



**TERMS AND CONDITIONS
FOR THE PREMIUM DISCOUNT PROMOTION FOR SINGLIFE MULTIPAY CRITICAL ILLNESS II
(the "Promotion")**

1. Only Qualifying Customers (as defined below) are eligible for the Promotion.
2. To be a **"Qualifying Customer"**:
 - a) You must apply for Singlife Multipay Critical Illness II (the "Qualifying Plan"); and
 - b) Your application for the Qualifying Plan must be signed on or after 3 December 2025.
3. This Promotion is ongoing until further notice. Changes will be updated on our website: www.singlife.com/promotions/multipay-critical-illness-ii
4. The calculation of premium discount that you would be eligible for shall be as follows:
 - a) A 10% perpetual premium discount will be applied to the Qualifying Plan; and
 - b) An additional 20% first-year premium discount will be applied on top of the perpetual premium discount.
5. The perpetual premium discount in clause 4 (a) applies throughout the premium payment term while the 20% first-year premium discount in clause 4 (b) applies only to the first policy year, as long as the Qualifying Plan remains in force and premium rates remain applicable. Singapore Life Ltd. reserves the right to change or withdraw the discounts at our absolute discretion at any time without notice or liability.
6. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
7. Singapore Life Ltd. reserves the right to change or withdraw the Promotion at our absolute discretion at any time without notice or liability.
8. Singlife reserves the right to verify whether a Qualifying Customer is eligible, and claw back the premium discount if Singlife discovers that you are not eligible for the Promotion or fail to meet any requirement of the Promotion.
9. The discount is applied on a per policy basis, subject to underwriting.
10. The discount is not exchangeable for cash, credit or any other item in part or in whole.
11. In the event of any cancellation of the policy where a refund is applicable, only the premiums paid (which excludes the amount on the discount) will be returned.
12. By participating in this Promotion, you accept that Singapore Life Ltd.'s decision on all matters relating to the Promotion is final and binding on you. 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 will prevail.
13. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
14. The terms of the Promotion will be governed by the construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
15. The Qualifying Plan is underwritten by Singapore Life Ltd.



16. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
17. Information is correct as of 3 December 2025.

