

This is a group insurance policy issued to SingCash Pte. Ltd. (Company Registration No. 201106360E) (“Group Policy Owner”) and provides coverage to eligible Singtel Dash Customer (“Life insured”).

It provides the following benefits set out below.

Product Summary: 5-year fixed plan

Version 1.23

This Product Summary is for general information only. It is not a contract of insurance. It is a simplified description of the product features applicable to this plan and is not exhaustive. Please refer to the Policy Contract for all terms, conditions and exclusions. For the avoidance of doubt, only the terms, conditions and exclusions as set out in the Policy Contract will bind the policy owner and Us.

Details of Plan Provider:

Etiqa Insurance Pte. Ltd., (201331905K), One Raffles Quay, #22-01 North Tower, Singapore 048583.

Policy Owners’ Protection Scheme:

This policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

Nature and Objective of the Plan:

This is a Single Premium, Non-participating endowment rider denominated in Singapore dollars. This Rider has a policy term of 5 years and pays 105% of the Rider Account Value upon the death of the Life insured during the policy term. A lump sum guaranteed Maturity Benefit will be paid at the end of the policy term.

This Rider can be attached to Dash PET and Dash PET 2 Policies, which will be collectively call “Dash PET Policy(ies)” in this document.

The minimum and maximum Single Premium you can apply for this Rider are S\$1,000 and S\$200,000 respectively.

The maximum aggregate amount for the Account Value for all Dash PET Policies (excluding Dash PET Plus) and fixed plan riders issued by Us will be S\$500,000 per Life Insured.

Plan Benefit:

Account Value

The Rider Account Value is calculated as the Single Premium paid plus accumulated guaranteed interest.

Guaranteed Interest Rate

We give a guaranteed interest rate to Your Rider expressed as a percentage of Your Rider Account Value. It is only applied to this Rider's Account Value, but not to your Dash PET Policy or other Riders Account Value. The guaranteed interest will be added to this Rider Account Value on every monthiversary, even after reaching the maximum aggregate amount stated above.

Please refer to Your Rider Policy Illustration for the guaranteed interest rate.

Death Benefit

Upon death of the Life insured while the rider is in force, We will pay 105% of the Rider Account Value, less any amounts owing to Us. When We make this payment, the rider ends.

Surrender Benefit

You may surrender Your rider in full any time after free look.

Upon surrender, We will pay the Surrender Benefit in one lump sum which is equivalent to the Rider Account Value, less surrender charges and any amounts owing to Us. The Surrender Benefit will be paid to Your corresponding Dash PET Account.

Please refer to the Policy Illustration for the value of the Surrender Benefit.

Maturity Benefit

On the maturity date, if the rider is still in force, We will pay You a guaranteed Maturity Benefit in one lump sum, less any outstanding amount owing to Us. The Maturity Benefit will be paid to Your Dash PET Account.

Please refer to the Policy Illustration for the value of the Maturity Benefit.

Top-up

We do not allow any Top-up for this Rider.

Termination:

Your Rider will terminate when one of these events happens first:

- (a) Termination of Life Insured's Dash PET Policy;
- (b) If the Rider is terminated in accordance with the terms and conditions of the Rider;
- (c) Death of the Life Insured and We paid out the Death Benefit;
- (d) Full surrender of the rider and We paid out the Surrender Benefit;
- (e) The Rider has matured and We paid out the Maturity Benefit;
- (f) We receive Your written request and accept Your request to terminate the Rider; or
- (g) Any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

Exclusions:

There are certain conditions under which no Benefits will be payable.

We do not pay the Death Benefit if the death is directly or indirectly, wholly or partly caused by:

- (a) Life insured commits intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first 12 months from the Rider issue date, the last Top-up transaction made or policy reactivation date (where applicable), whichever is later. When this happens, We will return the Premiums paid (less any amounts previously paid to You under this rider) without accumulated guaranteed interest, less any amounts owing to Us from this rider.
- (b) Death due to Pre-existing conditions throughout the policy term. When this happens, We will return the Rider Account Value on the date of death occurrence, less any amounts owing to Us from this rider.
- (c) When there is condition(s) specific to the Life insured which We will not cover, We will state them on Our offer of conditional acceptance, the Certificate of Insurance and Endorsement. If the Life insured suffers directly or indirectly from the excluded events, We will return the higher of either the Premiums paid without accumulated guaranteed interest or the Surrender value (if any) on the date of event occurrence, less any amounts owing to Us from this rider.

Premium:

This is a Single Premium policy.

Impact of Early Surrender:

As buying a life insurance policy is a long-term commitment, an early termination of the rider 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.

Please refer to the Policy Illustration for more information on the potential cost of surrendering the plan early.

Free Look Period:

You may return this rider for cancellation within 14 days after You receive the policy document, for any reason. We will deduct any costs incurred by the Company in assessing the risk under the rider, such as payments for medical check-up and other expenses, from the premium You paid and refund the balance to Your Dash PET Account.

If Your policy document is sent by email, We consider this rider is delivered to You 1 day after the date of emailing.

Note:

Age means the age at next birthday.

Life Insurance is a contract of utmost good faith and a proposer is required to disclose in proposal form fully and faithfully all the facts, which he knows or ought to know, as otherwise the policy issued may be void.

The terms and conditions of your Rider are contained in your Rider Policy Contract.