

### Terms & Conditions of Overseas Student Protect Insurance Policy Promotion ("Promotion")

1. The Promotion is jointly organised by DBS Bank Ltd ("**DBS**") and Chubb Insurance Singapore Limited ("**Chubb**") (collectively, the "**Organisers**"). Overseas Student Protect policy is underwritten by Chubb and distributed by DBS.
2. To be eligible for the Promotion:
  - a. you must purchase a new Overseas Student Protect insurance policy ("**Policy**") through the DBS/ POSB website or at any of the DBS/ POSB branches from 1 October 2019 to 31 December 2019 ("**Promotion Period**"); and
  - b. your application and insurance premium payment must be accepted by Chubb during the Promotion Period.
3. Each Policy accepted during the Promotion Period entitles you to receive a 20% premium discount ("**Discount**").
4. The Discount is non-exchangeable for cash and non-transferrable.
5. The Promotion is not applicable with other promotions, vouchers, rebates or privileges applicable to the Policy.
6. The Organisers may change these terms or suspend / terminate the Promotion without giving notice.
7. The Organisers will have the final decision on all matters regarding the Promotion.
8. You consent to the Organisers' collection, use and disclosure of your personal data by/to third parties for the purpose of the Promotion. You agree to the terms of the DBS Bank Privacy Policy, and the Chubb Privacy Policy, copies of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy) and at [www.chubb.com/sq-privacy](http://www.chubb.com/sq-privacy) respectively.