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**TERMS AND CONDITIONS  
GST WAIVER PREMIUM DISCOUNT PROMOTION FOR  
SINGLIFE SHIELD STARTER AND SINGLIFE HEALTH PLUS STARTER  
("Promotion")**

1. Only Qualifying Customers are eligible for the Promotion.
2. To be a "Qualifying Customer":
  - a. You must apply for Singlife Shield Starter (the "Qualifying Plan") and/or Singlife Health Plus Starter (the "Qualifying Rider"); and
  - b. Your application for the Qualifying Plan and/or the Qualifying Rider must be submitted from 19 July 2023 to 31 December 2024 (the "Promotion Period", both dates inclusive);
3. You will enjoy a waiver of the prevailing Goods and Services Tax (GST) chargeable on the Qualifying Plan and/or Qualifying Rider, for the first-year premium payment.
4. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
5. Singlife reserves the right to change or withdraw the Promotion at our absolute discretion at any time without notice or liability.
6. Singlife reserves the right to verify whether a Qualifying Customer is eligible.
7. Discount is given on a per policy basis, subject to underwriting.
8. The discount is not exchangeable for cash, credit, or any other item in part or in whole.
9. 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. For MediSave-funded policies, the premiums will be transferred back into your MediSave account.
10. By participating in this Promotion, you accept that Singlife'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.
11. By participating in this Promotion, you consent to Singlife collecting, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party 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, and
  - (b) For statistical, research, audit, regulatory and compliance purposes.For details of Singlife's Personal Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, you may contact Singlife at [cs\\_life@singlife.com](mailto:cs_life@singlife.com) or +65 6827 9933.
12. 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.
13. The terms of the Promotion will be governed by and 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.
14. The Qualifying Plan and Qualifying Rider are underwritten by Singlife.

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15. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
  16. All information is correct as of 3 Jan 2024.