

Terms & Conditions of TravellerShield 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**”). TravellerShield insurance policy is underwritten by MSIG and distributed by DBS.
2. To enjoy the Promotion:
 - a. you must purchase a new TravellerShield Single Trip/Annual insurance policy (“**Policy**”) from 9 April 2016 to 30 April 2016 (“**Promotion Period**”);
 - b. your application and insurance premium payment must be accepted by MSIG during the Promotion Period; and
 - c. your travel commencement date must be no later than 182 days from the submission date of the application.
3. Each Policy accepted during the Promotion Period entitles you to receive:
 - a. in respect of Single Trip Plan: 30% premium discount; or
 - b. in respect of Annual Plan: 15% premium discount.
4. MSIG will charge an administrative fee of S\$10 if you make any change to the 'Policy's plan cover, plan type, travel dates and/or destinations with MSIG's approval.
5. The Promotion is not applicable with other promotions, vouchers, rebates or privileges applicable to the Policy.
6. The discount is non-exchangeable for cash and non-transferrable.
7. If you cancel your Policy, MSIG shall deduct a minimum premium of S\$50 or such other amount as may 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 claim on your Policy.
8. The Organisers may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
9. The Organisers' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
10. 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 and www.msig.com.sg respectively.