

TERMS AND CONDITIONS 1 OCTOBER 2021 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 one of the Qualifying Plans as a policyholder, and the application (including any attaching riders), must meet the Minimum Premiums criteria (based on annualised premiums) net of any premium discounts and including GST;
 - b) your application for the Qualifying Plan must be signed between 1 October 2021 and 31 December 2021 (both dates inclusive), and the policy must be issued by Aviva by 31 March 2022 (date inclusive); and
 - c) your application for the Qualifying Plan must pass the 14 days free-look period.
2. The Qualifying Plans, Minimum Premiums criteria and Premium Cashback (the “Cashback”) are as follows:

Qualifying Plans	Minimum Premiums Criteria (Based on annualised premiums)	Premium Cashback* (Based on % of annualised premiums)
MyLifeIncome III ^ Regular Premium (RP)	S\$15,000 to S\$19,999	2%
	S\$20,000 to S\$23,999	3%
	S\$24,000 and above	5%
MyLifeIncome III ^ Single Premium (SP)	S\$125,000 and above	0.5%

*Cashback value to be rounded up to S\$10.

^Maximum Cashback value for MyLifeIncome III is capped at S\$15,000.

3. Cashback will be given via one of the following modes (listed in order of preference):
 - a) **For Qualifying Customers who reside in Singapore:**
 - i. If the Qualifying Customer has a PayNow account (registered via NRIC), the Cashback will be issued via PayNow.
 - ii. Otherwise, the Cashback will be paid via cheque mailed to the Qualifying Customer’s registered correspondence address.Notwithstanding the aforesaid, Aviva reserves the right in its absolute discretion to decide which mode to use for the Cashback.
 - b) **For Qualifying Customers who do not reside in Singapore:**
The Cashback will be issued via cheque in Singapore dollars and mailed to the Qualifying Customer’s registered correspondence address.
 - c) **For Qualifying Customers who use funds in their SRS account to pay for premiums:**
Instead of Cashback via PayNow or Cheque, the Cashback will be given in the form of shopping vouchers equivalent to the cashback amount. Shopping vouchers will be mailed to the Qualifying customer’s registered correspondence address.

4. 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.

5. If you apply for more than one Qualifying Plan, you will receive the Cashback for each policy.
6. Premiums for multiple Qualifying Plans cannot be combined to qualify for this Promotion or for a higher tier.
7. All applications for Qualifying Plans are subject to such policy terms and conditions as Aviva may impose.
8. The Cashback is not transferable nor exchangeable for any other item in part or in whole and is not replaceable, if lost or stolen.
9. Aviva reserves the right to replace the Cashback with gift items of similar or other value at its absolute discretion, at any time without prior notice.
10. Aviva will only issue the Cashback to the policyholder of the Qualifying Plan. An SMS or email notification or letter to inform the policyholder about the Cashback will be sent to the designated mobile number or email address or mailed to the designated mailing address (if designated mobile number or email address is not available) as stated in the proposal form within three (3) months after the issuance of the policy. Proof of credit into PayNow and proof of postage of the cheque (as the case may be) shall be deemed as conclusive evidence of delivery and receipt.
11. The Qualifying Customer may request Aviva for a reissuance of the Cashback cheque if the cheque is lost or has expired provided that the policy for the Qualifying Plan for which the Cashback is issued is in force at the time of the Qualifying Customer's request. Notwithstanding the foregoing and anything in these terms and conditions, Aviva has the right to require such proof and conduct such investigations and to approve or reject such request in Aviva's absolute discretion. Aviva reserves the right to deduct an administrative fee of S\$10.00 from the Cashback value for every cheque reissuance request approved by Aviva.
12. Aviva reserves the right to deduct the amount equivalent to the Cashback 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.
13. 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.
14. The Promotion is subject to the availability of the Cashback, and Aviva may in its absolute discretion vary the Promotion terms and conditions (including the value of the Cashback) or withdraw or discontinue the Promotion at any time without notice or liability.

15. 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.
16. 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.
17. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
18. These policies are underwritten by Aviva Ltd.
19. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
20. Aviva's decision on all matters relating to the Promotion will be at our absolute discretion and will be final and binding on you.
21. 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.
22. All information is accurate at the time of print.