

Offshore NFTF Cross Border Process Guide

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Offshore NFTF - Cross Border

This offshore cross border process is applicable for non-fly in passers-by purchasing of Singlife application outside of Singapore under the Cross Border Business Approach approved by Compliance.

1.1 Criteria for Offshore Cross-Border

i. **Eligibility Terms and Conditions:**

FA Representative to ensure the following criteria are met.

(a) This application comes through a reverse enquiry from my firm's existing customer(s).

(b) I have met the above-mentioned customer(s) at least once in person or through a video call and verified his/her/their identity(ies); or the above-mentioned customer(s) is/are my existing customer(s) whose identity(ies) I have verified previously.

(c) The customer earns an annual income of at least SGD120,000 or equivalent.

(d) Including this sale, the value of monthly premiums from all customers located overseas is within 5% of my firm's total monthly premiums.

Customer to ensure that the premium payment for the policy must be from a Singapore bank account or credit card issued by a Singapore bank under customer name.

ii. **Additional Document:** Singapore bank account or credit card statement is required (within the past 6 months). Ensure that the customer's name, account number, address, and date are legible on the document/statement.

iii. **Targeted customer:**

Selected Whitelisted FA firms: Existing customers to the firm only.

iv. **Targeted Countries:** Malaysia, Indonesia (Major Cities), Thailand, Hong Kong, China (Major Cities), Taiwan.

