



## Promotion - Terms & Conditions

### 1. General

1.1 PolicyPal Singapore Pte Ltd ("PolicyPal") is organising this \$100 FairPrice vouchers giveaway ("promotion"). This promotion stated here is exclusive to PolicyPal users ("Participants") and it is not transferable.

1.2 To be eligible for this promotion on PolicyPal -

- The Policy must be purchased through the PolicyPal mobile app or PolicyPal website.
- The Policy must complete the free-look period of fourteen (14) days.
- The Policy Owner must be a registered PolicyPal user with a verified email address.
- The Policy Owner must have a No Claims Discount of 20% and above
- The driver must be 30 years old and above at the point of purchase

1.3 The promotion will commence from **8 June 2020 12.00 AM to 7 August 2020 11.59 PM ("Promotion Period")**.

1.4 The promotion will be open to MSIG Car Insurance policies for all car make/model with the following exceptions:

- Toyota
- BMW
- Sports cars and high-performance vehicles

1.5 The promotion is open to all individual Singapore citizens and residents of the Republic of Singapore who are (i) aged 30 and above as at the start of the Promotion Period.



## **2. Promotion**

- 2.1 This promotion is exclusive to PolicyPal users. The vouchers are not transferable.
- 2.2 The vouchers will be in the form of e-vouchers.
- 2.3 Participants will receive the \$100 FairPrice vouchers for the successful purchase of MSIG Car Insurance.
- 2.4 This promotion is only valid for application made during the Promotion Period and upon receipt of payment thereafter.
- 2.5 All details submitted must be accurate and complete. Any incorrect and inaccurate information will result in the application being void.
- 2.6 PolicyPal reserves the right to retract the vouchers should the policy be cancelled within 90 days from the time of purchase.

## **3. Collection Details**

- 3.1 Collection of Vouchers
  - The promotion vouchers will be credited to the Participant only after the policy inception date and the 14 days free look period.
  - After policy inception and the free look period, PolicyPal will send an email notification to Participants with the details of the e-vouchers.
  - Any notice given to a Participant shall be deemed sufficiently served if addressed to the Participant and sent by email to the respective email address based on details provided by the participants.

## **4. Changes to Terms and Conditions**

4.1 PolicyPal may make changes to these terms and conditions due to a change in any applicable legislation or regulation. In such circumstances, PolicyPal will notify you in writing in advance of any changes being made.

4.2 By participating in the Promotion, you agree to be bound by the following terms and conditions and you represent and warrant that you have met the eligibility criteria set out under these terms and conditions. You also consent to the use of your personal information for feedback and marketing purposes by PolicyPal.

4.3 PolicyPal reserves the right to reject or clawback the Reward granted or to be granted to the user in case of any fraudulent, dishonest and inappropriate, as deemed solely by PolicyPal, activities related to this Promotion. Such activities include but are not limited to fraudulent account details, accounts set up using third party's information without consent, and other malicious actions.

4.4 PolicyPal reserves the right to partially or completely change the terms, cancel, terminate, or suspend the Promotion for any reason without any liability whatsoever.

4.5 PolicyPal on all matters pertaining to the voucher is 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.