

## Terms & Conditions of Overseas Study Insurance Policy Promotion (“Promotion”)

1. The Promotion is jointly organised by DBS Bank Ltd (“**DBS**”) and MSIG Insurance (Singapore) Pte. Ltd. (“**MSIG**”) (collectively, the “**Organisers**”). Overseas Study insurance policy is underwritten by MSIG and distributed by DBS.
2. To enjoy the Promotion:
  - a. your application and insurance premium payment for Overseas Study Insurance Policy (“**Policy**”) must reach and be accepted by MSIG from 1 October 2016 to 31 December 2016 (“**Promotion Period**”);
  - b. you must be a first time applicant of the Policy (renewal of the Policy with MSIG will not be eligible);
  - c. your period of insurance for the Policy must be 3 months and above; and
  - d. you must not be a staff of the Organisers.
3. Each Policy accepted during the Promotion Period entitles you to receive an adidas shoe bag worth S\$19 (“**Gift**”).
4. The Gift will be sent by ordinary post by MSIG, together with the Policy document. The Organisers are not obliged to replace any Gifts that were not received or have been misplaced.
5. If you cancel the Policy, MSIG is entitled to deduct the value of the Gift from the amount of premium to be refunded to you. There will not be any refund of premium if you make any claim on the Policy.
6. The Gift is non-exchangeable, non-transferrable and non-replaceable.
7. The Organisers reserve the right to replace the Gift with item(s) of similar value without prior notice. The Organisers are not responsible for the quality of the Gift and are not liable for any injury, loss, damage or harm arising from or in connection with the Gift.
8. The Organisers are not agents of the supplier of Gift or vice versa.
9. The Promotion is not applicable with other promotions, vouchers, rebates or privileges applicable to the Policy.
10. The Organisers may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. The Organisers’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. You consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of your personal data by/to the Organisers and such other third party as the Organisers may reasonably consider necessary for the purpose of the Promotion, and confirm that you agree to be bound by the terms of the DBS Bank Privacy Policy, and the MSIG Privacy Policy, copies of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy) and [www.msig.com.sg](http://www.msig.com.sg) respectively.