v. **Wealth criteria:**

Customer with either of the following:

a) Annual Income (AI) of at least SGD120k or its equivalent in a foreign currency.

Or

b) Savings/assets of \geq SGD200K

Note:

- FA Representative are required to attest on the NFTF Supplementary form that they will be the field underwriter to gatekeep the annual income requirement.

- To furnish supporting documentation to substantiate wealth, demonstrating savings or assets equal to or exceeding SGD 200,000.
- For non-income earner application (eg: spouse/child), please obtain Q42 (Non-Income Earner Supplementary). The above wealth criteria will be applicable to the main income earner of the family. Customer to address why working spouse/parent not applying offshore application together.

vi. Targeted product:

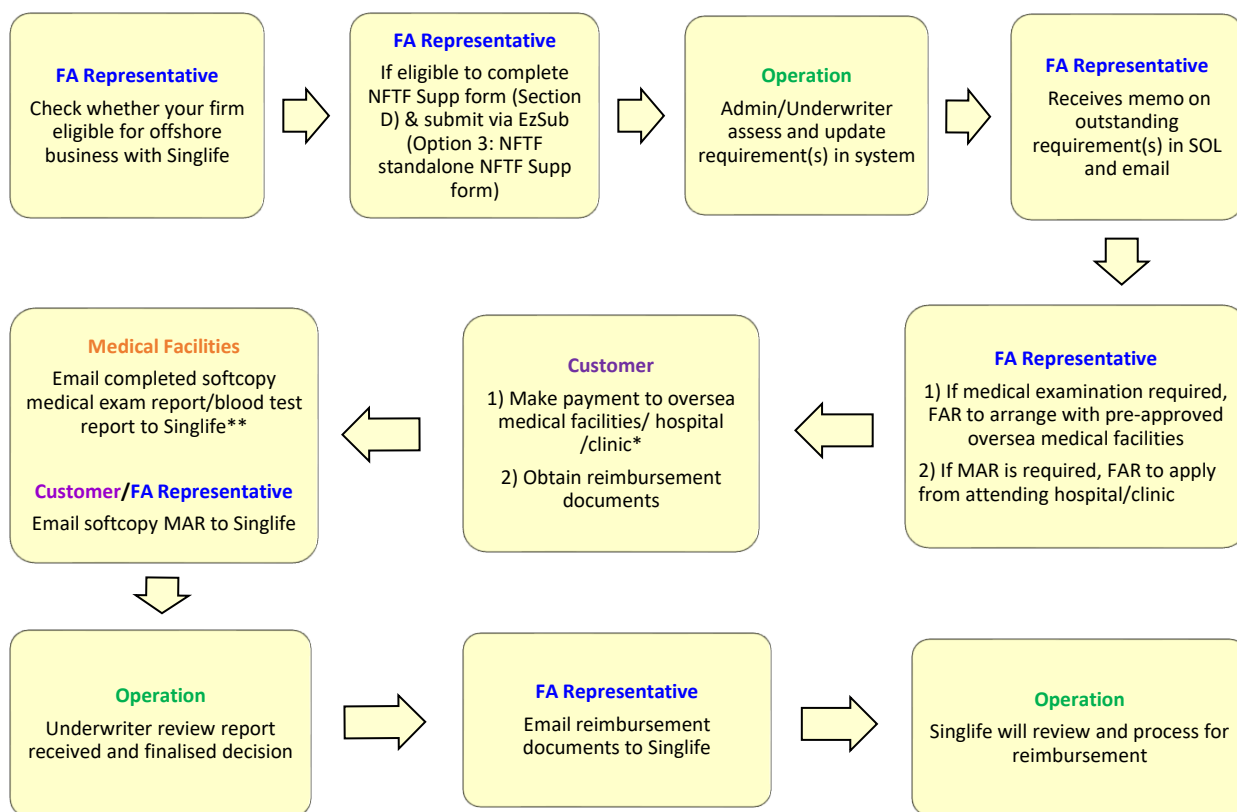
Protection		Savings and Investments [^]
Singlife Elite Term + Riders: <ul style="list-style-type: none"> • TPD Advance Cover Plus II • CI Advance Cover Plus III 		<ul style="list-style-type: none"> • Singlife Savvy Invest • Singlife Flexi Life Income II • Singlife Choice Saver • Singlife Legacy Income • Singlife Steadypay Saver
Component	Maximum Sum Assured (per life)	
Death	\$10,000,000	
TPD	\$2,000,000	
CI	\$1,000,000	
<i>Not applicable to the following riders:</i> Critical Illness Premium Waiver II, MultiPay Critical Illness Cover IV, Early Critical Illness Cover II, Singlife Big 3 Critical Illness cover, Payer Critical Premium Waiver II and Payer Premium Waiver benefit.		<i>^Base plan only, no riders allowed.</i> <i>Not applicable to the following base plan:</i> <i>Singlife Flexi Retirement II</i>

