

TERMS AND CONDITIONS OF DENTAL INSURANCE POLICY PROMOTION (“the Promotion”)

1. The Promotion is jointly organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”) and DBS Bank Ltd (“DBS”) (collectively, the “Organisers”). Dental Insurance Policy is underwritten by MSIG and distributed by DBS.
2. The promotion period is from 1 October 2014 to 31 December 2014 (both dates inclusive) (“Promotion Period”).
3. You will receive S\$10 worth of Takashimaya vouchers (“Gift”) when you purchase Dental Insurance through our website during the Promotion Period. The Promotion is applicable to Dental Insurance Platinum or VIP Plan.
4. Each application is subject to MSIG’s terms and conditions relating to eligibility and MSIG’s acceptance of the application for Dental Insurance.
5. Your entitlement to the Gift is only applicable for a first time purchase of Dental Insurance through our website or direct mailer during this Promotion Period. It does not apply to renewal policies with MSIG.
6. You agree that you accept the Gift subject to such terms and conditions that the Organisers may impose from time to time. The Gift will be sent by ordinary post by MSIG, together with the Dental Insurance Policy.
7. The Gift is non-redeemable, non-transferable, non-assignable and non-exchangeable for cash, credit or any other item in part or in whole. The Gift is non-replaceable and the Organisers are not obliged to replace any Gifts if they are lost, stolen or damaged.
8. The Promotion is not valid with other Dental Insurance promotions, discounts, offers, vouchers, rebates or privileges.
9. MSIG is entitled to deduct an amount equivalent to the value of the Gift, which you accept and agree shall be S\$10, from the applicable premium to be refunded to you if you cancel your Dental Insurance within 60 days from the policy inception date of the Dental Insurance.
10. Staff of the Organisers are not eligible to participate in the Promotion.
11. The Organisers may at their sole discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or higher value, such value to be determined by the Organisers at their sole discretion. The Organisers make no representation or warranty whatsoever as to the

quality or fitness for purpose or any other implied terms or conditions with respect to the Gift. The Organisers are not liable for any injury, loss or damage whatsoever, whether direct or indirect, arising from or in connection with the Gift. The recipient and/or other person(s) who benefit from using the Gift accept and enjoy the product at their own risk. DBS is not an agent of the suppliers of the Gift or vice versa.

12. The Organisers may vary the terms and conditions of the Promotion, withdraw or discontinue the Promotion at any time without any notice or liability. The Organisers' decision on all matters relating to the Promotion will be at their absolute discretion and will be final and binding on the parties thereto. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
13. By participating in this Promotion, you consent under the Personal Data Protection Act (Cap 26 of 2012) ("Act") to the collection, use and disclosure of your personal data by/to the Organisers and such other third party for the purpose of the Promotion and you confirm that you have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on www.dbs.com/privacy.
14. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.
15. The terms of the Promotion will be governed by and construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
16. All information is correct at time of print.