

TERMS AND CONDITIONS 1 OCTOBER 2025 TO 31 DECEMBER 2025 HOMETEAMNS PROMOTION (THE “PROMOTION”)

1. This promotion for free 1-year Group Personal Accident insurance (the “Free Insurance Policy”) is valid with any application for free HomeTeamNS membership (the “Promotion”) from 1 October 2025 to 31 December 2025 (both dates inclusive) (the “Promotion Period”).
2. To be eligible for this Promotion, you need to meet all of the following criteria to qualify (“Eligible Participant”):
 - a. You must be eligible for and apply to be either a HomeTeamNS Ordinary or Associate member under this Promotion; or alternatively, you must have been eligible for and applied for HomeTeamNS Ordinary or Associate membership under the Promotion for free 1-year Travel or Home Contents insurance from 1 August 2023 until 31 July 2024 (both dates inclusive) which was previously organised by HomeTeamNS and Professional Investment Advisory Services Pte Ltd (“PIAS”).
 - b. You must be between the ages of 19 to 70 (age next birthday) during the Promotion Period;
 - c. You agree to be contacted by PIAS about the Free Insurance Policy that is underwritten by PIAS; and
 - d. Your application for the Free Insurance Policy must be submitted between 1 October 2025 to 31 December 2025 (both dates inclusive).
3. After you complete the membership registration with HomeTeamNS under this Promotion, a Financial Adviser Representative from PIAS – Affinity Business Branch will contact you regarding the Free Insurance Policy. PIAS reserves the right to verify if the Eligible Participant is eligible for the Free Insurance Policy.
4. The Free Insurance Policy will start when your application for the Free Insurance Policy is accepted and confirmed in writing by PIAS, and the policy terms and conditions will apply.
5. An Eligible Participant must ensure that accurate and valid particulars (including your mobile number and email address) are provided to HomeTeamNS. PIAS will not be liable if it is not able to contact an Eligible Participant for the Free Insurance Policy application as a result of inaccurate particulars given by an Eligible Participant (including wrong mobile number or email address provided).
6. Each Eligible Participant is entitled to one free HomeTeamNS membership and one (1) Free Insurance Policy only during the Promotion Period.
7. The Free Insurance Policy is not transferable nor exchangeable for cash, credit or any other item in part or in whole. PIAS reserves the right to replace the Free Insurance Policy with

other insurance cover or items of similar or other value in its absolute discretion at any time without notice.

8. This Promotion is non-transferable, non-replaceable, non-cumulative and cannot be used in conjunction with any other promotions, offers, rewards, loyalty programmes and/or discounts.
9. By participating in this Promotion, you consent to HomeTeamNS collecting, processing, disclosing and transferring your personal data and other information (i.e., full name, mobile number, email, date of birth, date of consent and member type) to PIAS. You also consent to PIAS collecting, processing, disclosing and/or transferring the aforementioned personal data and other information to PIAS related group of companies, third party service providers and/or intermediaries, whether located in Singapore or elsewhere, for the following purposes:
 - To contact you via mail, call, email and messages on any messaging platform (including SMS) for this Promotion and the application of the Free Insurance Policy.

For details of PIAS's Data Protection Notice, please refer to <https://www.proinvest.com.sg/pdpa>. To withdraw your consent, you may contact PIAS at pias.dataprotection@singlife.com.

10. The Promotion is subject to availability of the Free Insurance Policy. PIAS reserves the right in its sole and absolute discretion from time to time to vary, amend, delete or add to any of these terms and conditions, or to terminate or suspend the Promotion at any time without notice, reference or liability to any person or party.
11. PIAS shall not be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.
12. By participating in this Promotion, you accept that PIAS's decision on all matters relating to the Free Insurance Policy and this Promotion 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 and/or the Free Insurance Policy, these terms and conditions will prevail.
13. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
14. 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 exclusive jurisdiction of the courts of the Republic of Singapore.

Disclaimers:

1. This is not a contract of insurance and reference should be made to the actual policy for the exact terms and conditions applicable. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice.
2. Neither the advertisement of the Promotion nor the terms here have been reviewed by the Monetary Authority of Singapore.
3. All information is correct at the time of print.
4. HomeTeamNS is not an agent of the merchant/partner. HomeTeamNS does not assume any responsibility or liability for the actions, products and services of all these and any other merchants/partners. In the event of a dispute arising out of or relating to this promotion, it is to be settled directly with respective merchant.