vii. Underwriting (For Singlife Elite Term):

Routine Medical requirement	Follow Non-Singapore resident's NML table
Financial	Follow current routine financial requirement
Underwriting	Follow passerby underwriting guideline

Note: Underwriters reserve the right to exercise discretion and additional requirements might be needed depending on information disclosed on the application form and availability of information.

1.2 Overview of Offshore Process Flow

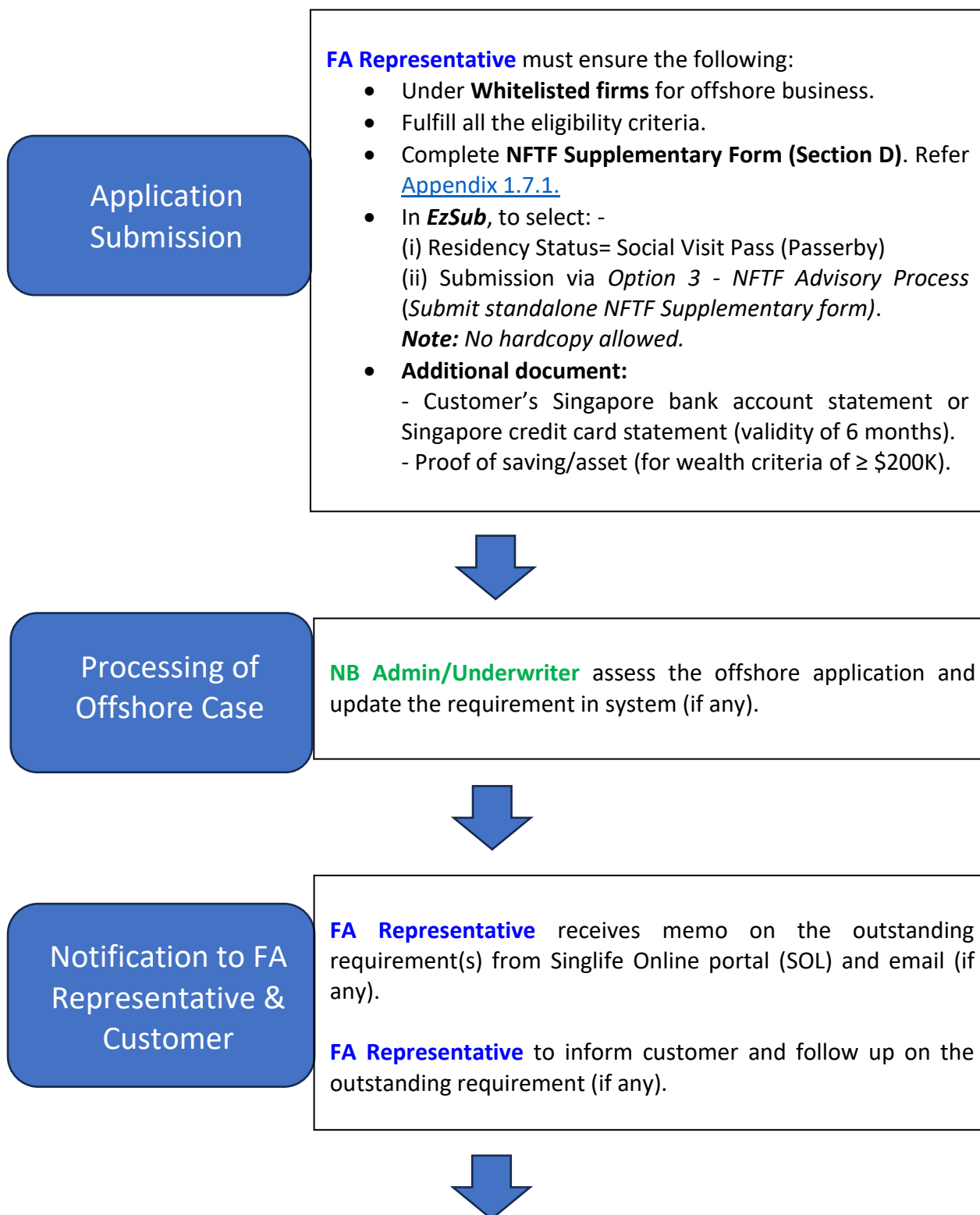


Note:

* The Pre-Approved Overseas Medical Facilities which have been identified and agreed by Reinsurer, they are not Singlife's panel clinics. As such, there is no direct billing arrangement between Singlife and the medical facilities. FA Representatives are required to make direct arrangement and appointment booking for customer and payment to the medical facilities.

** Medical exam/blood test report needs to be sent back from Medical Facilities to Singlife directly (FA Representative/Customer should not have a copy of the medical reports).

1.3 Detailed Process Flow of Offshore Application



Oversea Medical Arrangement

If medical examination is required, **FA Representative** make arrangement with pre-approved overseas medical facilities ([refer Section 1.4 Instruction to FA Representative for Oversea Medical Arrangements](#)).

If MAR is required, **FA Representative** to apply from attending hospital/clinic ([refer Section 1.5 Retrieval of Oversea Medical Attendant Report \(MAR\)](#))



Medical Fee Payment

Customer to make payment to medical facilities/ hospital/ clinic and obtain the following for reimbursement:

- i. Official receipt with customer name OR customer name endorsed by clinic with signature and stamp if name does not state in receipt (invoice not acceptable)
- ii. Credit card charge slip (if paid by credit card)

Note: No direct billing arrangement between Singlife and overseas medical facilities/hospital/clinic. Third party payment (eg: FA Representative) is not allowed.



