



APPLICATION FORM

IMPORTANT: Please attach the following documents to your application:

- Copy of Identity document and supporting documents.
Please visit singlife.com for the list of acceptable documents required.
- Signed Cover Page, Policy Illustration, Product Summary, Bundled Product Disclosure (if applicable) and My Direct Purchase Products Checklist.

Backdated to (DD/MM/YY) **For Official Use Only**Contract No.

WARNING: PURSUANT TO SECTION 23(5) OF THE INSURANCE ACT 1966, YOU ARE TO DISCLOSE IN THIS APPLICATION FORM FULLY AND FAITHFULLY ALL FACTS WHICH YOU KNOW OR OUGHT TO KNOW, OTHERWISE THE INSURANCE EFFECTED MAY BE VOID.

This policy is underwritten by Singapore Life Ltd. and will be entered into the register of Singapore policies. The terms and conditions of this policy shall be governed by and construed in accordance with the laws of Singapore.

Please complete in capital letters and tick boxes as appropriate.

SECTION A: PARTICULARS OF ASSURED/LIFE ASSURED

Full Name as shown in Identity Card/Passport: Salutation Mr Mrs Mdm Miss Dr

Family Name Given Name

Gender Male Female Marital Status Single Married Widowed Divorced Others

Identity Card/Passport No. Race Chinese Malay Indian Others

Date of Birth (DD/MM/YY) Country of Birth City & Country of Residence Nationality (Please list your nationalities)

Contact No. (HP) (O) (H) Email Address

(Please provide at least mobile number)

Residential Address Block/Street No. Street Name

Unit No. Building Name Postal/Zip Code Country

Correspondence Address (if different from residential address): Block/Street No. Street Name

Unit No. Building Name Postal/Zip Code Country

Language Proficiency Proficient in spoken English Not proficient in spoken English Proficient in written English Not proficient in written English

What is your highest educational qualification?

No Formal Education PSLE GCE 'N'/'O' Level GCE 'A' Level/Diploma Degree/Professional

For existing policyholders with Singapore Life Ltd.:
(Not applicable to MINDEF/MHA/POGIS)

If the correspondence address differs from our existing records, do you wish to update the correspondence address for all your life and health policies?

Yes No

Employment Status Employed Self-employed Unemployed Retired

Occupation Exact Duties

Name of Employer

Nature of Business Accounting/Finance Casino/Other types of gaming/gambling operations Consulting Engineering

Executive/Management Government/Military Involved in production/distribution of military products

Money Service Business Professional Services Research & Development Sales/Marketing/Advertising

Others, please specify

Are you a member of senior management or a dealer/trader/counter staff/casino dealer/debt collector in the following industries? Yes No

- Casino or other types of gaming or gambling operations
- Precious metals or precious stones
- Money services business (excluding banks) including moneylenders, pawnbrokers, money-changing, credit loans, remittance, etc.
- Oil or petroleum
- Virtual or digital currencies

If you answered 'Yes', please complete B66 - Enhanced Customer Due Diligence Questionnaire.

SECTION B: DECLARATION

1. Declaration of US Indicia

Do you have one or more United States of America (US) Indicia*? Yes No

*Indicia means Residency, Citizenship, Place of Birth, Taxpayer ID Number, Mailing or Residential Address or Contact Number.

If 'Yes', please complete the **United States of America (US) Person Declaration Form** (available at www.singlife.com/fatca).

2. Declaration of Common Reporting Standard (CRS)

Tax regulations require us to collect certain information about each policyholder's tax status. Tax residency will usually be where you are liable to pay income taxes. Special circumstances may cause you to be a resident elsewhere or a resident in more than one country/jurisdiction at the same time (dual residency). We may be legally obliged to give the Inland Revenue Authority of Singapore (IRAS) this information, along with information relating to your accounts/policies, which may be shared between different countries' tax authorities.

If you have any questions on how to determine your tax residency status, please contact a professional tax adviser as we are not allowed to give tax advice.

Tick where applicable: CRS Declaration of Tax Residency (please note you can tick more than one)

I am a tax resident in Singapore. I am tax resident of other jurisdictions*.

*Please provide below the list of **all** countries in which you are a resident for tax purposes and the associated Tax Identification Numbers ("TIN").

ASSURED/LIFE ASSURED		
Country of Tax Residence	TIN	If TIN is not available, please select one of the reasons^ below.

