

## DriveShield Car Insurance Policy Promotion (“Promotion”)

1. 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.
2. To enjoy the Promotion,
  - a) you must purchase a new Policy from 1 January 2023 to 28 February 2023 (“**Promotion Period**”).
  - 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/qimotor/index.html#/dbs/get-quote>; and
  - d) Your Policy must remain active for at least 30 days from the Policy start date.
3. Each Policy purchased during the Promotion Period with promo code DRIVE23 entitles you to receive a 23% premium discount (“**Discount**”).
4. On top of that, you will receive an additional S\$30 worth of eCapitaVouchers (“**DBS Instalment Payment Plan (IPP) E-Vouchers**”) if:
  - a) your Policy premium is charged to your DBS/POSB Credit Card with DBS 12 months Instalment Payment Plan at the point of online payment during the Promotion Period and
  - b) your Policy premium after the Discount is at least S\$1,000 (inclusive of prevailing GST).
5. DBS Instalment Payment Plan (IPP) E-Vouchers Terms and Conditions
  - a) Purchases made through DBS Instalment Payment Plan will not be eligible to earn DBS Rewards Points or Daily\$.
  - b) In the event that you decide to cancel your DBS/POSB Credit Card, any instalment plan that is currently financed through the Card will be terminated and made payable immediately. Additionally, an early termination fee of S\$150 will be levied on each Instalment Plan being terminated.
  - c) DBS reserves the right to approve/reject any instalment plan(s).
  - d) DBS General Promotion Terms & Conditions apply, visit [www.dbs.com.sg/dbscardstnc](http://www.dbs.com.sg/dbscardstnc).
6. The DBS Instalment Payment Plan (IPP) E-Vouchers will be distributed on a “first-come first-served” basis, limited to the first 1,500 policies sold from 1 January 2023 to 28 February 2023.
7. The Promotion does not apply for DBS staff.
8. If you qualify for the Promotional E-vouchers and/or DBS Instalment Payment Plan (IPP) E-Vouchers, an eCapitaVoucher redemption email will be sent to your email address in Singlife’s records forty to sixty (40-60) days from the Policy start date.
9. The eCapitaVoucher giveaway is conditional upon Singlife’s receipt of the correct premiums. If the correct premiums are not received in full, your redemption of the eCapitaVoucher will be delayed until such receipt.
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 eCapitaVoucher 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.
15. As an individual recipient of the eCapitaVouchers, you are required to also accept the terms and conditions in the link provided below for CapitaVouchers 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.
16. For CapitaVoucher related enquiries, please contact [capitavoucher@capitaland.com](mailto:capitavoucher@capitaland.com) or (65) 6631 9931.
17. Click [here](#) to view the full terms and conditions of the eCapitaVouchers.
18. The Discount is non-exchangeable for cash and non-transferrable.
19. The Promotion is not applicable with other promotions, vouchers, rebates or privileges applicable to the Policy.
20. The Organisers may change these terms or suspend / terminate the Promotion without giving notice.
21. The Organisers will have the final decision on all matters regarding the Promotion.
22. 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](http://www.singlife.com/en/pdpa) and [www.dbs.com/privacy](http://www.dbs.com/privacy) respectively.
23. 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.
24. 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.
25. 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.
26. 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](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
27. All information is accurate as at 1 January 2023.