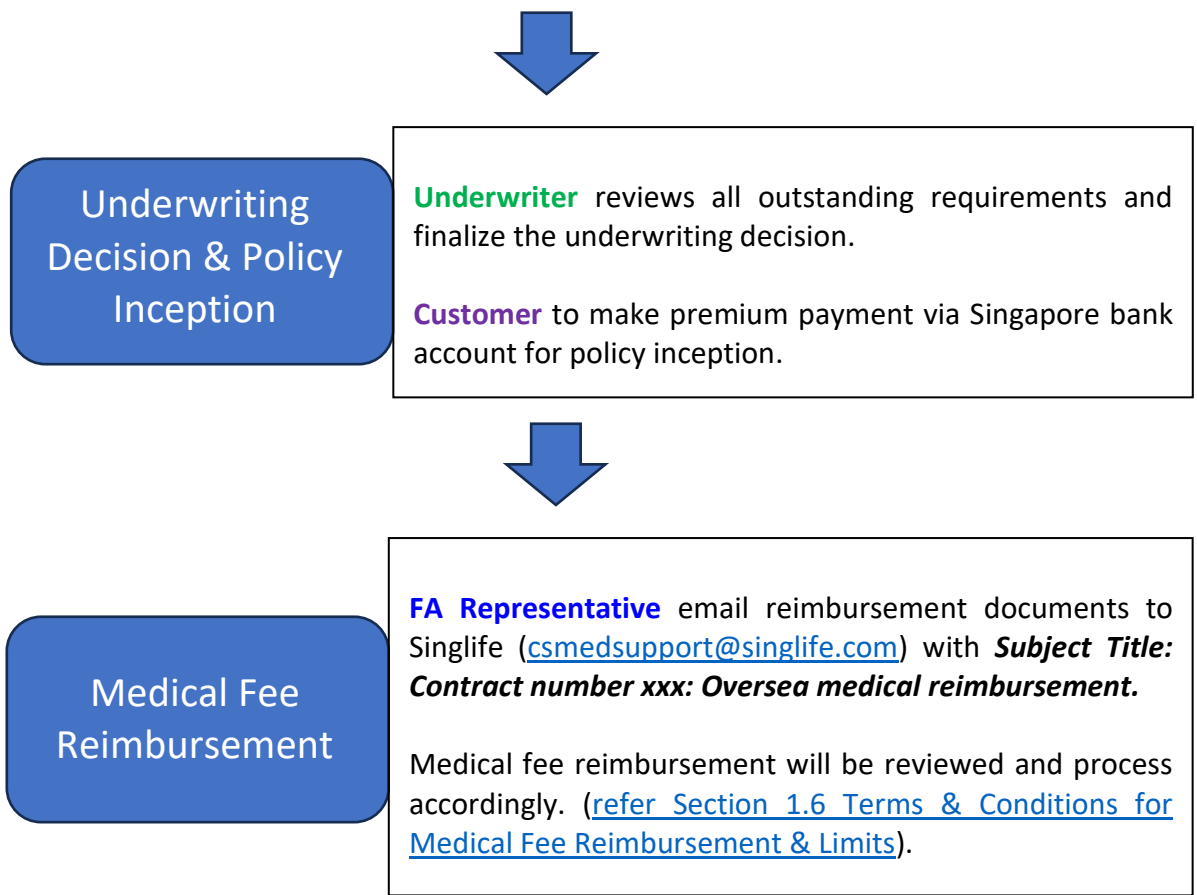
Submission of Report

Once medical exam/blood test report is completed, **Medical Facilities** to email Singlife directly with the "Encrypted" softcopy report (csmedsupport@singlife.com).

Note: FA Representative/ customer are not allowed to have a copy of the medical report and not to be included into email recipient list to Singlife.

Once Medical Attendant Report (MAR) is ready, **FA Representative/ Customer** to email Singlife directly with the "Encrypted" softcopy report (csmedsupport@singlife.com).

Note: All medical report must be written or translated in English. Medical report in foreign language is not acceptable. MAR must be signed off with Doctor's stamp and signature or with hospital/clinic's letterhead.



1.4 Instruction to FA Representative for Oversea Medical Arrangements

Step 1: FA Representative check with customer on the selection of hospital/clinic from the Pre-Approved Oversea Medical Facilities.

([refer Section 1.4.1 List of Pre-Approved Oversea Medical Facilities](#)).

Step 2: FA Representative contact selected Medical Facilities to make appointment on behalf of customer.

Step 3: FA Representative's Instructions to Medical Facilities and share the following documents:

I. **Singlife requirement(s) memo**

To inform the medical requirement(s) needed to perform as indicated in the requirement memo.

Sample of requirement(s) memo:

Further requirement(s)	
Life Assured	:
Identity Number	:
1. Medicals: Resting Electrocardiogram (ECG).	
2. Medicals: Routine medical examination.	
3. Medicals: Blood Test - Panel 1 (Full Blood Test).	
4. Medicals: Blood Test - Panel 8 (HIV Antibody Test).	

II. **Singlife Medical Examination Form (Adult) or (Juvenile- for child up to 12 years old)**
([refer Appendix 1.7.3 Singlife Adult Medical Examination Form](#) or [1.7.4 Singlife Juvenile Medical Examination Form \(for child up to 12 years old\)](#)).