^ Reasons why TIN is not available:

Reason A – The country does not issue TINs to its residents.

Reason B – Unable to obtain TIN or equivalent number.

Please provide explanation on reason which you are not able to obtain TIN or equivalent number:

Reason C – TIN is not required.

(Note: To be selected only if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction.)

For Entity and Controlling Persons, please complete the CRS Self-Certification Forms for Entity and Controlling Persons (available at www.singlife.com/CRS).

3. Declaration of Beneficial Ownership

"Beneficial Owner" means the natural person who ultimately owns or controls a customer or the natural person on whose behalf a transaction is conducted or business relations are established and includes any person who exercises ultimate effective control over a legal person or legal arrangement.

For the avoidance of doubt, completion of this section is not a nomination of beneficiary(ies) under the Policy.

Are there any beneficial owner(s) in relation to this policy? Yes No

If 'Yes', please provide details:

Name of Beneficial Owner (please complete CRS Self-Certification Forms available at www.singlife.com/CRS)		NRIC/Passport number/FIN (a copy to be submitted together)	Related to	Relationship
Family Name	Given Name			
			<input type="checkbox"/> Assured <input type="checkbox"/> Joint Assured <input type="checkbox"/> Both	

If you wish to disclose more than 1 Beneficial Owner, please furnish name(s), identity number(s) and relationship(s) in the B90 – Additional Information to Application Form and enclose together with this application.

4. Declaration of Politically Exposed Person (PEP)

Are you or any immediate family member or Beneficial Owner previously or currently entrusted with prominent public functions* in Singapore or a foreign country; or a close associate** of one who is/was entrusted with prominent public functions in Singapore or a foreign country? Yes No

* "Prominent public functions" includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations.

** "Close associate" means a natural person who is closely connected to a politically exposed person, either socially or professionally.

If 'Yes', please provide details:

Name of person previously or currently entrusted with prominent public functions:

Your relationship to the person listed above:

SECTION F: GENERAL QUESTIONS

1. What is the legal basis of your stay in the current country of residence? *(Please attach a copy of the document which shows the issue and expiry date)*
- Citizen/Permanent Resident Work Visa or Permit Employment Pass Dependent Pass Others _____

2. What is your **annual income** before tax (excluding fringe benefits such as allowance and commissions) and **annual expenses**?

	Amount
Annual Income	SGD
Annual Expenses	SGD

3. Do you take part in or plan to participate in any of the following activities:
Scuba diving, skydiving or parachuting, mountain or rock climbing (excluding artificial wall climbing), private flying, motor sports or other extreme or hazardous activities? Yes No

If **'Yes'**, please provide the activities _____

For **scuba diving**, please complete the following:

- a) Is this an one-off participation and no plan in future? Yes No

If **'No'**, please proceed with the following questions (b) to (d).

- b) Is the usual depth involved more than 40 metres? Yes No

- c) Do you dive alone and unaccompanied, or participate in cave or wreck diving or other more hazardous diving activities? Yes No

If **'Yes'**, please provide details.

- d) Have you ever been involved in accident or sustained injury during your involvement in this activity? Yes No

If **'Yes'**, please provide details.

4. Do you have any **other application outside of Singapore Life Ltd.** for Life, Critical Illness, Health or Disability insurance which are **pending** or being **contemplated** currently? Yes No

If **'Yes'**, please provide details:

Name of Company _____ Currency _____

Sum Assured _____ Type of Insurance _____

5. In the last 12 months, have you spent more than 90 days outside of your current country of residence (excluding holiday or leisure)? Yes No

	Country and City Visited	Purpose and Frequency of Travel	Duration per Trip
Assured/Life Assured			

6. In the next 12 months, do you plan to spend more than 90 days outside of your current country of residence (excluding holiday or leisure)? Yes No

	Country and City Visited	Purpose and Frequency of Travel	Duration per Trip
Assured/Life Assured			

SECTION G: HEALTH QUESTIONS

1. What is your height and weight?

Height _____ metres Weight _____ kg

2. Are you a smoker? If **'Yes'**, how many sticks do you smoke daily? Yes No
(including social smokers, cigar smokers or those who have given up within the last 12 months) Sticks per day _____

3. Do you drink alcohol? If **'Yes'**, on average how many alcoholic drinks, do you consume **per week**? Yes No
(1 standard alcoholic drink is the equivalent of 1 can of beer, 1 glass of wine (125 ml) or 1 shot of spirits (30 ml)) Total per week _____

4. Have you ever taken or used **addictive** or **illegal drugs**, or been **treated** for **drug addiction** or **alcoholism**? Yes No
If **'Yes'**, please provide details:

Substance Used	Date When Started Taking	Date When Ceased	Treatment

SECTION G: HEALTH QUESTIONS (continued)

5. Do you have a regular doctor? Yes No

If 'Yes', please provide details:

Name

Address

6. Have you experienced **symptoms** or received **medical advice** or had **treatment** for any of the following conditions (**whether diagnosed or not**)?

