

TERMS AND CONDITIONS FOR HOMETEAMNS FITNESS WORKZ FIESTA GXFIT 2026 GROUP PERSONAL ACCIDENT (GPA) EVENT COVERAGE (THE “BENEFIT”)

1. Eligible Participants (as defined below) of HomeTeamNS Fitness Workz may enjoy a free Group Personal Accident (GPA) Event Coverage (the “**Free Insurance Policy**”) underwritten by Singapore Life Ltd. (“**Singlife**”) and applied through Professional Investment Advisory Services Pte. Ltd. (“**PIAS**”). The Free Insurance Policy shall be valid for Eligible Participants who participate in HomeTeamNS Fitness Workz GXFit 2026 event on 8 February 2026 (the “**Benefit Period**”). PIAS is a wholly owned subsidiary of Singlife.
2. To be eligible for the Benefit, you need to meet all the following criteria to qualify (“**Eligible Participant**”):
 - a) You must be a participant of HomeTeamNS Fitness Workz’ event and/ or GXFit 2026 event;
 - b) You must be a Singaporean citizen, Singapore Permanent Resident, or hold a valid employment pass and/or dependant’s pass in Singapore;
 - c) You must reside in Singapore (not out of Singapore for more than 90 continuous days during the policy coverage period);
 - d) You must be between the ages of 14 to 65 (both ages inclusive) during the Benefit Period; and
 - e) You must agree to be contacted by a financial adviser representative from Affinity Business, an authorised branch of PIAS, regarding the Free Insurance Policy.
3. A financial adviser representative from PIAS will contact you regarding your Free Insurance Policy. PIAS reserves the absolute right to verify your eligibility for the Free Insurance Policy.
4. The Free Insurance Policy will come into effect on the day of event, and all policy terms and conditions shall apply from the effective date of the Free Insurance Policy.
5. Each participant must ensure that accurate and valid particulars (including mobile number and email address) are provided to PIAS. PIAS will not be liable if it is not able to contact any participant to follow up on his/her Free Insurance Policy application as a result of inaccurate particulars given (including wrong mobile number or email address provided).

6. Each Eligible Participant shall be entitled to only one (1) Free Insurance Policy during the Benefit Period, regardless of the number of applications.
7. The Benefit cannot be exchanged for cash or other products. If the participant cancels the policy, he/she will not receive any refund of premium of the Free Insurance Policy.
8. The Benefit is non-transferable, non-replaceable, non-cumulative and cannot be used in conjunction with any other benefits, offers, rewards, loyalty programmes and/or discounts.
9. By participating in this Benefit, you consent to PIAS collecting, using and disclosing your personal data (whether contained in your application or from other sources, whether existing data in PIAS's record or to be collected in future) for the following purposes:
 - a) to administer the Benefit including the third parties administering the Benefit and redemption, or any third parties that PIAS may, in its absolute discretion, consider appropriate or necessary in connection with the Benefit;
 - b) to issue and administer your existing and/or new policy(ies) and/or account(s) with PIAS, and such other purposes ancillary or related to the administering of the policy(ies) and/or accounts, including the processing of your personal data for underwriting purposes and/or claim purposes;
 - c) to provide information about PIAS's and PIAS related group of companies' products and services (including marketing offers and promotions) via phone, mail, email and messages on any messaging platform (including SMS).
 - d) You also consent to PIAS disclosing and/or transferring your personal data to PIAS related group of companies, third party service providers, reinsurers, suppliers and intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the above purposes.
 - e) You confirm that you have read, understood and agree to be bound by the terms of PIAS's Data Protection Notice (which may be found on <https://www.proinvest.com.sg/pdpa>) as may be amended, supplemented and/or substituted by PIAS from time to time, and confirm that you are aware that the latest version of such terms (amended, supplemented and/or substituted version) will be posted on PIAS's website and such version shall bind you upon posting and/or where you continue to use the relevant products and services offered by PIAS to which such terms relate to.

Should you wish to withdraw your consent, you may contact PIAS
pias.dataprotection@singlife.com.

10. PIAS has the full discretion to change the mechanics and terms of the Benefit including the Benefit Period and the details relating to the Free Insurance Policy without any prior notice to Eligible Participants or members of the public. 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 (including the type and value of the Free Insurance Policy), or to withdraw, terminate or suspend the Benefit 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 the Benefit.
12. You accept that PIAS's decision on all matters relating to the Free Insurance Policy 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 Benefit, these terms and conditions will prevail.
13. A person who does not participate in the Benefit shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce these terms and conditions.
14. The terms of the Benefit 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.
15. All information is accurate at the time of print.