III. **Blood Test Component requested by Singlife**
([refer Appendix 1.7.2 Singlife Blood Test Component](#)).

Sample of blood test component required for Panel 8:

Type of Blood Panel	Fasting Required (Y/N)	Test included
Panel 8 – HIV Antibody	No	1. HIV Antibody Test

Step 4: FA Representative inform customer on the following:

- Medical appointment details (ie: date, time, location, etc).
- If fasting required, inform customer to avoid food at least 8 hours prior to the test. ([refer Appendix 1.7.2 Singlife Blood Test Component](#)).
- Customer to make payment at the Medical Facilities.

Note: *The Pre-Approved Overseas Medical Facilities which have been identified and agreed by Reinsurer, they are not Singlife's panel clinics. As such, there is no direct billing arrangement between Singlife and the overseas medical facilities.*

- Customer to obtain documents for reimbursement:
 - i. Official receipt with customer name OR customer name endorsed by clinic with signature and stamp if name does not state in receipt (invoice not acceptable)
 - ii. Credit card charge slip (if paid by credit card)([refer Section 1.6 Terms & Conditions for Medical Fee Reimbursement & Limits](#)).

Step 5: FA Representative to inform Medical Facilities to email Singlife directly with the "Encrypted" softcopy report (csmedsupport@singlife.com).

Note: *FA Representative/ customer are not allowed to have a copy of the medical report and not allow to be included into email recipient list to Singlife. All medical report must be written or translated in English. Medical report in foreign language is not acceptable.*

1.4.1 List of Pre-Approved Oversea Medical Facilities

Hong Kong

S/No	Medical Facility	Address	Tel no/Fax no	Website/Email address
1	MediFast (Hong Kong) Ltd.	1/F, Bonaventure House, 91 Leighton Road, Causeway Bay	Tel: (852) 2272 8222 Fax: (852) 2272 8333	Email : csi@medifast.com Website : www.medifast.com
2		13/F, Wai Fung Plaza, 664 Nathan Road, Mongkok		
3		2/F, Hip Shing Hong Centre, 55 Des Voeux Road, Central		
4	Blue Care Medical Centre (Central)	Central Clinic 10/F, 33 Des Voeux Road Central, Central, Hong Kong (MTR Central Station Exit "B" or Hong Kong Station Exit "C")	Tel : +852 2523 1808	Website : https://www.ucare.com.hk/en/blue_care_medical_centre
5		Kwun Tong Clinic Unit 2802, 28/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon (MTR Kwun Tong Station Exit "A2")	Tel : +852 2523 9383	
6	T.H.E. Fullerton Check Up Centre	Room 1309, Central Building, 1-3 Pedder Street, Central, Hong Kong	Tel : +852 3628 3890	Website: www.the-hk.com Email: info@the-hk.com
7		Room 1204, 1207-08, Ocean Centre, Harbor City, 5 Canton Road, Tsim Sha Tsui, Kowloon.	Tel : +852 3628 3228	

China

S/No	Medical Facility	Address	Tel no/Fax no	Website/Email address
1	Beijing United Family Hospital	北京和睦家医院 2 Jiangtai Road, Chaoyang district, Beijing 100015 中国北京市朝阳区将台路2号 邮编 : 100015	Tel : 4008-919191 (24-hour Service Center) Tel : +86 (10) 5927 7000	Email: patientservices@ufh.com.cn Website : http://beijing.ufh.com.cn/
2	Raffles Medical Beijing	Suite 105, Wing 1 Kunsha Building 16 Xinyuanli, Chaoyang District, Beijing 100027 北京莱佛士医院 北京市朝阳区新源里16号琨莎中 心一座105室	Tel : +86 (10) 6462 9112	Email : enquiries_beijing@rafflesmedical.com Website : www.rafflesmedicalgroup.com/beijing
3	Shanghai United Family Hospital	上海和睦家医院 1139 Xianxia Road, Changning District Shanghai 200336 上海市长宁区仙霞路1139号 邮编 : 200336	Tel : 400 639 3900 (Appointment Centre) Tel : +86 (21) 2216 3900	Email: shuptservice@ufh.com.cn Website : http://shanghai.ufh.com.cn/
4	Raffles Medical Shanghai	1801 Hongmei Road Innov Tower Level 2 (Capitaland) Building Xuhui District, Shanghai 200233	Tel : (86) 21 6197 2300	Email : enquiries_shanghai@rafflesmedical.com

