

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**”).
2. To qualify for this Promotion:
 - a. you must purchase a new TravellerShield Single Trip/ Annual insurance policy (“**Policy**”) through DBS/POSB website, branch, TravellerShield iPhone App or ATM from 1 October 2017 to 31 December 2017 (“**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 successful application entitles you to the following gifts (each a “**Gift**”):

Type of Plan	Gift	Conditions
Single Trip Plan	1 travel foldable bag worth S\$25	- Per insured person - Min. nett premium is S\$60 per insured person after 50% premium discount
Single Trip Family Plan	1 travel foldable bag worth S\$25	- Per policy - Min. nett premium is S\$60 per policy after 50% premium discount
Annual Plan	15% premium discount <u>and</u> 1 Targus backpack worth S\$109	- Per policy

4. For Single Trip policyholders, the Gift will be sent by ordinary post by MSIG, together with the Policy document.
5. For Annual Plan policyholders, a redemption letter for the Gift will be sent to you together with the Policy document.
6. 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.
7. The Organisers are not obliged to replace any Gift or redemption letter that are not received, have expired or which have been misplaced.
8. The Gift is non-exchangeable, non-transferrable and non-replaceable.
9. 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.
10. The Organisers are not agents of the supplier of Gift or vice versa.
11. The Promotion is not applicable with other promotions, vouchers, rebates or privileges applicable to the Policy.

12. If you cancel the Single Trip insurance policy, MSIG shall deduct a minimum premium of S\$50 or such other amount that shall be determined by MSIG from the amount of premium refundable to you. There will not be any refund of premium if you make a claim on the Policy.
13. If you cancel the Annual insurance policy within 180 days from the Policy commencement date, you will be entitled to a refund of premium based on our short period rates (as stated in the Policy), provided no claims are made. There will not be any refund if you cancel the Policy after 180 days from the Policy commencement date or if you make a claim on the Policy.
14. The Organisers may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
15. The Organisers' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
16. 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 you 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.