
TERMS AND CONDITIONS 12 SEPTEMBER 2026 TO 30 SEPTEMBER 2027**HOMETEAMNS PROMOTION (THE “PROMOTION”)**

1. This promotion for a complimentary one (1) year Group Personal Accident insurance (the **“Complimentary Insurance Policy”**) is available with any application for a free HomeTeamNS membership (the **“Promotion”**) submitted between 12 September 2026 and 30 September 2027 (both dates inclusive) (the **“Promotion Period”**). The Promotion is jointly organised by HomeTeamNS and Professional Investment Advisory Services Pte. Ltd. (**“PIAS”**). The Complimentary Insurance Policy is underwritten by Singapore Life Ltd. (**“Singlife”**) and arranged through PIAS. HomeTeamNS is the master policyholder of the Complimentary Insurance Policy.
2. To qualify for this Promotion, you must meet all the following criteria to be considered an **“Eligible Participant”**. You must:
 - a. be eligible for and submit an application within the Promotion Period to become a HomeTeamNS Ordinary or Associate member under this Promotion and have the application approved and the membership is in force; or
 - b. have been eligible for and submitted an application for HomeTeamNS Ordinary or Associate membership under the previous promotion for a complimentary 1-year Group Personal Accident insurance from 1 October 2024 to 30 June 2026 (both dates inclusive) jointly organised by HomeTeamNS and PIAS and have the application approved and the membership is in force. Applicants who are currently covered under the Group Personal Accident insurance from the previous promotion may still apply under this promotion. However, if their existing Group Personal Accident insurance coverage is still active at the time of application, they will need to submit a new application for the Group Personal Accident insurance upon expiry of their current coverage. Continuation of coverage is not automatic.
 - c. You must be between the age of 19 and 70 (age next birthday) during the Promotion Period;
 - d. You must consent to being contacted by PIAS regarding the Complimentary Insurance Policy; and
 - e. Your application for the Complimentary Insurance Policy must be submitted within the Promotion Period.
3. Upon completion of your HomeTeamNS membership registration under this Promotion, a Financial Adviser Representative from PIAS will contact you regarding the Complimentary Insurance Policy. PIAS reserves the right to verify the eligibility of any Eligible Participant for the Complimentary Insurance Policy.

4. The Complimentary Insurance Policy will commence only upon acceptance and written confirmation of your application by PIAS and shall be subject to the applicable policy terms and conditions.
5. An Eligible Participant must ensure that accurate and valid particulars (including your mobile number and email address) are provided to HomeTeamNS. PIAS shall not be liable if it is unable to contact an Eligible Participant in relation to the Complimentary Insurance Policy application due to inaccurate particulars provided (including an incorrect mobile number or email address).
6. Each Eligible Participant is entitled to one (1) free HomeTeamNS membership (as administered by and subject to such additional terms and conditions imposed by HomeTeamNS) and one (1) Complimentary Insurance Policy only during the Promotion Period.
7. The Complimentary Insurance Policy is non-transferable nor exchangeable for cash, credit or any other item whether in part or in whole. PIAS reserves the right, at its absolute discretion and without prior notice, to replace the Complimentary Insurance Policy with alternative coverage or items of similar value.
8. This Promotion is 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/or transferring your personal data and other information (including your full name, mobile number, email address, date of birth, date of consent and member type) to PIAS. You further consent to PIAS collecting, processing, disclosing and/or transferring the aforementioned personal data and other information to PIAS' third-party service providers, agents and contractors of PIAS, and product providers, whether located in Singapore or overseas, for the following purposes:
 - a. to contact you via mail, telephone, email, SMS or other messaging platform in relation to this Promotion and the application for the Complimentary Insurance Policy; as well as to provide you with general awareness and educational materials, and general information on products and services (including marketing offers and promotions) relevant to your needs or policies (including product enhancements, riders and/or supplements), and to provide financial advice and recommendations, where applicable, via call, email and messages on any messaging platform (including SMS);
 - b. for the underwriting, processing, administration and servicing of the Complimentary Insurance Policy, including engagement of third parties administering the policy and/or any related redemption arrangement, and any other parties PIAS may, reasonably consider

necessary in connection with the Complimentary Insurance Policy as well as for administering, servicing or dealing with the financial advisory services provided by PIAS, including the administration of this Promotion, processing of any applications for financial products, engagement of third-party providers administering the Promotion and Complimentary Insurance Policy redemption, and managing any financial products that you have purchased pursuant to the financial advisory services provided by PIAS; and

- c. for statistical, research, audit, compliance and regulatory purposes.

You confirm that you have read, understood and agree to be bound by the terms of PIAS' Personal Data Protection Policy, as may be amended, supplemented and/or substituted by PIAS from time to time, a copy of which can be found at www.pias.sg/personal-data-policy and that the latest version will be posted on PIAS' website and shall be binding upon you.

Should you wish to withdraw your consent, please contact PIAS Data Protection Officer at dataprotection@pias.sg.

10. The Promotion is subject to availability of the Complimentary Insurance Policy. PIAS reserves the right at its sole and absolute discretion to vary, amend, delete or add to any of these terms and conditions, or to terminate or suspend the Promotion at any time without prior notice and without liability to any person.
11. To the fullest extent permitted by law, 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 indirect, special or consequential damages or losses) in connection with, the application for, issuance of, or failure to issue the Complimentary Insurance Policy.
12. By participating in this Promotion, you accept that PIAS' decision on all matters relating to the Complimentary Insurance Policy and this Promotion shall be final and binding. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion and/or the Complimentary Insurance Policy, these terms and conditions will prevail.
13. A person who is not a participant in this 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 document is not a contract of insurance. Full details of the coverage, terms, conditions and exclusions are set out in the relevant insurance policy. This Promotion does not constitute an offer or recommendation to purchase any insurance product. It is also not intended to provide any insurance or financial advice.
2. This advertisement has not been reviewed by the Monetary Authority of Singapore.
3. All information is accurate at the time of publication and may be subject to change without notice.
4. HomeTeamNS is not an agent of any merchant or partner. HomeTeamNS does not assume any responsibility or liability for the actions, products and services of all these and any merchants or partners. Any dispute arising out of or in connection with this Promotion shall be resolved directly between the participant and the relevant merchant or partner.