

TravellerShield Mobile Application Terms of Use

If you purchase TravellerShield via the TravellerShield Mobile App, please note the following terms of use apply:

IMPORTANT - PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY. By accessing and/or using the TravellerShield mobile application ("Application"), you are deemed to agree to be bound by the following terms and conditions. If you do not accept any of these terms or conditions, please immediately discontinue your access and/or use of the Application.

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Disclaimer

This Application does not provide full information on the TravellerShield insurance product. Please refer to the insurance policy for the full information.

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You may wish to seek advice from a qualified advisor before making a commitment to purchase an insurance product and in the event that you choose not to seek advice, you should consider whether the product is suitable for you. Any application for insurance made through this Application will not be effective until your insurance application has been approved and accepted by MSIG Insurance (Singapore) Pte. Ltd. in writing. The insurance application when accepted will form part of and be governed by the terms and conditions in the insurance policy that MSIG Insurance will issue to you.

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By accessing this Application and/or using the Application services: (a) You hereby confirm that you have read and understood and hereby agree to be bound by the DBS Privacy Policy, as may be amended, supplemented and/or substituted by us from time to time (a copy of which can be found on www.dbs.com/privacy); (b) You hereby consent to our collection, use, disclosure and processing of your personal data in accordance with the DBS Privacy Policy; and (c) if you provide us with personal data of



any individual, you undertake, represent and warrant to us that you have obtained such individual's consent for, and hereby consent on behalf of such individual to, the collection, processing, use and disclosure of his/her personal data by us in accordance with the DBS Privacy Policy.

Indemnity

The DBS Group does not guarantee and will not be responsible in any way for the safety and confidentiality of your data should the device that you are using to access the Application be lost or should there be breach of security in the use of your mobile device. You hereby agree to indemnify and save the DBS Group harmless against all damages, losses, expenses and costs (including legal costs) suffered or incurred by the DBS Group in connection with or arising from (1) your access and/or any other party's access of this Application and/or use of the Application services, or (2) your breach and/or any other party's breach of any of these terms and conditions, where such party was able to access this Application and/or use the Application services by using your user id and/or password.

Governing Law and Jurisdiction

By accessing this Application and/or using the Application services, you agree that such access and/or use, as well as these Terms and Conditions of Access shall be governed by the laws of Singapore and via the exclusive jurisdiction of the Singapore Courts.