



by Sony Life Financial Advisers Pte. Ltd.

Terms and conditions for Sony Life Financial Advisers Pte. Ltd. Spring Campaign (15th Jan 2023 to 31st Mar 2023)

1. The terms and conditions set below apply to the Sony Life Financial Advisers Pte. Ltd. (“SLFA”) Spring Campaign (“the Promotion”) which runs from 15th Jan 2023 to 31st Mar 2023 (both dates inclusive).
2. Subject to the terms and conditions of the Promotion, customers who purchase any of the Qualifying Plans within the Qualifying Category as set out below will enjoy the following benefits: -

Qualifying Category	Qualifying Purchase Amount	Cashbacks
Single Premium Life Insurance Policy	\$30,000 to \$49,999	\$120
	\$50,000 to \$99,999	\$250
	\$100,000 and above	\$500 ¹
Regular Premium Life Insurance Policy	≥\$2,000 - \$4,199 Annualised Premium ²	\$50
	≥\$4,200 - \$7,499 Annualised Premium ²	\$120
	≥\$7,500 - \$14,999 Annualised Premium ²	\$250
	≥\$15,000 Annualised Premium ² and above	\$500 ³

Note:

1. For Single Premium more than \$100,000, an additional of \$500 cashback will be awarded for every multiple of \$100,000.
2. Annualised Premium refers to the total premiums payable per policy year including the premiums payable for any attaching riders and premium loading (if any).
3. For Annualised Premium for more than \$15,000, an additional of \$500 cashback will be awarded for every multiple of \$15,000.

3. List of qualifying plans is attached in Annex 1 – List of Qualifying Plans
4. The qualifying criteria for each qualifying plan are as follows:
 - a. Single Premium Plans
 - i. ≥ 5 years term
 - b. Regular Premium Plans
 - i. Minimum premium purchase ≥\$2,000 Annualised Premium
5. To enjoy the Benefits, all purchases must fulfil the following criteria:
 - a. Application must be submitted between 15^h Jan to 31st Mar 2023
 - b. Policy must be issued by 30th Apr 2023
 - c. All benefits must be claimed within 6 months from date of issuance of the policy.

6. Each qualifying plan is eligible for benefit corresponding to the benefits for that Qualifying Plan. For the avoidance of doubt, premiums cannot be combined across multiple Qualifying Plans. In the event that the benefits are applied more than once for any Qualifying Plan, SLFA reserves the right to recover the full value of the benefits from the customer.

7. Redemption of the benefits will be as follows:

a. Cashback

i. SLFA will credit the cashback to customer based on the policy issuance date as set out in the table below, provided that the policy is in-force as of the date of remittance.

Month of Policies issued	Remittance and/or Sending Date
January 2023	By end of March 2023
February 2023	By end of April 2023
March 2023	By end of May 2023

ii. The cashback will be credited into the policyholder's PayNow account, registered with a Singapore Identification Number (NRIC) or Foreign Identification Number (FIN).

iii. For customers without a valid PayNow account, the payment will be remitted to the policyholder's bank account. The customer must provide an original copy of the most recent bank statement or bank book for verification purposes. SLFA shall retain a photocopy of the statement or bank book.

iv. The customer will be notified of the remittance by way of either a SMS (the preferred option), email or post (for those without an email account). SLFA will not be responsible for any non-receipt of the notification should there be a change of contact number, email address or mailing address of the customer.

v. Proof of credit into PayNow or remittance to the bank account posting shall be deemed as conclusive evidence of remittance.

vi. SLFA shall not be responsible for any loss of bank interest for any delay of remittance.

vii. The cashback is not transferable nor assignable in part or in whole.

8. All Benefits herein are subject to availability. SLFA reserves the right to replace, substitute or vary the benefits in the Promotion (including value of the benefits and/or offer an alternative gift of equal value as replacement) at any time without prior notice or liability.



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9. The Promotion is solely organised for purchases made under the SLFA brand name. Participating in the Promotion will not preclude customers from enjoying other offers, bundles or promotions offered separately by the insurers or any other promotions offered by SLFA during the Promotion Period unless specifically stated.
10. If the customer
 - a. replaces an existing policy with the Qualifying Plan;
 - b. cancels or surrenders the Qualifying Plan;
 - c. lapses the Qualifying Plan;
 - d. downgrades the plan type and/or deals with the Qualifying Plan in any way which reduces the total premium payable,within twelve (12) months from the date of issue of the Qualifying Plan, the customer shall return the value of cashback to SLFA. This shall include downgrading, cancellation or termination initiated by the insurer.
11. SLFA reserves the right to all legal recourse and/or compensation for the recovery of the benefits from the customer.
12. Staff purchases are excluded from participating in the promotion.
13. SLFA reserves the right to vary the terms and conditions or withdraw the promotion or any products from the promotion at any time without prior notice.
14. The decision of SLFA on all matters relating to this Promotion shall be final and binding on all customers.
15. By participating in the Promotion, the customer agrees and consents to SLFA and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, authorised service providers and relevant third parties, collecting, using and/or disclosing personal data, for purposes reasonably required by the Companies to administer the Promotion and such other purposes as described in SLFA Privacy Statement which is accessible from SLFA website, which the customer confirmed, have read, and understood.
16. SLFA reserves the right to use the promotion for its marketing, promotional and advertising purposes. These shall include all forms of social media, video, news media or any publicity media channel as SLFA deems fit. By participating in the campaign, the customer is deemed to have given consent to SLFA to use his/her personal information, testimony, photographs or videos for such purposes.
17. The terms and conditions of the promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.



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Annex 1 - LIST OF QUALIFYING PLANS

The list of Qualifying Plans is for reference only. SLFA reserves the rights to include, withdraw or change the list without prior notice.

INSURER	QUALIFYING CATEGORY	NAME OF QUALIFYING PLAN
Manulife	Single Premium	ReadyBuilder (II)
		RetireReady Plus (III)
		Signature Life II
		Signature Lifetime Rewards
	Regular Premium	ManuProtect Term (II)
		Critical SelectCare
		LifeReady Plus (II)
		ManuProtect Decreasing (II)
		Ready CompleteCare
		Manulife IncomeGen
		ReadyBuilder (II)
		RetireReady Plus (III)
		Ready LifeIncome (III)
		Manulife GrowSecure
Income	Single Premium	Provenance Solitaire
		Luxe Plus Solitaire
		Gro Saver Flex Pro
		Gro Retire Flex Pro
	Regular Premium	Star Secure Pro
		TermLife Solitaire
		Gro Cash Flex Pro
		Gro Saver Flex Pro
		Star Term Protect
		Mortgage Term
Gro Retire Flex Pro		
Singlife	Single Premium	Singlife Flexi Life Income
		Singlife Legacy Income
	Regular Premium	Singlife Elite Term
		Singlife MultiPay Critical Illness
		Singlife Essential Critical Illness
		Singlife Flexi Retirement
		Singlife Steadypay Saver
		Singlife Comprehensive Critical Illness
		Singlife Whole Life
		Singlife Disability Income
		Singlife Choice Saver
		Singlife Flexi Life Income
		Singlife Legacy Income
Tokio Marine	Regular Premium	TM Protect 1
		TM Term Assure (II)
		TM MultiCare
		TM EarlyCover
		TM ProtectCancer
		TM #goProtectCancer