



PolicyPal Christmas - Refer & Win Campaign Terms and Conditions

1. General

1.1 The Christmas Refer & Win Campaign ("Refer & Win") offered by PolicyPal Pte Ltd ("PolicyPal") is organised to reward our users ("Referrer") for referring new users ("Referred") on PolicyPal web and app using the Referrer's unique referral link. By taking part in this Refer & Win, The Referrer agrees to these Terms and Conditions.

1.2 The Refer & Win is only valid for the duration **from 9 December 2020, 4.00pm up to (and including) 8 January 2021, 11.59pm**. ("Campaign Period").

1.3 To be eligible for Refer & Win,

- The Referrer must be an existing PolicyPal user with a verified mobile number.
- The Referrer must have created their own referral link from PolicyPal's platforms or via our blog posts on <https://blog.policypal.com/>.
- The referral must occur during the Campaign Period.

1.4 A sign up referral is deemed successful for the Referrer only if the Referred has included the referral code in the sign up page and has successfully set up his/her account.

Referred does the following	Referrer gets
The Referred registers and sets up an account.	1 Successful Referral

1.5 The Refer & Win is open to all individual Singapore citizens and residents with a valid pass from the Republic of Singapore who are (i) aged 18 and above as at the start of the promotional period, (ii) not prohibited in any manner by any person, entity, authority or law from participating in this promotion or any similar promotion.

1.6 The Prizes ("Prizes") for this campaign are three (3) Secretlab TITAN Stealth chairs and one (1) Nintendo Switch Gen 2. The prize(s) are shown in the table below.

Category	Prize(s)
Solo	One (1) Nintendo Switch Gen 2 (worth \$699)
Group	Three (3) Secretlab TITAN Stealth chairs (worth \$634 each)



1.7 There will be one (1) Winner (“Winner”) per category. One (1) for the solo category and one (1) for the group category.

1.8 Participants will not be allowed to change their registered category halfway through the campaign. For the avoidance of doubt, group participants will not be allowed to change their groups.

1.9 All images shown in marketing collaterals are for illustration purposes only. Actual products may vary due to product variation and enhancement.

2. Refer & Win (Solo Category)

2.1 The Referrer with the highest number of referrals from the solo category is entitled to win one (1) Nintendo Switch Gen 2 (worth \$699) only.

2.2 The Referred and the Referrer cannot be the same person. The Referred must be a new user of PolicyPal. PolicyPal will not count any referrals if the mobile number is already registered with PolicyPal at the start of the campaign period.

2.3 Participants in the solo category are not eligible to participate in the group category concurrently.

2.4 In the event where there are two participants with the same number of referrals, the participant who attains the largest number first wins.

2.5 Participants in the Refer & Win must comply with all up-to-date ‘anti-spam’ laws including but not limited to the Spam Control Act of Singapore.

3. Refer & Win (Group Category)

3.1 Participants can register for the group category in groups of three (3). The group with the highest collective number of referrals will win the Group Category. Every member from the winning group wins a Secretlab TITAN Stealth chair (worth \$634 each).

3.2 The Referred and the Referrer cannot be the same person. The Referred must be a new user of PolicyPal. PolicyPal will not count any referrals if the mobile number is already registered with PolicyPal at the start of the campaign period.

3.3 Participants in the group category are not eligible to participate in the solo category concurrently.



3.4 In the event where there are two (2) groups with the same number of referrals, the group who attains the largest number first wins.

3.5 Participants in the Refer & Win must comply with all up-to-date 'anti-spam' laws including but not limited to the Spam Control Act of Singapore.

4. Details for collection of Prize(s)

4.1 After the campaign period has ended, PolicyPal, the organiser, will send an email notification to the top referrers for both the solo and group categories to confirm within fourteen (14) working days.

4.2 PolicyPal reserves the right to replace the Prizes with other items of similar value if the prizes are not available. PolicyPal will not be responsible for any delays from the third party suppliers of the prizes.

4.3 The Winner is required to confirm receipt of the notification via email and agree to collect the prize within three (3) months from the receipt of the notification.

4.3.1 If the prize is not collected within the three (3) months' period, the prize will be forfeited.

4.4 The Winner or his authorised representative must be able to furnish proof of identity upon collection (e.g. provide his/her NRIC).

4.5 If the prize incurs any tax liability, such tax shall be the sole responsibility of the winner.

4.6 Any notice given to the Winner shall be deemed sufficiently served if addressed to the email address furnished by the Winner.

4.7 The acceptance of any prizes shall constitute to the consent on the Winner's part to allow PolicyPal the use of the Winner's name, image, voice and/or likeness for editorial, advertising, promotional, marketing and/or other purposes without further consent and compensation, except where prohibited by law.

5. Changes to Terms and Conditions

5.1 PolicyPal reserves the right to change these Terms and Conditions from time to time without prior notice and without liability.

5.2 PolicyPal's decisions on all matters pertaining to the Refer & Win campaign are final and binding. No further correspondence regarding this promotion, these terms and conditions, or any decision made by PolicyPal in connection therewith and/or the results will be entertained.

Information is correct as of **7 January 2021.**