- a) Heart attack, chest pain or discomfort, irregular heart beat, heart valve disorder, heart murmur, palpitations or any other blood vessel or heart disease or disorder? Yes No
- b) High blood pressure or high cholesterol? Yes No
- c) Cancer, tumour, cyst, lump or growth of any kind including cancer screening tests that were not normal? Yes No
- d) Diabetes, elevated or raised blood sugar, thyroid disorders or any other endocrine disease or disorder? Yes No
- e) Asthma, bronchitis, pneumonia, tuberculosis, emphysema or any other breathing or lung disease or disorder? Yes No
- f) Depression, anxiety, stress or any other mental or nervous disorder? Yes No
- g) Arthritis, gout or any other disorder, pain or injury to the muscles, bones, tendons, limbs, joints, spine (back or neck)? Yes No
- h) Stroke, epilepsy, fits, paralysis or weakness of limb, head injury or any other neurological disease or disorder? Yes No
- i) Crohn's disease, ulcerative colitis, gastritis, stomach or duodenal ulcers, blood in stools or any other bowel, stomach or intestinal disease or disorder? Yes No
- j) Hepatitis B or C, fatty liver, abnormal or elevated liver function, gallstones or any other liver or gallbladder disease or disorder? Yes No
- k) Anaemia, thalassaemia, haemophilia or any other blood disease or disorder? Yes No
- l) Kidney stones, kidney infection, urine abnormalities or any other kidney, bladder, prostate or gynaecological disease or disorder? Yes No
- m) Eye, ear, nose or throat disease or disorder (excluding sight problems corrected by prescription lenses)? Yes No
- n) Any other illness, disorder, operation, physical disability or injury not mentioned above? Yes No

If you have answered 'Yes' to any of the above Question 6(a) to 6(n), please complete the following:

Name of Condition	Date of first symptoms or diagnosis	Have you made a full recovery with no further treatment, ongoing symptoms or complications?		Name and address of the doctor who you consulted
Question () Condition: <input type="text"/>	<input type="checkbox"/> 0 to 6 months <input type="checkbox"/> 7 to 12 months <input type="checkbox"/> 1 to 2 years <input type="checkbox"/> 2 to 3 years <input type="checkbox"/> 3 to 5 years <input type="checkbox"/> 5 years or more	<input type="checkbox"/> Yes How long has it been since your full recovery? <input type="checkbox"/> 0 to 6 months <input type="checkbox"/> 7 to 12 months <input type="checkbox"/> 1 to 2 years <input type="checkbox"/> 2 to 3 years <input type="checkbox"/> 3 to 5 years <input type="checkbox"/> 5 years or more	<input type="checkbox"/> No What treatment or medication are you taking? <input type="text"/> <input type="text"/> <input type="text"/>	Name <input type="text"/> Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Question () Condition: <input type="text"/>	<input type="checkbox"/> 0 to 6 months <input type="checkbox"/> 7 to 12 months <input type="checkbox"/> 1 to 2 years <input type="checkbox"/> 2 to 3 years <input type="checkbox"/> 3 to 5 years <input type="checkbox"/> 5 years or more	<input type="checkbox"/> Yes How long has it been since your full recovery? <input type="checkbox"/> 0 to 6 months <input type="checkbox"/> 7 to 12 months <input type="checkbox"/> 1 to 2 years <input type="checkbox"/> 2 to 3 years <input type="checkbox"/> 3 to 5 years <input type="checkbox"/> 5 years or more	<input type="checkbox"/> No What treatment or medication are you taking? <input type="text"/> <input type="text"/> <input type="text"/>	Name <input type="text"/> Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Question () Condition: <input type="text"/>	<input type="checkbox"/> 0 to 6 months <input type="checkbox"/> 7 to 12 months <input type="checkbox"/> 1 to 2 years <input type="checkbox"/> 2 to 3 years <input type="checkbox"/> 3 to 5 years <input type="checkbox"/> 5 years or more	<input type="checkbox"/> Yes How long has it been since your full recovery? <input type="checkbox"/> 0 to 6 months <input type="checkbox"/> 7 to 12 months <input type="checkbox"/> 1 to 2 years <input type="checkbox"/> 2 to 3 years <input type="checkbox"/> 3 to 5 years <input type="checkbox"/> 5 years or more	<input type="checkbox"/> No What treatment or medication are you taking? <input type="text"/> <input type="text"/> <input type="text"/>	Name <input type="text"/> Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

