

Terms & Conditions Governing the DriveShield Car Insurance Promotion with POSB Everyday Card (“Promotion”)

1. Participation in the Promotion constitutes acceptance of these Terms and Conditions.
2. The Promotion is jointly organised by DBS Bank Ltd (“**DBS**”), and Singapore Life Ltd (“**Singlife**”) (collectively, the “**Organisers**”). DriveShield Car Insurance Policy (“**Policy**”) is underwritten by Singlife and distributed by DBS.
3. The Promotion shall run from 1 January 2024 to 31 December 2024 (“**Promotion Period**”).
4. To be eligible for the Promotion,
 - a) you must purchase a new Policy from 1 January 2024 to 31 December 2024 (“Promotion Period”) with a POSB Everyday Card and use the promo code POSBDS
 - b) your application for the Policy and insurance premium payment for the Policy must be accepted by Singlife during the Promotion Period;
 - c) the Policy purchase must be made through <https://quotebuy.singlife.com/QuoteBuy/gimotor/index.html#/dbs/get-quote>; and
 - d) your Policy must remain active for at least 30 days from the Policy start date.
5. Each Policy purchased during the Promotion Period entitles you to receive S\$20 worth of eCapitaVouchers on top of prevailing promotions.
6. This Promotion does not apply for:
 - a) DBS staff
 - b) Existing policy due for renewal
 - c) Customers who cancel their existing policy and repurchase a new policy
7. If you qualify for the Promotion, an eCapitaVouchers redemption email will be sent to your email address in Singlife’s records sixty to eighty (60-80) days from the Policy start date.
8. Your card account (“**Card Account**”) must not be closed or suspended and in good standing (i.e. to abide by the terms and conditions listed in the [DBS Credit Card Agreement](#)) throughout the Promotion Period and at the time when the eCapitaVouchers is being issued.
9. The eCapitaVouchers giveaway is conditional upon Singlife’s receipt of the correct premiums. If the correct premiums are not received in full, your redemption of the eCapitaVouchers will be delayed until such receipt.

Last Updated: 1 January 2024

Page 1 of 3

DBS Bank Ltd
CBG - Card & Unsecured Loans
12 Marina Boulevard, Level 5
DBS Asia Central @
Marina Bay Financial Centre Tower 3
Singapore 018982

Tel: 1800 111 1111

www.dbs.com/sg/card

10. The eCapitaVouchers must be redeemed by the date specified in your redemption email. Singlife is unable to reissue a new eCapitaVouchers upon the expiry date of the eCapitaVouchers.
11. Upon expiry of the eCapitaVouchers, the link provided in the redemption email will become invalid.
12. You are advised not to share the eCapitaVouchers redemption link with anyone.
13. The redemption link allows a one-time redemption of eCapitaVouchers only. Once the redemption has been made, the link will be invalid.
14. The eCapitaVouchers are non-transferrable, non-replaceable and non-exchangeable for another item or returned for cash, credit and any other item in whole or in part, and if lost or stolen. 16. As an individual recipient of the eCapitaVouchers, you are required to also accept the terms and conditions in the link provided below for eCapitaVouchers stored on and made available through the CapitaStar App and/or the Web Wallet Website and to provide consent for the collection, use, disclosure and/or processing of your personal data in the use of eCapitaVouchers in CapitaLand Malls.
15. For eCapitaVouchers related enquiries, please contact capitavoucher@capitaland.com or (65) 6631 9931.
16. Click [here](#) to view the full terms and conditions of the eCapitaVouchers
17. The Promotion is applicable on top of [prevailing promotions](#).
18. The Organisers may change these terms or suspend / terminate the Promotion without giving notice.
19. The Organisers will have the final decision on all matters regarding the Promotion.
20. By participating in this Promotion, you consent under the Personal Data Protection Act (Cap 26 of 2012) ("PDPA") to the collection, use and disclosure of your personal data by/to the Organisers and such other third party for purposes of the Promotion, including the third parties administering the redemption, or any third parties that the Organisers may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion. You consent to read the terms of the Singlife Data Protection Policy and DBS Bank Privacy Policy, as may be amended, supplemented and/or substituted by Singlife and DBS from time to time, a copy of which can be found on www.singlife.com/en/pdpa and www.dbs.com/privacy respectively.

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Page 2 of 3

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21. By participating in this Promotion, you accept that the Organisers' decision on all matters relating to the Promotion is final and binding on you. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
22. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
23. The terms of the Promotion will be governed by and construed in accordance with the laws of the Republic of Singapore and you agree to submit to the jurisdiction of the courts of the Republic of Singapore.
24. This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Singlife or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
25. All information is accurate as of 1 January 2024.

Co. Reg. No. 196800306

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Page 3 of 3

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