

## TERMS AND CONDITIONS GOVERNING MSA VALUE BONUS INTEREST

1. This offer is jointly organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG") in conjunction with DBS Bank Ltd ("DBS") (collectively, the "Organisers").
2. This offer ("Offer") is open to all Eligible Customers. An Eligible Customer is a person who
  - i) is the account holder of a personal or joint POSB MySavings Account;
  - ii) is the holder of a valid MSA Value Insurance Policy underwritten by MSIG; and
  - iii) pays the monthly premium for the MSA Value Policy from a DBS or POSB account
3. An Eligible Customer will receive a fixed-sum bonus interest annually, provided that on the date of crediting of this sum:
  - i) the MSA Value Insurance Policy is in force and there are no unpaid premiums outstanding;
  - ii) there has been no claim on the MSA Value Insurance Policy since the last anniversary date;
  - iii) his nominated MySavings Account (defined below) has not been closed, suspended or frozen, and is in the opinion of the Bank, in good standing; and
  - iv) there has been no change in the nominated MySavings Account.

The bonus interest will be forfeited if any of these conditions are not met. There will be no –pro-ration of the bonus interest.

4. The fixed-sum bonus interest amount is specified as follows:

| MSA Value | Bonus Interest |
|-----------|----------------|
| Plan 1    | \$50           |
| Plan 2    | \$25           |

5. The bonus interest will be credited to the Eligible Customer's MySavings Account within 60 days from his MSA Value Insurance Policy's anniversary date. The Eligible Customer must nominate a MySavings Account for this credit arrangement. Nomination must be made at the time of application for the MSA Value Insurance Policy, and changes are not permitted. The MySavings Account into which payment is or will be made is referred to herein as the "nominated MySavings Account."
6. All participants irrevocably consent to disclosure by the Bank and MSIG of their personal particulars and account and policy information to each other and to any person or entity as the Bank or MSIG deems fit, for the purposes of or in relation to this Offer.
7. The Organisers may vary the terms and conditions of the Offer without prior notice or withdraw or discontinue the Offer at any time without any notice or liability. The Organisers' decision on all matters relating to the Offer will be at their sole and absolute discretion, and will be final and binding on all participants. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the offer, these terms and conditions will prevail.