SECTION G: HEALTH QUESTIONS (continued)

7. **Other than conditions that you have already told us about**, in the **last 5 years** have you had any **abnormal medical test result** from medical test(s) such as X-ray, ultrasound, imaging scan, biopsy, electrocardiogram (ECG), HIV test, blood or urine test, Covid-19 PCR, pap smear or mammogram?

Yes No

If 'Yes', please provide details:

Name of medical test	Date of initial test	Have you had a follow-up test? <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of follow-up test	Have you been prescribed treatment or been advised to have any further test? <input type="checkbox"/> Yes <input type="checkbox"/> No	Name and address of the doctor who you consulted?
	<input type="checkbox"/> 0 to 6 months <input type="checkbox"/> 7 to 12 months <input type="checkbox"/> 1 to 2 years <input type="checkbox"/> 2 to 3 years <input type="checkbox"/> 3 to 5 years	If 'Yes', what was the result? <input type="checkbox"/> normal <input type="checkbox"/> abnormal <input type="checkbox"/> don't know	<input type="checkbox"/> 0 to 6 months <input type="checkbox"/> 7 to 12 months <input type="checkbox"/> 1 to 2 years <input type="checkbox"/> 2 to 3 years <input type="checkbox"/> 3 to 5 years	If 'Yes', please provide details <div style="border: 1px solid black; height: 40px;"></div>	Name <input type="text"/> Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

8. **Other than the conditions that you have already told us about**, are you currently experiencing **symptoms** or **considering** seeking medical advice or treatment for your health other than minor illnesses such as cold or flu?

Yes No

If 'Yes', please provide details:

What symptoms or condition?	Date of first symptoms			Date of any planned medical consultation
	<input type="checkbox"/> 0 to 6 months	<input type="checkbox"/> 7 to 12 months	<input type="checkbox"/> 1 year or more	
	<input type="checkbox"/> 0 to 6 months	<input type="checkbox"/> 7 to 12 months	<input type="checkbox"/> 1 year or more	

9. Has any of your natural parent or sibling been diagnosed with or died from any of the following **before age 60**?

Yes No

- Cancers of the bowel, colon, breast or ovary
- Diabetes mellitus
- Cardiomyopathy, coronary artery disease, heart attack, ischaemic heart disease, stroke
- Multiple sclerosis, muscular dystrophy
- Alzheimer's disease, Huntington's disease, Parkinson's disease
- Polycystic kidney disease
- any other hereditary disease or disorder requiring regular consultation?

If 'Yes', please provide details:

Medical condition	Relationship	Age of diagnosis	Age of death (if applicable)

10. Have **you** or **your spouse** or partner been told to have, received any **medical advice, counselling or treatment** in connection with sexually transmitted diseases, AIDS, AIDS Related Complex or any other AIDS related condition?

Yes No

If 'Yes', please provide details

11. **Female Only:**

- a) Are you currently pregnant? Yes No
- b) Do you have, or does your doctor expect you to have any complications such as high blood pressure, abnormal blood sugar, gestational diabetes? Yes No

i) What condition?

ii) How many months pregnant are you? months

SECTION H: DECLARATION / REPLACEMENT OF EXISTING POLICY(IES)

1. Are you a first time buyer of Life Insurance with Singapore Life Ltd.? Yes No

2. Do you have any existing life insurance policy(ies) **outside of Singapore Life Ltd.**? Yes No

If 'Yes', please provide details

Name of Company	Please complete the Sum Assured in contract currency					Year Issued
	Life	Total & Permanent Disability	Critical Illness	Disability Income	Others	

3. Is this application to replace or intended to replace any life insurance policy(ies) or unit trust(s), with Singapore Life Ltd. or any other insurance company, bank, or financial adviser? Yes No

If 'Yes', please provide details

Name of Company	Type of Policy	Sum Assured	Year Issued

Warning:

If you are switching/replacing your existing policy with this new application, please be informed that:

- You may incur transaction costs without gaining any real benefit from the switch/replacement.
- You may incur penalties for terminating the existing policies.
- You may not be insurable at standard terms.
- The switch/replacement policy may offer a lower level of benefit at a higher cost or same cost, or offer the same level of benefit at a higher cost.
- The switch/replacement policy may be less suitable and the terms and conditions may differ.
- There may be other options available besides switching/policy replacement.

