

**Terms & Conditions of Car Insurance Policy Promotion (“Promotion”)  
at <https://motor.dbs-insure.com>**

1. The Promotion is jointly organised by DBS Bank Ltd (“**DBS**”), NTUC Income Insurance Co-operative Limited (“**Income**”) and DirectAsia Insurance Singapore (“**DirectAsia**”) (“collectively, the **Organisers**”). Drivo Insurance is underwritten by Income and Motor Car Insurance Policy is underwritten by DirectAsia. These insurance policies are distributed by DBS.
2. If you cancel the Policy, there will not be any refund of premium if you make any claim on the Policy.
3. The Promotion is not applicable with other promotions, vouchers, rebates or privileges applicable to the Policy.
4. The Organisers may change these terms or suspend / terminate the Promotion without giving notice.
5. The Organisers will have the final decision on all matters regarding the Promotion.
6. 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, Income Privacy Policy and DirectAsia Privacy Policy, copies of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy), [www.income.com.sg](http://www.income.com.sg) and [www.directasia.com](http://www.directasia.com) respectively.

**For Drivo Insurance underwritten by Income**

7. Each Policy accepted from 1 July 2021 to 31 December 2021 (“**Promotion Period**”) entitles you to receive a 5% premium discount (“**Premium Discount**”) and CapitaVouchers worth \$50.00 (“**Promotional Gift**”) when you provide us with your email address and mobile phone number.
8. To enjoy the Promotion,
  - a. you must obtain a quotation for the insurance policy (“**Policy**”) during the Promotion Period;
  - b. your application for the Policy (“**Application**”) and insurance premium payment for the Policy must be accepted by Income during the Promotion Period;
  - c. you must be a first-time applicant of the Policy and not hold any valid private motor car insurance policies underwritten by Income as at the date of the Application;
  - d. the commencement date of the Policy must be within 30 days from the quotation request date;
  - e. the Policy purchase must be made through <https://motor.dbs-insure.com>; and
  - f. you must not be a staff of the Organisers.
9. The following policyholders are not eligible for the Promotion:
  - a. The policyholder who chooses not to renew any lapsed Income’s Drivo Car Insurance policy which is entitled for renewal in order to purchase a new Income Drivo Classic plan or Drivo Premium plan during the Promotion Period;
  - b. The policyholder who cancels any existing Income’s Drivo Car Insurance policy in order to purchase a new Income Drivo Classic plan or Drivo Premium plan during the Promotion Period.
10. The Premium Discount is non-exchangeable for cash and non-transferrable.

11. Each applicant is entitled to a Promotional Gift for each Policy purchased. Redemption letters for the Promotional Gift ("**Redemption Letter**") will be mailed to successful applicant of the Policies within two months from end of promotion at their addresses registered with Income during the application for the Policies. Note that Income reserves the rights to demand from the applicant a sum equivalent to the full value of the Promotional Gift if the Policies are cancelled within 6 months of policy issuance date and the applicant shall immediately pay Income such amount demanded.
12. The successful applicant must bring along the Redemption Letter to redeem the Promotional Gift. The Promotional Gift can be redeemed at any of the collection centres listed in the Redemption Letter. The Promotional Gift must be collected within two months from the date of the Redemption Letter. Failing which, the applicant shall be deemed to have forfeited his right to the Promotional Gift and no compensation will be given or paid in lieu.
13. Each eligible applicant shall receive a Promotional Gift only while stocks last.
14. The Promotional Gift is not exchangeable for cash or any benefit in kind.
15. The Promotional Gift including any unused value cannot be exchanged for cash, kind, or other denominations and are subject to the terms and conditions of the issuing merchant.
16. Income reserves the right to replace the Promotional Gift with items of similar value ("**Replacement Item**") at any time without prior notice.
17. Income shall not be liable to any applicant or any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses or for any special or consequential damages or losses in connection with, related to or resulting from the use of the Promotional Gift or the Replacement Item (if any).
18. Income is not the manufacturer or merchant of the Promotional Gift or any Replacement Item, and provides no warranty in respect of it. Income shall not be responsible for all warranties, expressed or implied, including implied warranties of merchantability, and fitness for a particular purpose and against infringement of intellectual property rights in respect of the Promotional Gift or any Replacement Item.
19. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income and the manufacturer or merchant of the Promotional Gift or any Replacement Item. Neither is this promotion intended or deemed to be a connection with or use of the brand name of the Promotional Gift or any Replacement Item.
20. This Promotion does not affect or change any term of the policy contracts for the Policies. If there is any inconsistency between any term of this Promotion and any term of the policy contracts for the Policies, the term of the policy contracts shall prevail.
21. This Promotion is applicable to applicants who are Singaporeans, Permanent Residents of Singapore and holders of a valid Singapore employment pass, work permit pass, long term visit pass and student pass.
22. Income's decision on all matters relating to this Promotion (including the issuance of the Promotional Gift and/or the replacement item(s)) shall be final, conclusive and binding. No appeal will be entertained.

#### **For Motor Car Insurance Policy underwritten by DirectAsia**

23. Each Policy accepted from 1 July 2021 to 31 December 2021 ("**Promotion Period**") entitles you to receive a 5% premium discount ("**Premium Discount**") when you provide us with your email address and mobile phone number.
24. To enjoy the Promotion,
  - a. you must obtain a quotation for the insurance policy ("**Policy**") during the Promotion Period;
  - b. your application for the Policy ("**Application**") and insurance premium payment for the Policy must be accepted by Income during the Promotion Period;
  - c. you must be a first-time applicant of the Policy and not hold any valid private motor car insurance policies underwritten by Income as at the date of the Application;

- d. the commencement date of the Policy must be within 30 days from the quotation request date;
- e. the Policy purchase must be made through <https://motor.dbs-insure.com>; and
- f. you must not be a staff of the Organisers.

25. The Premium Discount is non-exchangeable for cash and non-transferrable.

Co. Reg. No. 196800306E