



Live more, Bank less

## Terms & Conditions of DBS Singlife Shield Starter and Health Plus Starter Promotion (“Promotion”)

1. The Promotion is jointly organised by DBS Bank Ltd (“**DBS**”) and Singapore Life Ltd (“**Singlife**”) (collectively, the “**Organisers**”). Singlife Shield Starter and Health Plus Starter policies are underwritten by Singlife and distributed by DBS.
2. To be eligible for the Promotion:-
  - a. You must be a POSB/DBS Child Development Account (CDA) holder;
  - b. You must apply for Singlife Shield Starter and Health Plus Starter policies (“**Qualifying Plans**”) via DBS Health Marketplace, between 5 September 2024 and 31 December 2024 (both dates inclusive) (“**Promotion Period**”);
  - c. You must key in “CDA1” in the promo code field in your application; and
  - d. Singlife must accept your application and you must make payment of the full amount of the insurance premium for the Qualifying Plans during the Promotion Period.
3. Upon successful application for the Qualifying Plans during the Promotion Period, you shall be entitled to receive the following premium discount (“**Discount**”):-

Qualifying Plans	Discount
Singlife Shield Starter and Health Plus Starter	S\$50 discount on first year insurance premium

4. The Organisers reserve the right to change or withdraw the Promotion at our absolute discretion at any time without notice or liability.
5. Each Qualifying Plans successfully applied for shall entitle you, the policyholder, to one (1) Discount only, subject to underwriting.
6. This Discount shall not be exchangeable for cash, credit, or any other item in part or in whole.
7. In the event of any cancellation of the policy where a refund is applicable, only the actual amount of premiums we received (which is the amount of premiums for your policies less the Discount) shall be returned. For CPF-funded policies, the premiums shall be transferred back into your CPF account.
8. By participating in this Promotion, you accept that the Organisers’ decision on all matters relating to the Promotion shall be 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 shall prevail.
9. The terms of this Promotion shall be governed by and constructed 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.
10. Please refer to your full policy contract for all other terms and conditions governing your insurance policy.
11. Notwithstanding anything herein, the Organisers have the absolute discretion to determine the eligibility of any person to participate in the Promotion.
12. The Organisers have absolute discretion to vary or change these terms and/or suspend or terminate the Promotion at any time without giving notice and without liability.
13. The Organisers shall have the final decision on all matters regarding the Promotion.
14. 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:-

- i) for the administration of the Promotion, including the third parties administering the Promotion, or any third parties that Singlife may, in its absolute discretion consider appropriate or necessary in connection with the Promotion;
- ii) for statistical, research, audit, regulatory and compliance purposes; and
- iii) for the purposes of the Promotion.

For details of Singlife's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. You may withdraw your consent by contacting Singlife at [cs\\_life@singlife.com](mailto:cs_life@singlife.com) or +65 6827 9933.

You agree to the terms of the DBS Bank Privacy Policy, which can be found at [www.dbs.com/privacy](http://www.dbs.com/privacy).

- 15. Any person who does not participate in this Promotion shall have no right under the Contract (Rights of Third Parties) Act 2001 to enforce any of these terms.
- 16. All information is correct at the time of print.