Taiwan (ROC)

S/No	Medical Facility	Address	Tel no/Fax no	Website/Email address
1	Taipei Veterans General Hospital (臺北榮民總醫院)	No. 201號, Section 2, Shipai Rd, Beitou District, Taipei City, Taiwan 112	Tel : +886 02 2871 2121	Email: imsc@vghtpe.gov.tw
2	Shin Kong International HealthCare Centre 新光医院-国际医疗中心	B3, No. 95, Wen-Chang Road, Shih- Lin District, Taipei City, Taiwan	Tel : +886-2 2833-2211 Fax: +886-2-2838-9343	Email: skhintl.sk@gmail.com
3	Cathay General Hospital 国泰综合医院	No. 280, Section 4, Renai Road, Daan District Taipei City; Taipei City	Tel : 886-2-2325-7500 Fax : 886-2-2709-6521	Email: hm@cgh.org.tw Website: https://en.cgh.org.tw/
4	Lianan Wellness Centre (聯安診所)	B2, No.16, Sec.4, Nanjing E. Rd., Songshan District, Taipei City, Taiwan (R.O.C.)	Tel : +886-2-2570-2155 Fax : 886-2-2712-8050	E-mail : service@lianan.com.tw Website: https://www.lianan.com.tw/en/

Thailand

S/No	Medical Facility	Address	Tel no/Fax no	Website/Email address
1	Bumrungrad International Hospital	33 Sukhumvit 3 (Sai Nana Nua) Wattana, Bangkok 10110	Tel : (+66) 2667 1000 (main) Tel : (+66) 2667 1555 (outpatient appointment) Fax : (+66) 2667 2525	Website : https://www.bumrungrad.com/
2	Bangkok Hospital Medical Centre	2 Soi Soonvijai 7 New Petchburi Road, Bangkok, Huay Khwang Bangkok 10310	Tel: +66 (2) 310 3000 or 1719	Email: info@bangkokhospital.com Website : http://www.bangkokhospital.com/
3	Bangkok Christian Hospital	124 Silom Road, Bangrak Bangkok 10110	T: +662 625 9000/ +662 235 1000 F: +662 236 2911	Website: www.bangkokchristianhospital.org

Indonesia

S/No	Medical Facility	Address	Website/Email address
1	Medistra Hospital	Jl. Jend. Gatot Subroto Kav. 59 Jakarta Selatan 12950 customercare@medistra.com	Website: https://medistra.com/
2	Pluit Hospital	Jl. Raya Pluit Selatan No.2 Jakarta Utara 14450	Website: https://www.pluit-hospital.com/
3	Siloam Hospitals Kebon Jeruk	Jl. Raya Perjuangan Kav. 8, Kebon Jeruk Jakarta 11530	Website: https://www.siloamhospitals.com/en/rumah-sakit/siloam-hospitals-kebon-jeruk
4	Fullerton Health Indonesia	Jl. TB. Simatupang No. 2 Cilandak - Pasar Minggu Jakarta 12560	Website: https://www.fullertonhealth.co.id/
5	Premier Jatinegara	Jl Raya Jatinegara Timur no. 85-87 Jakarta 13310, Indonesia	Website: https://ramsaysimedarby.co.id/rspl/welcome-to-premier-jatinegara-hospital
6	Medikaloka Health Centre	RDTX Tower, Lobby Level, Mega Kuningan, Jl. Prof Dr. Satrio Kav E-4 No. 6, Jakarta, 12950 Jakarta Selatan 12950 DKI Jakarta ID	Website: https://medikaloka.com/
7	Siloam hospital tb simatupang	Jl. RA. Kartini No. 8, Cilandak Jakarta Selatan	Website: https://www.siloamhospitals.com/rumah-sakit/siloam-hospitals-tb-simatupang
8	Siloam hospital ASRI	Jl. Duren Tiga Raya No. 20, Duren Tiga, Jakarta Selatan	Website: https://www.siloamhospitals.com/rumah-sakit/siloam-hospitals-asri
9	Prodia Bona Indah	Bona Indah Plaza, Jl. Karang Tengah Raya, RT.1/RW.6, Lb. Bulus, Kec. Cilandak, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 12440, Indonesia	Website: https://prodia.co.id/id
10	Prodia Cideng	Jl. Cideng Timur No.48, Jakarta Pusat 10150, Indonesia	
11	Prodia Jakarta	Jl. Kramat Raya No.150, Kota Jakarta Pusat 10430, Indonesia	
12	Prodia Kebayoran	Jl. Gunawarman No.77 Kebayoran Baru, Jakarta Selatan 12180, Indonesia	
13	Prodia Kelapa Gading	Jl. Boulevard Raya Jl. Raya Klp. Gading Permai No.15 Kelapa Gading Permai, Jakarta 14240, Indonesia	
14	Prodia Puri Indah	Jl. Puri Lingkar Dalam, Komplek Sentra Niaga Puri Indah Blok T6/28, Kembangan, Jakarta Barat 11610	

