



## Terms & Conditions of MSIG Insurance and Senoko Energy Pte Ltd Gift Voucher Promotion ("Promotion")

1. This Promotion is jointly organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG") and Senoko Energy Pte Ltd ("Senoko")
2. Promotion period: 1 August 2022 to 30 June 2023, both dates inclusive.
3. To qualify for the Promotion ("Qualifying Customer"):
  - a. you must apply for any of the MSIG Insurance policy listed in the table below, via online at msig.com.sg during the Promotion Period using the relevant promotion code from Senoko;
  - b. your application must be accepted by MSIG;
  - c. you must be purchasing the insurance as a private individual;
  - d. you must be a valid and existing residential customer of Senoko.
4. Under this promotion, a Qualifying Customer shall receive the Gift Vouchers ("Gift") based on the type of MSIG Insurance policy purchased, as listed below according to relevant criteria:

MSIG Insurance Policy Type	Criteria	Value of Gift Voucher
Enhanced Home <i>Plus</i>	All policies	\$20
Travel <i>Easy</i>	All policies	\$10
Maid <i>Plus</i>	All policies	\$20
MotorMax / MotorMax <i>Plus</i>	Nett Premium above \$800 to \$1000	\$90
	Nett Premium above \$1000 to \$1,500	\$120
	Nett Premium above \$1500	\$150

The gift vouchers will be sent to you by email within 14 working days after successful policy application.

5. You agree that you accept the Gift as it is and subject to any terms that the supplier of the Gift 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 Gift.
6. 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 Gift redemption notification.
7. Rewardz Pte Ltd is the appointed vendor for digital gift fulfilment for our customers for this Promotion. Your relevant personal data will be shared with them and their subcontractors (if any), for this purpose. You will receive a Gift redemption notification from Rewardz (supportmsig@rewardz.sg).
8. MSIG is not obliged to replace any Gifts 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.
9. The Gift is not transferable or exchangeable for cash, credit or any other item in part or in whole.
10. MSIG may at its sole discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or higher value.
11. MSIG is not obliged to assist or act on your behalf in communicating with the supplier of the Gift relating to the redemption of the Gift or for any other reason.
12. MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
13. This Promotion is not valid with any on-going or existing promotions, discounts, offers, vouchers, rebates, or privileges. Not applicable for corporate clients.
14. 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.

15. If you cancel your Insurance policy for any reason at all, MSIG reserves the right to retain a minimum premium of S\$50 and deduct the value of the Gift from the refund premium (if applicable) allowed under the policy. Where the value of the Gift exceeds the refund premium, no refund will be made. Cancellation refund, if any, is allowed if no claims have been made.
16. For *TravelEasy* (Single Trip) cover, an additional premium shall be chargeable for any change made to the cover type, plan type, travel dates and destination subsequent to the policy issuance, subject to a minimum of S\$10 nett. The original policy promotional discount will be given, even if such change takes place outside the Promotional Period. Where the change results in premium falling below the original charges when the policy was first issued, no refund of premium is granted.
17. For *MaidPlus* policies, there will be no refund if the cancellation is made 180 days or more after the commencement date of the insurance coverage.
18. Redemption of the Gift is done at your own risk. MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
19. 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.
20. These Terms and Conditions are governed by and to be construed in accordance with the laws of Singapore. Any dispute arising out of these Terms and Conditions shall be resolved under the exclusive jurisdiction of the Singapore Courts.
21. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act to enforce any of these Terms and Conditions.
22. All information is correct at date of print.