

Terms & Conditions of Protection*Plus* Online e-vouchers (“Promotion”)

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
2. Promotion Period (“Promotional Period”): 1 November to 11 November 2023, both dates inclusive.
3. This Promotion applies to Protection*Plus* policies (new applications) purchased online at msig.com.sg accepted by MSIG and premium fully paid during the Promotional Period.
4. Under this Promotion, you will receive a discount of 20% off your premium and \$30 e-vouchers.
 - a) The e-vouchers will be sent to you by email within 14 working days after successful policy application.
 - b) You agree that you accept the e-vouchers as it is and subject to any terms that the supplier of the e-vouchers may impose. MSIG makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to any e-vouchers.
 - c) Please provide a valid email address to MSIG for the purpose of receiving your redemption email. Details on the redemption procedure are set out in the e-vouchers redemption notification.
 - d) Rewardz Pte Ltd is the appointed vendor for digital gift fulfilment for our customers for the e-vouchers. Your relevant personal data will be shared with them and their subcontractors (if any), for this purpose. You will receive the e-vouchers redemption notification from Rewardz (supportmsig@rewardz.sg).
 - e) MSIG is not obliged to replace any e-vouchers which are not received, which have expired, or which have been misplaced or arising from a subsequent change to email address which MSIG has not been notified.
 - f) The e-vouchers are not transferable or exchangeable for cash, credit or any other item in part or in whole.
 - g) MSIG may at its sole discretion at any time and without prior notice substitute or replace the e-vouchers with any other e-vouchers of equal or higher value.
 - h) MSIG is not obliged to assist or act on your behalf in communicating with the supplier of the e-vouchers relating to the redemption of the e-vouchers or for any other reason.
 - i) MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the e-vouchers.
5. This Promotion is not valid with any on-going or existing promotions, discounts, offers, vouchers, rebates or privileges.



6. MSIG may vary the terms and conditions of this Promotion without prior notice or withdraw or discontinue the Promotion at any time without any notice or liability to you.
7. If you cancel your *ProtectionPlus* policy for any reason at all, MSIG reserves the right to recover the value of the e-vouchers from the refund premium, if any. Where the value of the e-vouchers exceed the refund premium, no refund will be made. A minimum retained premium of S\$50 applies. Cancellation refund, if any, is allowed if no claims have been made.
8. MSIG's determination of all matters relating to this Promotion shall be final and conclusive and in the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to this Promotion, these Promotion Terms and Conditions shall prevail.
9. These Promotion Terms and Conditions are governed by and to be construed in accordance with the laws of the Republic of Singapore and you agree to the exclusive jurisdiction of the courts of the Republic of Singapore.
10. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Promotion Terms and Conditions.
11. All information is correct at date of print.