

---

**TERMS AND CONDITIONS**  
**SINGLIFE PINNACLE PRIVILEGES PROGRAMME**

1. The Pinnacle Privileges Programme ("Programme") is an exclusive rewards initiative offered by Singapore Life Ltd ("Singlife") to eligible customers who meet the specified criteria.
2. By participating in the Programme, customers agree to comply with these Terms & Conditions.
3. Only Qualifying Customers are eligible for the Programme.

To be a "Qualifying Customer":

- a) Have spent a minimum of S\$60,000\* in annualised premiums with Singlife;
- b) Have at least one in-force policy with Singlife
- c) Maintain an annualised premium spend of S\$20,000 in the last 24 months upon start of the Programme.

\*For single premium policies, only 10% of your single premium paid will count towards the qualifying premium amount

4. Membership in the Programme is valid for 24 months from the date of qualification.
5. To requalify after the initial 24-month period, customers must have an active annualised premium spend of S\$10,000 in the last 24 months.
6. If a customer fails to meet the requalification criteria, membership in the Programme will be discontinued, and any associated privileges will be revoked.
7. The Company reserves the right to review and verify a customer's eligibility at any time.
8. Membership of the Programme is non-transferable.
9. Singlife reserves the right to disqualify a customer from the Programme if fraudulent activity, misrepresentation, or breach of these Terms & Conditions is suspected.
10. Members of the Programme will enjoy exclusive privileges, which may include, but are not limited to:
  - a) Special rewards and incentives
  - b) Access to by-invite only events
  - c) Exclusive offers from participating reward partners
11. The benefits offered under the Programme are subject to availability and may be modified or withdrawn at the Company's discretion at any time without notice or liability.
12. Membership for the programme is on a per customer basis. Each Qualifying Customer can only be onboarded a maximum of one (1) time.
13. Benefits of the Programme are not exchangeable for cash, credit, or any other item in part or in whole.
14. Singlife reserves the right to replace benefits of the Programme with items of similar or other value at its absolute discretion, at any time without prior notice.
15. Singlife is not an agent of the products and services offered by participating vendors ("Merchant"). Any disputes should be resolved directly with the Merchant. Redemption and use of the products and services are also subject to the terms and conditions of the Merchant.

- 
16. Each Qualifying Customer must ensure that a valid email address is given to Singlife. Singlife will not be liable for undelivered Programme benefits resulting from inaccurate email address provided by Qualifying Customers.
17. Singlife will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the Programme (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment) and/or any notices, letters or correspondence lost, stolen or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
18. Singlife 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 Programme.
19. By participating in this Programme, you accept that Singlife's decision on all matters relating to the Programme 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.
20. By participating in this Programme, you consent to Singlife collecting, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party providers and/or intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the following purposes:
- a) For the administration of this Programme, including the Merchants administering the redemption, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion;
  - b) To provide you with marketing information, including special promotions, about Singlife's and Singlife related companies' products and services via call, email and/or messages on any messaging platform (including SMS), whichever is/are applicable; and
  - c) For statistical, research, audit, regulatory and compliance purposes.
- You also consent to Singlife disclosing and transferring your personal data (namely, name and email address) to the Merchant for the purpose of administering the Programme.
- For details of Singlife's Personal Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, you may contact Singlife at [cs\\_life@singlife.com](mailto:cs_life@singlife.com) or +65 6827 9933.
21. A person who does not participate in the Programme shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
22. The terms of the Programme will be governed by and construed in accordance with the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
23. All information is correct as of 4 Feb 2025.