One Plan & Term Life
Terms and Conditions

1. **The Promoter:** The promoter of the promotion is Life Financial Services ("**ILFS**") which is a company registered in Ireland whose registered office is at Irish Life Centre, Lower Abbey Street, Dublin 1 (the "**Promoter**").

2. **The Promotion:** The offer is for a redeemable €100 gift card (for one of the following retailers: Arnotts, Pennys or Supervalu) (the "**Gift Card** ") to Eligible Persons (as defined below) (the "**Promotion**") who purchase a new One Plan or Term Life policy following on from a financial review with ILFS and who complete the purchase between the Opening Date and Closing Date (the "**Relevant Dates**"). Only one Gift Card will be awarded per policy to the primary policyholder. The Gift Card will be issued and available to use once the 30 days cooling off period applicable to the relevant policy has expired. The Promotion is subject to availability of the Gift Card(s) and is non-transferrable, and cash will not be offered as an alternative to the Gift Card, in the event the Gift Card is not available.

   This Promotion is also subject to Sweete's terms and conditions, and any terms and conditions applicable to each individual retailer which will need to be accepted in order to claim the Gift Card. These terms and conditions will be available on the webpage provided within the email sent from ILFS to you to claim the Gift Card.

3. **Eligible Products:** The products in scope for the Promotion are One Plan and Term Life (single, joint or dual) policies only ("**Eligible Products**"). All other Irish Life products are out of scope for this Promotion.

4. **Eligibility Criteria:** This Promotion is open to select new Term Life and One Plan customers who (i) attend a financial review with ILFS which is booked through Irishlife.ie between the Relevant Dates (ii) purchase an Eligible Product from an ILFS financial advisor within the Relevant Dates, (ii) are the primary policyholder on the policy, (iv) are aged 18 years or over, (v) and are residents of Ireland.

   This Promotion is not applicable to Customers who hold existing products or who made product applications before the Opening Date. The Promotion cannot be used in conjunction with any other offer or Promotion. ILFS reserves the right to verify eligibility before applying the Promotion.

   Eligible Persons may avail of the Promotion by visiting a link to a webpage which will be included in an email communication from ILFS and entering a unique code which will also be included in the same email. The unique code will expire after 30 days ("**Claim Period**") and Eligible Persons will not be able to claim the Gift Card after the Claim Period has expired. Redemptions received after the Claim Period has expired will not be eligible for the Gift Card and you will be deemed to have forfeited any right or entitlement to the Gift Card. For the avoidance of doubt, the date the unique code is emailed to you shall count as day one.

   The Promotion will only apply to the primary policyholder on the policy. The email communication from ILFS with details of the Promotion will be sent to the primary email address provided during the Eligible Product application process. A valid email address must be provided in order to partake in the Promotion.

   The Promoter reserves the right to disqualify any entrant for any reason whatsoever in its sole

discretion. The Promoter does not accept any responsibility for any loss or damage, cost, expense or liability suffered or incurred by any person, entrant or otherwise, arising directly or indirectly out of or in connection with this Promotion.

5. **Relevant Dates:** The Promotion is open from 1st October 2026 ("**Opening Date"**) and 30th November 2026 ("**Closing Date"**) Plans must be accepted and issued to the customer no later than 28th February 2027 in order to be eligible for the offer. The Promoter reserves the right to alter the Opening Date and the Closing Date. The Promoter accepts no responsibility for any delay or failure in the Promotion being available where Eligible Persons did not seek to avail of it before the Closing Date for any reason, including for technical reasons. Only applications received in accordance with these terms and conditions, between the Relevant Dates, will be accepted. Any applications received by any other means including post, email, fax or hand delivery will not be accepted.

The Promoter does not accept any responsibility for any delay in starting your cover arising from your choice to participate in the Promotion. The Promoter may decide at any stage to extend the offer period beyond the Closing Date in its sole discretion.

6. **Terms of Participation:** All entrants to the Promotion are deemed to have accepted these terms and conditions by participating in the Promotion. Failure to comply will result in disqualification.

7. **General:** The Promoter cannot accept responsibility for the acts or omissions of any third parties. The Promoter shall not be liable to any person for any loss or damage howsoever caused, whether direct, indirect or consequential (whether in contract, tort or statutory duty or otherwise) arising out of or in connection with the Promotion other than death or personal injury caused by negligence of the Promoter and/or the Promoter's respective personnel and/or deceit or fraud by the Promoter and/or the Promoter's respective personnel.

The Promoter reserves the right to withdraw, cancel, suspend or amend the Promotion or the terms and conditions of the Promotion at any time without notice and with no liability to any entrant, the Eligible Person or any third party.

The Promoter and/or subsidiaries, agents and associates will not be responsible if any establishment breaches its contract, however we will make reasonable efforts to secure compliance.

8. **Governing Law & Jurisdiction:** The Promotion and these terms and conditions are governed by Irish Law. Any dispute arising out of or in connection with this Promotion shall be dealt with exclusively by the Courts of Ireland.

9. **Data Protection:** The Promoter respects your privacy rights. We will make use of and process the personal data you provide in connection with the Promotion to the extent and for the time necessary to administer the Promotion only and all processing will be in accordance with the Promoter's Data Privacy Notice which you can view here. By participating in the Promotion, you consent to the processing of your personal data in this manner.

10. Click here for further information about how we process your information or how you may access and correct the personal data we hold about you.

11. Irish Life Financial Services Limited, trading as Irish Life, is regulated by the Central Bank of Ireland. Irish Life Financial Services is an insurance intermediary tied to Irish Life Assurance

for life and pensions.