

TERMS AND CONDITIONS

COMPLIMENTARY 12 MONTHS' INSURANCE COVERAGE BY PIAS

The complimentary 12 months' insurance coverage provided by Professional Investment Advisory Services Pte Ltd ("PIAS") is limited to new and renewal residential customers of Tuas Power Supply Pte Ltd ("TPS") who have successfully signed up for any of TPS' electricity plans with a contract duration of at least 12 months.

1. As a new and renewal residential customer of TPS, the applicant of the electricity supply or SP Group account holder of the electricity account (where applicable) (hereinafter referred to as "TPS' Customer") is eligible to receive 12 months' complimentary insurance underwritten by Singlife ("Complimentary Insurance") upon successful sign up for any of TPS' electricity plans with a contract duration of at least 12 months. The TPS' Customer may select either Home, Travel or Personal Accident Insurance as the Complimentary Insurance.
2. Each eligible TPS' Customer shall only be entitled to enrol for one (1) Complimentary Insurance as set forth in paragraph 1 above for each electricity plan signed up with TPS with a contract duration of at least 12 months. Each TPS' Customer is only entitled to one (1) Complimentary Insurance, regardless of policy type selected.
3. This Complimentary Insurance is available for sign-ups between 1 Jan 2026 and 31 December 2026 (both dates inclusive).
4. This Complimentary Insurance is strictly for the TPS' Customer and is non-transferable. For the avoidance of doubt, TPS shall not be liable for the evaluation process or decision in relation to PIAS' acceptance of application for Complimentary Insurance. Such decision shall be solely made by PIAS, subject to its own terms and conditions. TPS shall not in any event be liable in any way to TPS' Customer or any person and you shall hold TPS harmless against any loss, liability, damages or expenses whatsoever arising, in connection with the Complimentary Insurance (including, but not limited to, that arising from or in connection with the Complimentary Insurance or otherwise of your enrolment for the Complimentary Insurance and any claims under the Complimentary Insurance.
5. The TPS' Customer agrees to be contacted by a financial adviser representative from PIAS - Affinity Business, regarding the Complimentary Insurance underwritten by Singlife as part of the application

process. This is to ensure that the TPS' Customer has full understanding of the Complimentary Insurance including the products and benefits offered by PIAS.

6. Complimentary Insurance is not available with other promotions, rewards or benefits, unless specified by TPS.
7. By participating in this promotion for Complimentary Insurance, you consent to PIAS collecting, processing, disclosing and/or transferring your personal data to PIAS' third-party service providers, agents and contractors of PIAS, and product providers, whether located in Singapore or elsewhere, for the following purposes:
 - for the administering, servicing or dealing with the financial advisory services provided by PIAS, including the administration of this Promotion and processing of any applications for financial products;
 - for managing any financial products that you have purchased pursuant to the financial advisory services provided by PIAS;
 - 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), as well as to provide financial advice and recommendations, where applicable, via call, email and messages on any messaging platform (including SMS); and
 - for statistical, research, audit, regulatory and compliance 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.

8. You agree and accept that TPS is not responsible and shall not be liable for any claims, costs, actions or proceedings, loss or damage that may arise out of or in relation to the Complimentary Insurance.
9. TPS is not an insurance agent or intermediary and is not allowed to solicit any insurance business or give advice on or recommend any product nor be involved in any discussions or negotiations between you and PIAS or in the arrangement of any insurance product between you and PIAS.

10. All enquiries relating to any Complimentary Insurance product including but not limited to eligibility, claims, enrolment, coverage and suitability shall be made directly to PIAS. For questions on the Complimentary Insurance products, please email PIAS at Affinity.biz@pias.sg. All claims under the Complimentary Insurance will be handled directly and solely by PIAS.
11. PIAS reserves the absolute right to verify if the TPS' Customer is eligible for the Complimentary Insurance.
12. The Complimentary Insurance will start 14 days from the date of application, and the policy terms and conditions will apply.
13. The Complimentary Insurance is underwritten by Singlife. All applications for Complimentary Insurance are subject to such policy terms and conditions as Singlife may impose.
14. The Complimentary Insurance is non-exchangeable and not redeemable for cash or any other form of replacement. TPS and PIAS may, in their sole discretion, substitute the Complimentary Insurance or cancel this promotion for Complimentary Insurance or change the mechanics of this promotion, without prior notice to any person. TPS and PIAS at their sole discretion reserve the right to modify, vary, delete or add to these terms and conditions from time to time, without prior notice, or reference or liability to any person or party.
15. 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.
16. The decision of TPS and PIAS on all matters, queries or disputes, concerning the Complimentary Insurance and these terms and conditions shall be final. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the promotion, these terms and conditions will prevail.
17. TPS and PIAS make no representation or warranties of any kind whatsoever (including the quality, value, merchantability or fitness for purpose) concerning the Complimentary Insurance and all matters related thereto.
18. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act, 2001 of Singapore to enforce any provision of these terms and conditions.

19. The terms and conditions of this promotion shall be governed by the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts 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.