



## Terms & Conditions

By receiving the payouts from your policy via PayNow, you agree to the following terms and conditions ("Terms"):

1. Where you are eligible to receive payments from your policy issued by Singapore Life Ltd ("Singlife") (the "Qualifying Payment"), as determined by Singlife, the Qualifying Payment will be credited to your bank account linked to your Singapore NRIC/FIN, which you have registered with a participating bank ("the Service Provider") for PayNow.
2. Where Singlife in its sole and absolute discretion deems that it is not practicable for Singlife to make the Qualifying Payment to you via PayNow, or that there is another preferable method of making the Qualifying Payment, Singlife may make the Qualifying Payment using any other method as it deems fit. Singlife may, without prior notice or liability to any person, suspend or terminate the use of Paynow for the Qualifying Payment.
3. The PayNow electronic fund transfer service is offered by the Service Provider. You acknowledge and agree that:
  - (i) PayNow is operated by the Service Provider and not Singlife. Your access to and use of PayNow is subject to the availability of the services by the Service Provider;
  - (ii) Your use of PayNow is subject to the terms and conditions imposed by PayNow and the Service Provider, and you agree to comply with such further terms and conditions;
  - (iii) Singlife does not represent or warrant that your use of PayNow will be successful, uninterrupted, complete, timely, secure, or free of any error;
  - (iv) You acknowledge that only the Qualifying Payments may be made via PayNow. Singlife reserves the right to determine the types of Qualifying Payments that can be made using PayNow at our sole discretion.
4. You shall indemnify Singlife against all costs, claims, losses, damages, demands, liabilities, (including all legal costs and expenses) incurred by or brought against Singlife arising from or in connection with any fault, act or omission by you (including but not limited to your negligence, misconduct, your misuse of PayNow or breach of any of these Terms or the terms and conditions imposed by the Service Provider and PayNow).
5. You agree that, unless otherwise prohibited by law, Singlife shall not be liable to you or any other party for any loss or damage to any person or property in connection with:
  - (i) any Qualifying Payment being unsuccessful, delayed, incomplete or erroneous;
  - (ii) any unauthorised access or use of your personal computer or any other devices;
  - (iii) delay, error, interruption, breakdown or malfunction in any computer system, equipment, software, internet connection; or
  - (iv) delay, interruption, error, modification, suspension, termination or discontinuance of PayNow or the Service Provider.

6. You declare that all information that you have provided to Singlife is correct, complete and accurate. You acknowledge that the Qualifying Payment will only be credited to the bank account which you have linked your NRIC/FIN to, and not to any other bank account which you may have. You are solely responsible for ensuring that your NRIC/FIN is linked to the bank account in which you wish to receive the Qualifying Payment. In the event of any changes made to your Singapore NRIC/ FIN, you are required to contact Singlife immediately to update your personal particulars. Singlife shall not be responsible or liable for any failure to credit or delay in making the Qualifying Payment via PayNow due to any incomplete or inaccurate information provided to Singlife.
7. A person who is not a party to the agreement governed by these Terms shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
8. These Terms shall be governed by the laws of Singapore and you submit to the non-exclusive jurisdiction of the courts of Singapore.