Terms and Conditions for TM MultiCare Premium Cashback Campaign (the "Promotion")

This Promotion is offered by Tokio Marine Life Insurance Singapore Pte. Ltd. ("**TMLS**") and is subject to these Terms and Conditions ("**Terms**"). By registering or taking part in this Promotion, all participants shall agree to be bound by the following Terms:

1. **Promotion Period** – For policies submitted from 12 August 2026 to 30 September 2026 (both dates inclusive), unless extended or withdrawn by TMLS at its sole discretion.

2. **Eligible Customer** – This Promotion is open to all new and existing TMLS policyholders, including employees and insurance representatives of TMLS.

3. Eligible Customers are entitled to receive cashback on the first-year premium ("**Premium Cashback**") on TM MultiCare subject to the following **Conditions:**
   i. The application for TM MultiCare is accepted by TMLS within the Promotion Period and the policy must be issued on or before 30 November 2026.
   ii. The annual premium for TM MultiCare must be paid in full. Other premium payment modes (monthly, quarterly, and half-yearly) are not eligible for the Promotion.
   iii. Rider premiums (if any) are not eligible for the Promotion.
   iv. The application is for a new policy and is not an application to increase the sum assured of the policy (including its riders) or to add riders to any existing policy.
   v. There is no cancellation of the policy during fourteen (14) days free look period. The policy must be in force for at least 90 days from the policy issue date.
   vi. The Life Assured must not die by suicide, whether sane or otherwise, within one (1) year following the later of the Issue Date of the policy or the last Reinstatement Date of the policy.
   vii. The policy must not be terminated due to any misrepresentation or non-disclosure of material facts.
   viii. The Premium Cashback will not be payable where an existing TM MultiCare policy on the same Life Assured is terminated on or after 12 August 2026 and the new TM MultiCare policy is purchased and issued as a replacement of that policy.

ix. Subject to sub-paragraph (x) below, the total Premium Cashback value is calculated based on the following formula:

Premium Cashback value = 10% x first-year premium

x. The Premium Cashback value will be rounded down to the nearest $10.

Illustration 1

The first-year premium of a TM MultiCare purchased by an Eligible Customer is SGD $3,250. 10% of SGD $3,250 = SGD $325. After rounding down to the nearest $10, the Eligible Customer will be entitled to receive SGD $320 as Premium Cashback.

xi. The Premium Cashback will only apply to first-year premium, including premium for extra loadings.

4. Premium Cashback will be given on a per policy basis.

5. The Premium Cashback will be given after 90 days from the policy issue date and may be issued via any of the following payment methods at TMLS' sole discretion:

(i) <u>For Eligible Customers who reside in Singapore:</u>

a. The Premium Cashback will be credited either to the Eligible Customer's PayNow account (registered via NRIC/FIN) or to the Eligible Customer's bank account registered with TMLS.

(ii) <u>For Eligible Customers who reside outside Singapore:</u>

a. The Premium Cashback will be credited either to the Eligible Customer's PayNow account (registered via NRIC/FIN), to the Eligible Customer's bank account registered with TMLS, or via Telegraphic Transfer (TT) to the Eligible Customer's overseas bank account.

Notwithstanding the aforesaid, TMLS reserves the right in its absolute discretion to decide which payment method to use for the issuance of Premium Cashback.

6. TMLS reserves the right to deduct any associated bank fees and charges from the Premium Cashback value.

7. Where any condition is not met, TMLS reserves the right to recover or claw back the full value of the Premium Cashback from the Eligible Customer by demanding such amount from the Eligible Customer or offsetting such amount against any sum that may be due and payable by TMLS to the policyholder.

8. The Promotion does not affect nor change any term or condition of the policy issued to the policyowner by TMLS. Please refer to your policy contract for all other Terms governing your insurance policy.

9. The Premium Cashback is not transferable or exchangeable for any other item in part or in whole and is not replaceable, unless otherwise permitted by TMLS in its sole and absolute discretion.

10. This Promotion shall not apply in conjunction with any other ongoing promotions, discounts, offers, vouchers, rebates or any other privileges unless otherwise stated in writing by TMLS in its sole and absolute discretion.

11. TMLS's decision on all matters relating to the Promotion will be final and binding. TMLS reserves the right to vary the Terms or withdraw or replace the Premium Cashback with other items of equivalent value without prior notice.

12. TMLS reserves the right to disqualify any participant in the Promotion and/or pursue legal action against any person whom it believes has undertaken fraudulent activities or other activities harmful or prejudicial to this Promotion or its entry submission process.

13. The Terms under this Promotion shall be governed by the laws of Singapore and each participant agrees to submit any claim, dispute or controversy to the exclusive jurisdiction of the courts of the Republic of Singapore.

14. By participating in this Promotion, the participant agrees and consents that TMLS, its related corporations as well as its authorised service providers and relevant third parties (collectively, the "**Companies**"), may collect, use and/or disclose the participant's personal data for purposes as may be reasonably required by the Companies to administer this Promotion in accordance with TMLS's Data Protection Policy. For more information on TMLS's data protection policy (including information on withdrawal of consent, access or correction of personal data), please refer to TMLS's Data Protection Policy (available at https://www.tokiomarine.com/sg/en/life/about-us/corporate-policies/fair-dealing/personal-data-protection.html).

15. Any trademarks, graphic symbols, logos or intellectual property contained in any material used in connection with this Promotion are the property of their respective owners. TMLS and its affiliates and merchants are not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates.

16. By entering into this Promotion, each participant agrees that TMLS, its respective affiliates, subsidiaries, advertising and promotion agencies, and their respective officers, directors, and employees (the "**Relevant Organisers**") shall not be liable for injury, loss, claims or damage of any kind arising out of or in connection with participants' participation in this Promotion, the participants' acts, omissions or negligence and/or use/ misuse of the Premium Cashback awarded. Each participant agrees to waive and release the Relevant Organisers from the above-mentioned claims and liabilities to the maximum extent permitted by law.

17. To the maximum extent permitted by law, each participant agrees to indemnify and hold TMLS harmless against any losses, damages, costs, expenses, claims or liabilities of any kind arising in connection with his or her participation in this Promotion.

18. No third party shall have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce these Terms.

19. The Eligible Customer must ensure that accurate and valid particulars (including email address) are provided to TMLS. TMLS will not be liable for any Premium Cashback that was not received as a result of any inaccurate particulars provided by Eligible Customers.

20. Proof of credit into the Eligible Customer's PayNow account or bank account (local/overseas), as the case may be, shall be deemed as conclusive evidence of delivery and receipt of the Premium Cashback.

21. In the event of any inconsistency between the Terms in the brochure and/or marketing or promotional materials relating to the Promotion and these Terms, the Terms indicated herein will prevail.

Note:
This promotional material is not intended as an offer or recommendation to the purchase of any insurance plan. The TM MultiCare plan is underwritten by Tokio Marine Life Insurance Singapore Pte. Ltd. and is only available through our authorised distributors. Kindly obtain the required product disclosures and seek advice from a financial adviser before making a commitment to purchase this plan. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is also detrimental to replace an existing life insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Policy terms and conditions apply. Information shown in this promotional material is for reference only and is correct as at 12 August 2026.

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