

TERMS AND CONDITIONS JANUARY 2019 TO MARCH 2019 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 annualized premiums) net of any premium discounts and including GST;
 - b) your application for the Qualifying Plan must be signed between 1 January 2019 and 31 March 2019 (both dates inclusive), and the policy must be issued by Aviva by 30 June 2019 (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 Gift are as follows:

Products	Minimum Premiums Criteria (based on annualised premiums)	Gift (UNIQREWARDS) value* (Based on % of annualised premiums)
<ul style="list-style-type: none"> • MyCoreCI Plan • MyProtector-Legacy 	S\$1,800 - S\$5,000	10%
	S\$5,001 & above	12%
<ul style="list-style-type: none"> • MyLifeIncome^ 	S\$10,000 and above (Regular Premium)	3%
	S\$100,000 and above (Single Premium)	0.3%

* (Reward value to be rounded up to S\$10)

^ Maximum reward value for MyLifeIncome is capped at S\$15,000

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 a gift 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 is not transferable and is not exchangeable for cash, credit or any other item in part or in whole and is not replaceable, if expired, lost or stolen. Aviva reserves the right to replace the Gift with items of similar or other value at its absolute discretion, at any time without prior notice.
8. Aviva makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to the Gift. Any dispute about the Gift must be resolved directly with the supplier of the Gift. Aviva is not liable for any injury, claim, loss or damage whatsoever arising in connection with the Gift.
9. Aviva will only issue the Gift to the policyholder of the Qualifying Plan. An SMS notification to redeem the Gift will be sent to the designated mobile number or mailed to the designated

mailing address (if designated mobile number is not available) as stated in proposal form within three (3) months after the issuance of the policy. Aviva is not obliged to replace any Gift expired, lost, or not received. Proof of postage or SMS of the Gift will be deemed as the proof of delivery and receipt.

10. The Gift is valid for 12 calendar months from its date of issuance.
11. Aviva reserves the right to deduct an administrative fee of S\$10.00 from the Gift value for every reissuance of Gift approved by Aviva.
12. Aviva reserves the right to deduct the amount equivalent to the Gift 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. By participating in this Promotion, you accept that Aviva'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.
15. The Promotion is subject to availability of the Gifts, and Aviva may vary these terms and conditions (including the value of the Gift) or withdraw or discontinue the Promotion at any time without notice or liability.
16. 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.
17. 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.
18. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
19. UNIQREWARDS' Terms and Conditions apply.
20. All information is accurate at the time of print.