

## TERMS AND CONDITIONS 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 except for MyProtector-Term Plan II, MyProtector-Decreasing and MyWholeLifePlan III, must be signed between 1 April 2019 and 30 September 2019 (both dates inclusive), and the policy must be issued by Aviva by 31 December 2019 (date inclusive);
  - c) your application for MyProtector-Term Plan II, MyProtector-Decreasing and MyWholeLifePlan III must be signed between 23 April 2019 and 30 September 2019 (both dates inclusive), and the policy must be issued by Aviva by 31 December 2019 (date inclusive); and
  - d) your application for the Qualifying Plan must pass the 14 days free-look period.
2. The Qualifying Plans, Minimum Premiums criteria and Premium Cashback are as follows:

Products	Minimum Premiums criteria (Based on annualised premiums)	Premium Cashback (“the Cashback”)* (Based on % of annualised premiums)
<b>Protection Series</b> <ul style="list-style-type: none"> <li>• MyProtector-Legacy</li> <li>• MyProtector-Term Plan II</li> <li>• MyProtector-Decreasing</li> </ul>	S\$1,800 – S\$5,000	10%
<b>Critical Illness Series</b> <ul style="list-style-type: none"> <li>• MyCoreCI Plan</li> <li>• My MultiPay Critical Illness Plan</li> <li>• MyEarly Critical Illness Plan</li> </ul>	S\$5,001 & above	12%
<ul style="list-style-type: none"> <li>• <b>MyWholeLifePlan III</b></li> </ul>	S\$1,800 & above	3%
<ul style="list-style-type: none"> <li>• <b>MyLifeIncome<sup>^</sup></b></li> </ul>	S\$10,000 & above (Regular Premium)	3%
	S\$100,000 & above (Single Premium)	0.3%
<ul style="list-style-type: none"> <li>• <b>MyLifeSavingsPlan</b></li> </ul>	S\$10,000 & above	3%

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

<sup>^</sup>Maximum Cashback value for MyLifeIncome is capped at S\$15,000.

If you purchase Aviva’s Car Insurance (Lite, Standard or Prestige) and your policy is issued between 1 August 2019 and 30 September 2019 (both dates inclusive), and you purchase any of the Qualifying Plans as stated in the above table, you will be entitled to an additional S\$100 Cashback amount.

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 credited into the Qualifying Customer's bank account registered in Aviva's records.
    - iii. If there is no bank account on Aviva's records, the Cashback will be paid via cheque mailed to the Qualifying Customer's registered 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:**
  - i. The Cashback will be issued via cheque in Singapore dollars and mailed to the Qualifying Customer's registered 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 or the relevant bank and proof of postage of the cheque (as the case may be) shall be deemed as conclusive evidence of delivery and receipt.
11. Aviva reserves the right to deduct an administrative fee of S\$10.00 from the Cashback value for every cheque reissuance requested by the Qualifying Customer and approved by Aviva. Notwithstanding anything in these terms and conditions, Aviva has the right to require such proof and conduct such investigations as Aviva may in its discretion deem fit before approving a request to reissue a cheque.
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](http://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 promotions 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. These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Aviva Ltd or visit the Life Insurance Association, General Insurance Association or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
23. All information is accurate at the time of print.