You are advised to consult your present Financial Adviser Representative and consider the possible disadvantages of switching/policy replacement such as fees and charges and the changes in level of benefits before making a final decision.

SECTION I: PERSONAL DATA CONSENT

Let's stay in touch – on your terms!

Experience better ways to financial freedom with our exclusive offers and news via email, mail, calls and messaging platforms. Simply tell us if you're interested:

- Yes please, I want to hear about offers and news just for me.
 No thanks, I don't want to hear about offers and news just for me.

Update your preference anytime, anywhere at MySinglife (www.singlife.com/mysinglife) or contact Singlife at +65 6827 9933.

- I/We consent to Singapore Life Ltd. ("Singlife") collecting, using and/or disclosing my/our personal data (whether contained in this form or obtained from other sources; existing data in Singlife's record or to be collected in future) for the following purposes:
 - to issue and administer the Assured/Life Assured's existing and/or new policy(ies) and/or account(s) with Singlife and such other purpose ancillary or related to the administering of the policy(ies) and/or account(s), including the processing of his/her personal data for underwriting purposes, payment of premiums (including, where applicable, the deduction of premiums due from the MediSave accounts of the proposed Lives Assured) and/or claims purposes;
 - for statistical, research, compliance, audit and regulatory purposes;
 - to provide general information on product enhancements and services relevant to the Assured/Life Assured's needs or policies (including increasing benefits, adding riders/ supplements and/or Lives Assured) as well as to provide financial advice or product recommendations to him/her, where applicable; and
 - where applicable, to provide the Assured/Life Assured with information about Singlife's and Singlife related group of companies' products and services (including marketing offers and promotions).
- I/We also consent to Singlife disclosing and/or transferring my/our personal data to Singlife related group of companies, third party service providers, reinsurers, suppliers and intermediaries (including the Assured/Life Assured's financial adviser, where applicable), whether located in Singapore or elsewhere, for the above purposes and such other purposes as described in Singlife's Data Protection Notice.
- Where applicable, I/we confirm that for the personal data of other individuals (contained in this form) that I/we have disclosed to Singlife, that I/we have prior to disclosing such personal data to Singlife, obtained the appropriate consent from the individual(s) to:
 - permit me/us to collect, use and/or disclose the individual's(s') personal data to Singlife for the above purposes;
 - permit Singlife to collect, use and/or disclose the individual's(s') personal data for the above purposes; and
 - permit Singlife to disclose and/or transfer the individual's(s') personal data to Singlife related group of companies, third party service providers, reinsurers, suppliers and intermediaries (including the Assured/Life Assured's financial adviser, where applicable), whether located in Singapore or elsewhere, for the above purposes.
- I/We confirm that I/we have read, understood and agree to be bound by the terms of Singlife's Data Protection Notice (which may be found on <https://singlife.com/en/pdpa>) as may be amended, supplemented and/or substituted by Singlife from time to time, and confirm that I/we am/are aware that the latest version of such terms (amended, supplemented and/or substituted version) will be posted on Singlife's website and such version shall bind the Assured/Life Assured upon posting and/or where the Assured/Life Assured continues to use the relevant products and services offered by Singlife to which such terms relate to.

SECTION J: E-DOCUMENTS

Let's work together to save the trees.

You will receive your policy, any endorsements and communications electronically once they are ready. Please provide us with your mobile number and email address, and we will inform you when e-documents are ready for viewing online at www.singlife.com/MyDocuments. If e-documents are not available, you will receive printed documents. This will apply to all your individual life and health policies with Singapore Life Ltd. You may log on to MySinglife to opt for your preferred document option and may switch between e-documents and printed documents.

Please tick here if you wish to continue to receive hard copies of your policy, any endorsements and communications. This will apply to all your individual life and health policies with Singapore Life Ltd.

