer. A redemption email will be sent to the Qualifying Customer’s email address in Singlife’s records within thirty (30) to sixty (60) days after the policy inception date of the Qualifying insurance.
5. A Qualifying Customer must ensure that accurate and valid particulars (including their email address) are provided to Singlife. Singlife will not be liable for any Gift that was not received as a result of inaccurate particulars provided by the Qualifying Customer (including wrong email address provided).

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6. The issuance and redemption of the Gift shall be conditional upon Singlife's receipt of payment of the premium amount of the Qualifying Insurance in full, falling which, the issuance of the Gift may be delayed until such payment has been made.
 7. All Gift redemptions shall be made no later than the expiry date indicated in the redemption email, and any Gifts not redeemed within the period indicated in the redemption email shall be forfeited and no replacement shall be issued.
 8. Singlife reserves the right to vary, amend, delete or add to these terms and conditions (including the eligibility of any customer, the type and value of the Gift and the period of the Promotion) at any time without notice at its sole discretion or to terminate, suspend, withdraw or discontinue the Promotion at any time without any notice, reference or liability to any person or party.
 9. Singlife reserves the right to exclude any person from participating in this Promotion at its sole discretion without providing any reason or prior notice.
 10. Singlife reserves the right to verify if the Qualifying Customer is eligible for the Promotion, and to claw back the value of the Gift issued if Singlife discovers that the Qualifying Customer was not eligible for the Promotion or failed to meet any requirements of the Promotion.
 11. The Gift is not transferable and is not exchangeable for cash, credit or any other item in part or in whole and is not replaceable, if expired, lost or stolen. Singlife reserves the right to replace the Gift with items of similar or other value at its absolute discretion, at any time without prior notice or liability to any person. There will be no replacement for any Gift that is expired or lost.
 12. Singlife shall not be obliged to replace any Gift that is expired or lost.
 13. Singlife makes no representation or warranty whatsoever as to the quality merchantability or fitness for purpose or any other implied terms or conditions with respect to the Promotion, the Gift, or any product and/or service relating to the Promotion. Any dispute about the Gift must be resolved directly with the supplier of the Gift. Singlife shall not be liable for defect or malfunction in any product or deficiency in any service provided, and/or any injury, claim, loss or damage whatsoever arising in connection with the Gift. Singlife shall not be liable to any person for the act, omission or neglect on the part of any agents, contractors, correspondents or other third parties.
 14. By participating in the Promotion, you consent to Singlife collecting, using, 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 third party providers administering the Promotion and redemption of the Gift, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion; 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>. Should you wish to withdraw your consent, please contact Singlife at personal_insurance@singlife.com or 6827 9933.

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15. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion is final and binding on you. No correspondence or appeals shall be entertained by Singlife. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
 16. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
 17. The terms of the Promotion shall be governed by and construed in accordance with the laws of the Republic of Singapore and all customers agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

All information is accurate at the time of print.

Disclaimers:

- (i) This document does not constitute a contract of insurance and reference should be made to the actual policy for the exact terms and conditions applicable. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice.
- (ii) Neither the advertisement of the Promotion nor the terms here have been reviewed by the Monetary Authority of Singapore.