

Terms & Conditions of TravellerShield Single Trip Insurance Policy 40% Premium Discount Promotion (the “Promotion”)

1. The Promotion is jointly organised by DBS Bank Ltd (“DBS”) and MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”) (collectively, the “Organisers”). TravellerShield is underwritten by MSIG and distributed by DBS.
2. Your TravellerShield application and insurance premium payment must be accepted by MSIG between 1 August 2015 and 10 August 2015 (both dates inclusive) (the “Promotion Period”).
3. Each application for TravellerShield Single Trip Plan (“Single Trip Plan”) accepted during the Promotion Period entitles you to receive a 40% premium discount on the Single Trip Plan when you purchase via DBS/POSB website with your DBS/POSB credit or debit card, and use a valid promotion code.
4. Travel must commence no later than 182 days from date of application for TravellerShield.
5. Each TravellerShield insurance application is subject to MSIG’s policy terms and conditions and MSIG’s acceptance.
6. The Promotion is only applicable to new Single Trip Plan policies purchased during the Promotion Period. The Promotion is not applicable to any changes pertaining to TravellerShield plan cover, plan type, travel dates and destination, unless otherwise expressly stated in writing by the Organisers
7. If you choose to participate in the Promotion, other promotions, discounts, offers, vouchers, rebates or privileges applicable to TravellerShield Policy will not apply, unless otherwise expressly stated in writing by the Organisers.
8. The discount is non-redeemable for cash, non-transferrable, non-assignable and non-exchangeable.
9. If you cancel your Single Trip Plan, MSIG shall deduct a minimum premium of S\$50 or such other amount that shall be determined by MSIG from the amount of premium to be refunded to you. There will not be any refund of premium if you make any claims on your Single Trip Plan policy.
10. The Organisers may vary the terms and conditions of the Promotion, withdraw or discontinue the Promotion at any time without any notice or liability. The Organisers’ decision on all matters relating to the Promotion will be at their absolute discretion and will be final and binding on the parties. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
11. By participating in this Promotion, 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 for the purpose of the Promotion and you agree to be bound by the terms of the DBS Bank Privacy Policy (“Privacy Policy”), a copy of which can be found on www.dbs.com/privacy.

12. If you provide DBS with the personal data of any third party, you hereby (1) agree on behalf of that third party to be bound by the Privacy Policy; and (2) consent on behalf of that third party, to DBS' collection, use, disclosure and processing of his/her personal data in accordance with Privacy Policy. You warrant that you have obtained the said third party's prior consent to such collection, use, disclosure and processing of his/her personal data by DBS and that the personal data that you provide to DBS is true, accurate and complete.
13. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.
14. The terms and conditions of the Promotion will be governed by the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.