Malaysia

S/No	Medical Facility	Address	Website/Email address
1	Gleneagles Hospital Kuala Lumpur	282, 286 Block A, B and Medical Office Block, Jln Ampang, 50450 Kuala Lumpur, Malaysia	Website: https://gleneagles.com.my/kuala-lumpur
2	Pantai Hospital Kuala Lumpur	8, Jalan Bukit Pantai, Bangsar, 59100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur, Malaysia	Website: https://www.pantai.com.my/kuala-lumpur
3	Medifast	16-3, Jln 31/70A, Desa Sri Hartamas, 50480 Kuala Lumpur	Website: https://www.medifast.com/
4	Prince Court Medical Centre - Kuala Lumpur	39, Jalan Kia Peng, 50450 Kuala Lumpur	Website: https://princecourt.com/
5	CARDIAC VASCULAR SENTRAL KUALA LUMPUR	Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia	Website: https://www.cvskl.com/
6	Health Scan Malaysia - Kuala Lumpur	Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia	Website: http://www.healthscan.com.my/
7	Columbia Asia Hospital – Setapak	No. 1, Jalan Danau Saujana, Off Jalan Genting Klang, 53300 Kuala Lumpur	Website: https://www.columbiaasia.com/malaysia/hospitals/setapak/overview
8	HSC Medical Centre	5-1, Menara HSC, 187 Jalan Ampang, 50450 Kuala Lumpur,	Website: https://hsc.com.my/
9	Life Care Diagnostic Medical Centre	no. 5, Jalan Kerinchi, Bangsar South, 59200, Wilayah Persekutuan, Kuala Lumpur.	Website: https://lifecare.com.my/bangsar-south/
10	Parkcity Medical Centre	No.2, Jalan Intisari Perdana, Desa ParkCity, 52200 Kuala Lumpur	Website: https://parkcitymedicalcentre.com/
11	Twin Towers Medical Clinic	Lot LG 402-404, Level 4, Petronas Twin Tower, Kuala Lumpur City Centre, 50088 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur	Website: https://ttmc.com.my/
12	Pantai Cheras Medical Centre (Dr Ravi Apparao)	1, Jalan 1/96a, Taman Cheras Makmur, 56100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur, Malaysia	Website: https://www.pantai.com.my/doctor/internal-medicine/dr-ravi-apparao-dr-rao
13	Gleneagles Hospital Medini Johor Health Screening Centre	2, Jalan Medini Utara 4, 79250 Iskandar Puteri, Johor, Darul Takzim Malaysia	Website: https://gleneagles.com.my/medini-johor
14	Columbia Asia Hospital – Iskandar Puteri	Persiaran Afiat, Taman Kesihatan Afiat, 79250 Iskandar Puteri, Johor	Website: https://www.columbiaasia.com/malaysia/
15	Regency Specialist Hospital	1, Jln Suria, Bandar Baru Seri Alam, 81750 Masai, Johor, Malaysia	Website: https://www.regencyspecialist.com/
16	Columbia Asia Hospital Tebrau	Persiaran Southkey 5, Kota Southkey, 80150 Johor Bahru, Johor	Website: https://www.columbiaasia.com/malaysia/hospitals/tebrau/overview
17	Gleneagles Hospital Medini Johor Health Screening Centre (Dr. Norbelinda Binti Norhatta)	2, Jalan Medini Utara 4, 79250 Iskandar Puteri, Johor, Malaysia, 410, Level 4, Specialist Clinics Complex	Website: https://gleneagles.com.my/medini-johor
18	Gleneagles Hospital Medini Johor Health Screening Centre (Dr. Ang Chin Yong - Cardiologist)	2, Jalan Medini Utara 4, 79250 Iskandar Puteri, Johor, Malaysia, 103, Level 1, Specialist Clinics Complex	Website: https://gleneagles.com.my/medini-johor
19	KPJ Johor Specialist Hospital (Dr Mohd Shahrom Ujang-Cardiologist)	Suite 17, 3rd Floor, No. 1 Jalan 1/96A, Taman Cheras Makmur, 56100 Kuala Lumpur, Malaysia	Website: https://www.kpjhealth.com.my/johor/

