Live more, Bank less

Terms & Conditions of DriveShield Plus/ Drivo Insurance Policy Promotion (the "Promotion") at https://motor.dbs-insure.com

1. The Promotion is jointly organised by DBS Bank Ltd ("**DBS**"), NTUC Income Co-operative Limited ("**Income**"), Tokio Marine Insurance Singapore Limited ("**Tokio Marine**") and DirectAsia Insurance Singapore ("**DirectAsia**") ("collectively, the **Organisers**"). Drivo Insurance is underwritten by Income, Private Motor Car Insurance is underwritten by Tokio Marine and Comprehensive Car Insurance is underwritten by DirectAsia. These insurance policies are distributed by DBS.

2. To enjoy the Promotion:

    a. you must obtain a quotation for any of the insurance policy ("**Policy**") between 22 October 2018 and 31 December 2018 ("**Promotion Period**");

    b. your application for the Policy ("**Application**") and insurance premium payment for the Policy must be accepted by Income, Tokio Marine or DirectAsia 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, Tokio Marine or DirectAsia as at the date of the Application;

    d. the commencement date of the Policy must be within 120 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.

3. Each Policy accepted during the Promotion Period entitles you to receive 5% premium discount when you provide us with your email address and mobile phone number.

4. If you cancel the Policy, there will not be any refund of premium if you make any claim on the Policy.

5. The discount is non-exchangeable for cash and non-transferrable.

6. The Promotion is not applicable with other promotions, vouchers, rebates or privileges applicable to the Policy.

7. The Organisers may change these terms or suspend / terminate the Promotion without giving notice.

8. The Organisers will have the final decision on all matters regarding the 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, Income Privacy Policy, Tokio Marine Privacy Policy and DirectAsia Privacy Policy, copies of which can be found on www.dbs.com/privacy, www.income.com.sg, www.tokiomarine.com and www.directasia.com respectively.