SECTION K: ADDITIONAL DECLARATION

1. I confirm that I have received a copy of the Cover Page, Policy Illustration, Product Summary, Bundled Product Disclosure (if applicable), Direct Purchase Product Factsheet, and Direct Purchase Product Checklist and that I have read and understood their content.
2. I understand the plan's benefits and exclusions. I further acknowledge that I have received a copy of Your Guide to Life Insurance and Your Guide to Health Insurance and Infographic "Evaluating My Health Insurance Coverage" (applicable if critical illness supplementary benefit is selected), and Infographic "Moratorium on Genetic Testing and Insurance", or am aware that I can view or download a copy of Your Guide to Life Insurance, Your Guide to Health Insurance and Infographic "Evaluating My Health Insurance Coverage", and Infographic "Moratorium on Genetic Testing and Insurance" from www.singlife.com and I have also read and understood the guide(s).
3. I am aware that if I decide that the policy is not suitable after my purchase, I may terminate the policy in accordance with the free-look provision, if any, and you may recover from me any expense incurred in underwriting the policy.
4. I understand that the insurance shall not take effect until this application is accepted, the full premium is received and the policy is issued by Singapore Life Ltd.
5. I declare that no material fact, that is, any fact likely to influence the assessment and acceptance of this application has been withheld and to the best of my knowledge and belief, the information furnished is true and complete. I agree to inform Singapore Life Ltd. if there is any change in the state of my health or activities between the date of this application and the date the policy is issued by Singapore Life Ltd. to me. If any information disclosed to Singapore Life Ltd. (whether on this Application Form or otherwise) disagrees with any information disclosed to Singapore Life Ltd. on another application form or otherwise, I shall answer all questions and provide all documentation which Singapore Life Ltd. may require; and if a Pre-Existing Condition is found, Singapore Life Ltd. may, in its absolute discretion, impose conditions (including but not limited to permanent exclusion of the Pre-Existing Condition), void or terminate my policy or reject my application.
6. I agree that all medical examination reports done for the purpose of this application are properties of Singapore Life Ltd. to be used solely for insurance purposes.
7. I declare that I have not been the subject of any proceedings of a criminal nature or have been notified of any potential proceedings or of any investigation which might lead to those proceedings, or have been convicted of a criminal offence, or is being subject to any pending proceedings which may lead to such a conviction, under any law in any jurisdiction.
8. I am aware that the product I am applying for is authorised for sale in Singapore and I acknowledge that I am responsible for ensuring that the laws and regulations applicable to my nationality and country of residence allow my purchase of this product. I understand that no liability can be accepted by Singapore Life Ltd. for any legal consequences under the laws of any other country or any tax implications that may arise in connection with my purchase of this product. I am also responsible for my own tax affairs and hereby declare that I have not been convicted of any serious tax crimes.
9. I further declare that I am not an undischarged bankrupt and that I have committed no act of bankruptcy within the last twelve months and no receiving order or adjudication order in bankruptcy has been made against me during that period.
10. I authorise any medical source, insurance office or organisation to release to Singapore Life Ltd. and similarly Singapore Life Ltd. to release to any medical source, insurance office or organisation, to the extent permitted by law, relevant information concerning me at any time, regardless of whether the application is accepted by Singapore Life Ltd. A photographic or electronic copy of this authorisation shall be as valid as the original.
11. I acknowledge that I have verified my affordability and adequacy of insurance coverage, and I take sole responsibility to ensure that this product is appropriate to my financial needs and insurance objectives.
12. I understand and agree that:
 - (a) Singapore Life Ltd. ("**Singlife**") is entitled not to accept or process this application should I, or a person connected with the relevant Policy, be found to be a Prohibited Person. A Prohibited Person means a person or entity (including any director or direct/indirect shareholder or person having executive authority or natural persons appointed to act on my behalf, beneficiaries, or my beneficial owners or beneficiaries' beneficial owners) who is/are subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which have the effect of prohibiting Singlife from providing insurance coverage, transacting business with or otherwise offering any economic benefits to me or any other beneficiaries or assignees under the relevant Policy. As an ongoing obligation, I shall immediately inform Singlife if there are any changes to my or the identities, status/constitution/establishment, particulars and identification documents of these persons. If an application is accepted or processed by Singlife despite a person connected with the relevant Policy being a Prohibited Person, Singlife shall be entitled to block or terminate the relevant Policy at any time, whether with effect from inception of the relevant Policy or otherwise; and

