

**TERMS AND CONDITIONS 1 JULY TO 31 DECEMBER 2021 AVIVA CUSTOMER CAMPAIGN PROMOTION (the "Promotion")**

1. Only Qualifying Customers are eligible for the Promotion. To be a "Qualifying Customer":
  - a) you must apply for cover under one of the Qualifying Plans as an insured member (main insured or dependants), and the application (including any attaching riders), must meet the Minimum Sum Assured;
  - b) your application for cover under the Qualifying Plan must be submitted between 1 July 2021 and 31 December 2021 (both dates inclusive), and the policy must be issued by Aviva by 28 February 2022;
  - c) your application for cover under the Qualifying Plan can be either new application or upgrade of an existing cover which you currently hold under the MINDEF & MHA Group Insurance Scheme; and
  - d) your application for cover under the Qualifying Plan must pass the 14 days free-look period.
2. The Qualifying Plans, Minimum Sum Assured criteria and value of Gift Voucher (the "Gift Voucher") are as follows:

<b>Qualifying Plan: MINDEF &amp; MHA Group Insurance Scheme</b>	<b>Minimum Sum Assured</b>	<b>Gift Voucher Value</b>
Group Term Life (GTL)	S\$600,000 and above	\$50
Group Personal Accident (GPA)	S\$600,000	\$10
Rider: Living Care	S\$300,000 and above	\$15
Rider: Living Care Plus	S\$300,000 and above	\$15

3. Aviva reserves the right to amend, add, withdraw or supplement the Qualifying Plan in the Promotion at its sole discretion at any time without notice or liability.
4. If you apply for more than one Qualifying Plan, you will receive the Gift Voucher for each policy.
5. Premiums for multiple Qualifying Plans cannot be combined to qualify for this Promotion or for a higher tier.
6. All applications for Qualifying Plans are subject to such policy terms and conditions as Aviva may impose.
7. The Gift Voucher is not transferable nor exchangeable for any other item in part or in whole and is not replaceable if lost or stolen.
8. Aviva reserves the right to replace the Gift Voucher with gift items of similar or other value at its absolute discretion, at any time without prior notice.
9. Aviva will only issue the Gift Voucher to the insured member (as described in paragraph 1(a)) of the Qualifying Plan. An email notification to inform the insured member about the Gift Voucher will be sent to the designated email address) stated in the application form within three (3) months after the issuance of the Certificate of Insurance ("COI") for your cover. There will be no reissuance of Gift Voucher. Gift Voucher once emailed to the designated email address will be considered as final issuance.

10. Aviva reserves the right to deduct the amount equivalent to the Gift Voucher value, which you accept and agree shall be the amount stated in Clause 2 above, from the amount of premiums refundable to you if your policy is cancelled under the free-look cancellation clause. If the policy is cancelled after the free-look period, Aviva reserves the right to recoup the amount stated in Clause 2 above.
11. By participating in this Promotion, you consent under the Personal Data Protection Act (Cap 26 of 2012) ("Act") to the collection, use and disclosure of your personal data by/to Aviva and such other third party for the purpose of the Promotion, including the third parties administering the redemption, or any third parties that Aviva may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion. You confirm that you have read and agree to be bound by the terms of the Aviva Data Protection Policy, as may be amended, supplemented and/or substituted by Aviva from time to time, a copy of which can be found on [www.aviva.com.sg/pdpa.html](http://www.aviva.com.sg/pdpa.html).
12. The Promotion is subject to the availability of the Gift Voucher, and Aviva may in its absolute discretion vary the Promotion terms and conditions (including the value of the Gift Voucher) or withdraw or discontinue the Promotion at any time without notice or liability.
13. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.
14. 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 jurisdiction of the courts of the Republic of Singapore.
15. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
16. These policies are underwritten by Aviva Ltd.
17. Aviva's decision on all matters relating to the Promotion will be at our absolute discretion and will be final and binding on you.
18. In the event of any inconsistency between the terms and conditions in the brochure, marketing or promotional materials relating to the Promotion and these terms and conditions, the terms and conditions indicated herein will prevail.
19. All information is accurate at the time of print.