

**Terms & Conditions of TravellerShield Single Trip Insurance Policy 45% Premium Discount Promotion (the “Promotion”)**

1. The Promotion is jointly organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”) and DBS Bank Ltd (the “DBS”) (collectively, the “Organisers”) exclusively for DBS/POSB credit or debit cardholders. TravellerShield is underwritten by MSIG and distributed by DBS.
2. Your TravellerShield application and insurance premium payment must reach and be accepted by MSIG between 11 August 2014 to 24 August 2014 (both dates inclusive) (the “Promotion Period”).
3. Each application for TravellerShield Single Trip Plan accepted during the Promotion Period entitles you to receive a 45% premium discount on that Single Trip Plan when you purchase via DBS/POSB website with your DBS/POSB credit or debit card, and use a valid campaign code.
4. Each TravellerShield insurance application is subject to MSIG’s policy terms and conditions and MSIG’s acceptance.
5. The Promotion is only applicable to new TravellerShield Single Trip Plan policies purchased during the Promotion Period. The Promotion is not applicable to any changes pertaining to TravellerShield plan cover, plan type, travel dates and destination, unless otherwise expressly stated in writing by the Organisers.
6. If you choose to participate in the Promotion, other promotions, discounts, offers, vouchers, rebates or privileges applicable to TravellerShield Policy will not apply, unless otherwise expressly stated in writing by the Organisers.
7. The discount is non-redeemable for cash, non-transferable, non-assignable and non-exchangeable.
8. If you cancel your TravellerShield Policy, provided no claims are made, MSIG shall deduct a minimum premium of S\$50 from the amount of premium to be refunded to you.
9. 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.
10. 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](http://www.dbs.com/privacy).
11. 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.
12. The terms and conditions 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.
13. All information is correct at time of print.