1.5 Retrieval of Oversea Medical Attendant Report (MAR)

- If medical attendant report is required for underwriting, FA Representative or customer need to apply from hospital/clinic as stated in requirement(s) memo.
- Customer to make payment and obtain documents for reimbursement if medical cost payable by Singlife.
(refer Section [1.6 Terms & Conditions for Medical Fee Reimbursement & Limits](#)).

Note:

*If MAR is not payable by Singlife, underwriter will indicate in requirement memo “**medical cost will be at customer’s own expense**”. Otherwise, MAR will be payable by Singlife up to maximum reimbursement limit of **\$S300** (incl tax). If the cost more than \$S300, to seek prior approval from Underwriter.*

- Once medical report is ready, Customer/ FA Representative to email Singlife directly with the “Encrypted” softcopy report (csmedsupport@singlife.com).

Note:

- All medical report must be written or translated in English. Medical report in foreign language is not acceptable.*
- Medical report must be signed off with Doctor’s stamp and signature or with hospital/clinic’s letterhead.*

1.6 Terms & Conditions for Medical Fee Reimbursement & Limits

- **FA Representative** to email the following documents to csmedsupport@singlife.com with subject title: **Contract number xxx: Oversea medical reimbursement**.
 - i. Official receipt with customer name OR customer name endorsed by clinic with signature and stamp if name does not state in receipt (invoice not acceptable)
 - ii. Credit card charge slip (if paid by credit card)
 - iii. Singapore account bank statement with customer name and bank account number
- Reimbursement will be credited to customer's Singapore bank account.
- Reimbursement amount subject to Singlife's conversion rate.
- Maximum medical fee reimbursement limit as below:

NO	SINGLIFE PANELS	PRICE (After Tax in SGD)
1	MEDICAL EXAMINATION	\$50
2	RESTING ECG	\$30
3	STRESS ECG	\$150
4	URIC ACID	\$5
5	URINE FEME	\$5
6	PANEL 1 - FULL BLOOD PROFILE	\$100
7	PANEL 2 - LIPID STATUS	\$10
8	PANEL 3 - RENAL FUNCTION	\$15
9	PANEL 4 - THYROID FUNCTION	\$20
10	PANEL 5 - LIVER PROFILE	\$50
11	PANEL 7 - ANAEMIA	\$15
12	PANEL 8 - HIV	\$10
13	PANEL 9 - VDRL + HIV	\$10
14	PANEL 10 - BLOOD PROFILE	\$40
15	PANEL 11 - BLOOD AND URINE TEST	\$25
16	PANEL 12- HEP B & AFP MARKER	\$30
17	PANEL 13 - DIABETIC CONTROL	\$15

Note:

*MAR will be payable by Singlife up to maximum reimbursement limit of **\$S300** (incl tax). If the cost more than \$S300, to seek prior approval from Underwriter.*

- Medical fee reimbursement will be processed after **14 days free look period** from policy inception (for standard case). **Note:** For case offered standard but not taken up or is withdrawn, medical cost is not payable by Singlife.
- For special terms, declined or postponed case, Singlife will process the reimbursement upon receipt of complete documents.
- No reimbursement if underwriter did not request for the specific test.

1.7 Appendix

1.7.1 NFTF Supplementary Form v4.3



1.7.1 NFTF
Supplementary Form

1.7.2 Singlife Blood Test Component



1.7.2 Singlife Blood
Test Component.pdf

1.7.3 Singlife Adult Medical Examination Form



1.7.3 Singlife Adult
Medical Examination I

1.7.4 Singlife Juvenile Medical Examination Form (for child up to 12 years old)



1.7.4 Singlife Juvenile
Medical Examination I