



Life Stage - Terms & Conditions

1. General

1.1 PolicyPal Singapore Pte Ltd ("PolicyPal") is organizing this Life Stage Promotion ("promotion"). This promotion stated here is exclusive to PolicyPal users ("Participants") and it is not transferable.

1.2 To be eligible for the participation of the Game, the Participants should meet the following conditions:

- Participants must be a registered PolicyPal user with a verified email address.
- Participants must complete the Life Stage Questionnaire.

1.3 The promotion will commence from 20 July 2020 12.00 AM to 31 Dec 2020 at 11.59 PM ("Promotion Period").

1.4 The promotion is open to all individual Singapore citizens and residents of the Republic of Singapore who are (i) aged 18 and above as at the start of the Promotion Period (if the Participant is under the age of 18, you should obtain the consent of your parents or legal guardians before participating or submitting any personal information), (ii) not prohibited in any manner by any person, entity, authority or law from participating in this promotion or any similar promotion.

1.5 Each account is only entitled to one Scratch and Win card.

2. Rewards

2.1 This promotion is exclusive to PolicyPal users. The value of the rewards is not transferable.

2.2 The Participants are eligible to redeem for other vouchers ("vouchers") from the Scratch and Win after submitting the lead. The prizes are distributed randomly.

2.3 This promotion is only valid for Life Stage submission made during the Promotion Period.

2.4 All details submitted must be accurate and complete. Any incorrect and inaccurate information will result in the application being void.

2.5 PolicyPal is not affiliated to the brands supplying the Rewards and makes no representation as to the quality, performance of the Rewards, and the services provided by



the Partners. Any dispute about quality, the performance of the Reward, and services provided by the Partners must be resolved directly with the Brands and suppliers directly.

3. Collection Details

3.1 Collection of Scratch and Win card

- The Scratch and win card will be given to the Participants via push notification in PolicyPal app or via email from PolicyPal after successful completion of Life Stage and scheduling an appointment with PolicyPal.

3.2 Collection of the Prizes

- Participants will be able to use the Prizes that they collected in the PolicyPal or our partner's pages respectively.
- The Prizes for this promotion are neither exchangeable for cash nor transferable.

4. Changes to Terms and Conditions

4.1 PolicyPal may make changes to these terms and conditions due to a change in any applicable legislation or regulation. In such circumstances, PolicyPal will notify you in writing in advance of any changes being made.

4.2 By participating in the Promotion, you agree to be bound by the following terms and conditions and you represent and warrant that you have met the eligibility criteria set out under these terms and conditions. You also consent to the use of your personal information for feedback and marketing purposes by PolicyPal.

4.3 PolicyPal reserves the right to reject or clawback the Rewards granted or to be granted to the user in case of any fraudulent, dishonest and inappropriate, as deemed solely by PolicyPal, activities related to this Promotion. Such activities include but are not limited to fraudulent account details, accounts set up using third party's information without consent, and other malicious actions.

4.4 PolicyPal reserves the right to partially or completely change the terms, cancel, terminate, or suspend the Promotion for any reason without any liability whatsoever.

4.5 PolicyPal on all matters pertaining to the voucher is final and binding. No further correspondence regarding this Promotion, these terms and conditions, or any decision made by PolicyPal in connection therewith and/or the results will be entertained.