SECTION K: ADDITIONAL DECLARATION (continued)

12. (b) Singlife shall act in accordance with the economic sanctions laws, regulations, prohibitions, resolutions, embargoes, restrictions or rules relating to individuals, entities and/or countries, that are applicable to its business operations, including but not limited to those imposed, enacted, administered or enforced by the United Nations, the United States, including without limitation, (i) the Office of Foreign Assets Control of the US Department of Treasury (**OFAC**); (ii) the United Nations; (iii) the European Commission; (iv) the United Kingdom including without limitation, His Majesty's Treasury (**HMT**); (v) Singapore, including but not limited to the Monetary Authority of Singapore (**MAS**); (vi) any other trade or economic sanctions authority or regime in any country that Singlife considers applicable; (together "**Sanctions**"). Accordingly, Singlife shall not enter into or continue with a contract or business arrangement that could potentially cause Singlife to incur risks of violating, or cause Singlife to violate, Sanctions. Singlife shall have the right to take all action that it deems appropriate to act in accordance with Sanctions, including but not limited to blocking, reporting, suspending and/or terminating Singlife's relationship with me and/or any sanctioned person connected with the relevant Policy, and not making or receiving payments under the relevant Policy, without any obligation to notify me and/or any sanctioned person under the relevant Policy in advance of taking such actions, or obtain licences from any government to enable the continuance of Singlife's relationship with me and or any such individual or entity.
- (c) Singlife's decision in sub-paragraphs (a) and (b) above shall be final.
13. If I opt to receive my policy, endorsements and communications electronically ("**e-docs**"), I agree that:
- (i) my e-docs will be made available in my MySinglife account; and
 - (ii) an e-doc is deemed to have been received by me upon my receipt of the SMS and/or email that it is accessible on MySinglife. The SMS or email will be sent to the last known mobile number and/or email address notified to Singapore Life Ltd.
14. If my policy, any endorsements or communications is mailed, I deemed to have received it 7 days from the date of posting to the last known address notified to Singapore Life Ltd.
15. I represent, warrant and undertake that:
- (i) my mobile number, address and email address notified to Singapore Life Ltd. is correct and complete;
 - (ii) I will notify Singapore Life Ltd. immediately of any change to my mobile number, address or email address; and
 - (iii) I shall indemnify Singapore Life Ltd. for any losses, damages or other consequences arising from or in connection with any incomplete or incorrect mobile number, address or email address.

Application for Common Reporting Standard:

1. I/We declare and confirm the following:
- (i) that the information provided for the purposes of CRS/tax regulation is correct and complete;
 - (ii) I/We will inform Singapore Life Ltd. within 30 days of any change in circumstances which affect my tax residency status or cause the information contained herein to become incorrect or incomplete, and to provide Singapore Life Ltd. a suitably updated self-certification and declaration within 90 days of such change in circumstances; and
 - (iii) I/We understand that the information that will be reported to the IRAS and any other tax authorities of another country is:
 - Name, address, jurisdiction of tax residence, Tax Identification Number (TIN) and date of birth.
 - My/Our account/policy number and that the account/policy with is with Singapore Life Ltd.
 - The balance or value of the account/policy at the end of the calendar year or at the date the contract it was closed.
 - The gross amount of interest, dividends, proceeds from sale or redemption or other amounts paid or credited to me/us or my/our account/policy during the calendar year.

Important Notes:

If a material fact is not disclosed in this application, any policy issued may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to our customer service officer but was not included in the application. Please check to ensure you are fully satisfied with the information declared in this application.

Additionally and without prejudice to the parties' rights and obligations whether under law or otherwise, following the submission of your proposal, you must continue to disclose any and all material facts that may arise or which have changed from the information you had provided.

Your Signature (Assured/Life Assured) (For age next birthday 19 years & above)

Name

Identity Card/Passport No.

Date (DD/MM/YY)

This section is to be completed if you are accompanied by a Trusted Individual* during the application process.

Signature of Trusted Individual

Name of Trusted Individual

Relationship to You (Assured/Life Assured)

Identity Card/Passport No.

