



Live more, Bank less

Terms & Conditions of TravellerShield Plus Insurance Policy Promotion ("TSP Insurance Policy Promotion")

1. The TSP Insurance Promotion is jointly organised by DBS Bank Ltd ("**DBS**") and Chubb Insurance Singapore Limited ("**Chubb**") (collectively, the "**Organisers**"). TravellerShield Plus policy is underwritten by Chubb and distributed by DBS.
2. To be eligible for the TSP Insurance Policy Promotion:
 - a. you must purchase a new TravellerShield Plus Single Trip/ Annual Multi-Trip insurance policy ("**Policy**") via a DBS/POSB website, DBS PayLah! app, DBS/POSB digibank or a DBS/POSB branch between 1 May 2024 and 31 May 2024 (both dates inclusive) ("**Promotion Period**"); and
 - b. your application and insurance premium payment must be accepted by Chubb during the Promotion Period.

3. Each Policy accepted during the Promotion Period entitles you to receive the following premium discount ("**Discount**"):

Policy	Discount
TravellerShield Plus - Single Trip Plan	65%
TravellerShield Plus - Annual Multi-Trip Plan	30%

4. There is no minimum premium required for you to be entitled to the Discount.
5. The Discount are non-exchangeable for cash and non-transferrable.
6. The TSP Insurance Policy Promotion can be redeemed together with [Sweeter Deals Promotion](#) and is not applicable with other privileges, promotions, rebates or vouchers applicable to the Policy.
7. The Organisers may change these terms or suspend / terminate the TSP Insurance Policy Promotion without giving notice.
8. The Organisers will have the final decision on all matters regarding the TSP Insurance Policy Promotion.
9. You consent to the Organisers' collection, use and disclosure of your personal data by/to third parties for the purpose of the Promotion. You agree to the terms of the DBS Bank Privacy Policy, and the Chubb Privacy Policy, copies of which can be found on www.dbs.com/privacy and at www.chubb.com/sg-privacy respectively.

Terms & Conditions Relating to the TravellerShield Plus x Sweeter Deals Promotion ("TSP x Sweeter Deals Promotion")

1. The TSP x Sweeter Deals Promotion is organised by DBS Bank Ltd ("DBS").
2. TravellerShield Plus is underwritten by Chubb and distributed by DBS.
3. A customer ("**Eligible Customer**") will be allocated with Lucky Draw Chance(s) ("**Draw Chance**") and cashback reward ("**Reward**"), on top of the Premium Discount and Vouchers, if:
 - a. policyholder registers for Sweeter Deals via the [Sweeter Deals Promotion website](#) before or on the same day as buying a Policy during the Promotion Period;
 - b. policyholder did not cancel any existing Policy between 1 April 2024 to 31 May 2024 (both dates inclusive); and
 - c. the commencement date of the Policy is between 1 May 2024 and 30 June 2024 (both dates inclusive).
4. Eligible Customer will be allocated with the following Draw Chance ("**Draw Chances**"):
 - a. one (1) Draw Chance for every Policy purchased; and/or
 - b. additional one (1) Draw Chance for every S\$100 spent on a Policy during the Promotion Period.

5. There will be a total of 5 prizes ("**Prize**") to be won:

Winners	Prize	Value
5 Winners (" Winners ")	Suitcase	S\$2,390.00 per prize

6. Winner will be randomly drawn by means of a computerised draw under the supervision of an external auditor on 19 September 2024 ("**Draw Date**") or on such other dates as DBS may determine at its sole and absolute discretion, at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982 or at such other venue as may be determined by DBS.
7. The Winner of the Draw will be notified within 7 calendar days from the Draw Date. The winner will be notified via registered electronic email and/or contact number with DBS. It is the responsibility of the Winners to provide DBS with their updated contact information.
8. DBS shall have the right to draw a Reserve Winner ("**Reserve Winner**") to replace the Winner drawn who is subsequently disqualified or unable to collect the Prize.
9. Each Winner is entitled to only receive 1 Prize during the Lucky Draw.
10. In the unlikely event that a Prize should become unavailable, DBS reserves the right to substitute a prize which may deem as being of equal value.
11. Eligible Customer will be entitled to a Reward based on the plan type of the Policy purchased with no minimum spend required, as set out in the table below:

Policy	Reward
TravellerShield Plus - Single Trip Plan	20% cashback (capped at S\$10 per customer)
TravellerShield Plus - Annual Multi-Trip Plan	20% cashback (capped at S\$100 per customer)

12. Reward will be credited to Eligible Customers' DBS/POSB current/savings account based on the customer's choice at the point of registration on [DBS Marketplace My Setting Page](#) or [Sweeter Deals Promotion website](#), by 30 September 2024.
13. The maximum Reward that an Eligible Customer can receive on TravellerShield Plus Insurance is S\$10 for Single Trip plans and S\$100 for Annual Multi-Trip plans. If an Eligible Customer has purchased multiple policies, we will take the aggregated premium amount for calculation.

14. The Prize is non-exchangeable for cash and non-transferrable. The Reward is non-transferrable.
15. Winners' eligibility to participate in the Lucky Draw is subject to verification and in the event that a Winner is determined by DBS to be ineligible to participate in the Lucky Draw, DBS shall have the right to disqualify that Winner without notice and award his/her Prize to a Reserve Winner.
16. Winners who have been awarded a Prize shall not be entitled to any compensation, benefits, or substitution in any form whatsoever in lieu of the Prize and/or should any Prize be forfeited or reclaimed.
17. DBS may change these terms or suspend / terminate the TSP x Sweeter Deals Promotion without giving notice.
18. DBS will have the final decision on all matters regarding the TSP x Sweeter Deals Promotion.
19. Terms and conditions governing DBS Marketplace Sweeter Deals Promotions apply. A copy can be found [here](#).
20. DBS will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the TSP x Sweeter Deals Promotion (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment), Prize and/or any notices, letters or correspondence lost, stolen, or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
21. By participating in the TSP x Sweeter Deals Promotion, Eligible Cardmembers agree to release and hold DBS harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:
 - a. the awarding, acceptance, receipt, possession, use or misuse of any Prize or parts thereof awarded pursuant to the TSP x Sweeter Deals Promotion; and
 - b. the participation in the TSP x Sweeter Deals Promotion or any prize-related activities.
22. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the TSP x Sweeter Deals Promotion or receive a Prize. DBS' decision on all matters relating to the TSP x Sweeter Deals Promotion (including but not limited to the number of Lucky Draw Chances to be awarded to any customer, and the selection of Winners) shall be final. No correspondence or claims will be entertained.
23. DBS may vary these Terms and Conditions or suspend or terminate the TSP x Sweeter Deals Promotion without any notice or liability to any party.