

# Terms & Conditions:

## **APPLICATION & QUALIFICATION:**

- To qualify as a SURE CLUB member, an applicant has to meet the following requirements:
  - You must be 18 years or older (as of last birthday), whereas the maximum issue age is based on the underlying insurance policy;
  - You must be a policy holder of a policy purchased from SURE FINANCIAL GROUP.
- The SURE CLUB member must be a living individual, and membership is not available to corporations or other legal entities. Membership is granted at the sole discretion of SURE FINANCIAL GROUP.
- Policyholders of SURE FINANCIAL GROUP will be sent a registration form by their respective financial services consultant.

## **PROCESSING LEAD TIME**

- Incomplete applications (e.g missing mandatory information, etc) will not be processed.
- Processing of the membership and sending out e-card will take up to 2 weeks.
- E-card will only be issued to new applications after confirming they have a policy with SURE FINANCIAL GROUP

## **SURE CLUB MEMBERSHIP E-CARD**

- SURE CLUB members will be issued a membership number and membership e-card. The use of this number / card or associated benefits is deemed to be an acceptance of these terms and conditions and any other applicable rules, regulations, policies or procedures related to the benefit provided by SURE CLUB and their partners.
- You will receive your SURE CLUB e-card via email upon acceptance of your registration by SURE FINANCIAL GROUP.
- You may need to present your SURE CLUB e-card at our partners to earn points and enjoy benefits. If you fail to present your SURE CLUB e-card at our partners when requested, you may not be able to claim such points and benefits retrospectively.

## **PERSONAL DATA PROTECTION**

- SURE FINANCIAL GROUP may use, collect and/or disclose your personal information necessary to verify your identity, process your membership card, send out renewal reminders and analyse your consumption preferences.
- You may update your personal information by emailing us at [surefinancial@aia.com.sg](mailto:surefinancial@aia.com.sg).

## **MARKETING INFORMATION**

- SURE FINANCIAL GROUP may inform you of promotions, product launches and special events organised or co-organised by SURE FINANCIAL GROUP via emails.
- If you do not wish to receive our marketing emails you may unsubscribe by emailing us at [surefinancial@aia.com.sg](mailto:surefinancial@aia.com.sg).

## **DISCRETION**

- The discount privileges, perks, benefit, terms and conditions may be amended, or terminated at the sole discretion of SURE FINANCIAL GROUP without prior notice.
- Vendor and discount, privileges, terms and conditions will be updated on SURE FINANCIAL GROUP WEBSITE on a quarterly basis.
- SURE FINANCIAL GROUP is entitled to suspend or terminate your right to use the SURE CLUB membership Card at any time at our absolute discretion, without liability, notice or reason. SURE FINANCIAL GROUP is also entitled to refuse any request for reissuance, renewal or replacement of the card should any of the conditions and privileges be abused.

## **ASSIGNMENT**

- Member may not assign its rights, discount privileges without the prior written consent of SURE FINANCIAL GROUP

## **FORCE MAJEURE**

- Neither SURE FINANCIAL GROUP nor SURE CLUB member shall be liable hereunder by reason of any failure or delay in the performance of its obligations hereunder on account of strikes, shortages, riots, insurrection, fires, flood, storm, explosions, acts of God, war, governmental action, labor conditions, earthquakes or any other cause which is beyond the reasonable control of such party.