Date (DD/MM/YY)

*A Trusted Individual must be at least 18 years or older, is proficient in spoken or written English and possesses at least GCE 'O' or 'N' Level certifications, or equivalent academic qualifications

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APPLICATION FORM

Please remember

- to countersign any amendments
- that the use of correction fluid/tape is not allowed
- to return the original form to Singapore Life Ltd.
- For POSB/DBS Account Holders, you can apply for GIRO via ibanking. For more details, please visit www.singlife.com/premium-payments

AUTHORISATION AND DECLARATION

- I/We hereby instruct and authorise Singapore Life Ltd. ("Singlife") to debit my/our bank account to pay for my policy/policies.
- I/We authorise the Bank to reject Singlife's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. The Bank may also at its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
- I/We consent to this authorisation being in force until terminated by me/us or upon receipt of my/our written revocation to Singlife.
- I/We consent to Singapore Life Ltd. ("Singlife") collecting, using and/or disclosing my/our personal data for the processing of the transaction as described in this form; statistical, research, compliance, audit and regulatory purposes; and such other purposes ancillary or related to the administering of the policy(ies), account(s) and/or managing my/our relationship with Singlife.
- I/We also consent to Singlife disclosing and transferring my/our personal data to Singlife related group of companies, third party service providers, reinsurers, suppliers and intermediaries (including Policy Owner's(s) financial adviser, where applicable), whether located in Singapore or elsewhere, for the above purposes.
- Where applicable, I/we confirm that for the personal data of other individuals (contained in this form) that I/we have disclosed to Singlife, that I/we have prior to disclosing such personal data to Singlife, obtained the appropriate consent from the individual(s) to:
 - permit me/us to collect, use and/or disclose the individual's(s) personal data to Singlife for the above purposes;
 - permit Singlife to collect, use and/or disclose the individual's(s) personal data for the above purposes; and
 - permit Singlife to disclose and/or transfer the individual's(s) personal data to Singlife related group of companies, third party service providers, reinsurers, suppliers and intermediaries (including the Policy Owner's(s) financial adviser, where applicable), whether located in Singapore or elsewhere, for the above purposes.
- I/We have read, understood and agree to be bound by the terms of Singlife's Data Protection Notice (which may be found on <https://singlife.com/en/pdpa>) as may be amended, supplemented and/or substituted by Singlife from time to time, and confirm that I/we am/are aware that the latest version of such terms (amended, supplemented and/or substituted version) will be posted on Singlife's website and such version shall bind me/us upon posting until such time when I/we withdraw the consent or revoke the interbank GIRO arrangement indicated here.

1. FOR APPLICANT'S COMPLETION

Date (dd/mm/yyyy):		Billing Organisation: SINGAPORE LIFE LTD.	
Bank Name (please tick one bank below): <input type="checkbox"/> POSB/DBS <input type="checkbox"/> UOB <input type="checkbox"/> OCBC <input type="checkbox"/> HSBC <input type="checkbox"/> Standard Chartered <input type="checkbox"/> Others: _____		Signature(s) / Thumbprint(s) ^:(as in Bank's Record) <small>^ Please sign and mail the original form to us. For thumbprint, please visit your bank with identification for verification.</small>	
Bank Account Holder's Name(s): Mr/ Mdm/ Ms/ Dr			
Bank Account Number:		Account Holder's NRIC(s):	
Policy Number(s)*	Policy Owner's NRIC No.	Relationship to Account Holder	Reason if Account Holder is not Policy Owner

*Please write the Policy Number(s) which you wish to apply for GIRO.

2. FOR OUR COMPLETION

SWIFT BIC	Bank Account Number	Singapore Life Ltd.'s Customer's Reference Number	
DBSSSGSGXXX	<input type="checkbox"/> 0270007597		
	<input type="checkbox"/> 0039001886		

3. FOR BANK'S COMPLETION

To: Singapore Life Ltd.

This application(s) is hereby **REJECTED** (please tick) for the following reason(s):

- | | |
|---|---|
| <input type="checkbox"/> Signature/Thumbprint# differs/irregular# from bank's records | <input type="checkbox"/> Wrong account number |
| <input type="checkbox"/> Signature/Thumbprint# is incomplete/unclear# | <input type="checkbox"/> Amendments not countersigned by Account Holder |
| <input type="checkbox"/> Account operated by Signature/Thumbprint# | <input type="checkbox"/> Others _____ |

please delete where applicable

Name of Approving Officer

Authorised Signature

Date (DD/MM/YY)

□□ / □□ / □□

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