



Singtel Car Protect 10% OFF October – December 2022 Campaign Terms and Conditions

Overview

1. Singtel Car Protect 10% OFF Campaign (“**Campaign**”) is a marketing campaign organised by Consumer Journeys Pte. Ltd. (“**CJPL**”), a wholly owned subsidiary of Singapore Telecommunications Limited (“**Singtel**”).
2. Existing Singtel customers (“**Customer(s)**”) who purchase a Singtel Car Protect car insurance policy (“**Car Insurance**”) through this Campaign will be offered up to a 10% discount off their Car Insurance premium (“**Discount**”), subject to a minimum premium payment of S\$600 after the Discount is applied.
3. Great Eastern General Insurance Limited (“**GEG**”) is the Insurer providing the Car Insurance mentioned above and CJPL is the corporate agent for GEG authorized to sell the Car Insurance.
4. CJPL may be remunerated by GEG for each successful sale.
5. Your purchase of the Car Insurance signifies your agreement to be bound by these terms and conditions (“**T&Cs**”) in their entirety.

Participation Eligibility

1. Only existing Singtel customers who purchase their Car Insurance through Singtel’s website are eligible for this Campaign.

Validity and Provision Details for Campaign

1. Periods are defined as follows:
 - a. Campaign Validity Period (“**Validity Period**”): 1st October 2022 12:00 to 31st December 2022 23:59 (GMT+8).
2. Eligible Customers will be provided a dedicated Singtel website link (“**Campaign Link**”) that will allow them to purchase the Car Insurance with the Discount. The Discount will be automatically reflected and applied on the “Review Policy”, “Review Order” and “Payment” pages of the Campaign Link.
3. Each eligible Customer (as determined by mobile number) shall only be entitled to redeem the Discount once.

General

1. CJPL and GEG may vary these T&Cs without notice or discontinue or withdraw the Campaign at any time without any notice or liability to any party.
2. The Discount is non-exchangeable, non-transferable and no cash alternative is offered. CJPL expressly disclaims any warranties express or implied in connection with the Discount to the fullest extent permitted by applicable laws. The Discount may be subject to additional terms and conditions, and participants agree to comply with all terms and conditions applicable to the Discount. In the event that the Discount incur any tax liability, such tax is the sole responsibility of the Customer.



3. Without prejudice to any other provision in these Terms and Conditions, neither CJPL, Singtel nor GEG shall be liable for or in respect of any direct and indirect loss and damages, liabilities, expenses, costs or other consequences of whatsoever nature (collectively "**Losses**") suffered or incurred directly or indirectly by the Customers howsoever caused or arising and without limiting the generality of the foregoing, whether by reason of or on account of any act or omission whether negligent or otherwise on the part of CJPL, Singtel; or GEG; or their officers, employees or agents (to the extent limited by law), even if CJPL, Singtel; GEG; or their officers, employees or agents are advised of the possibility of such Losses.
4. CJPL and GEG reserve the right to investigate where fraud is suspected and suspend the Customer's participation status.
5. CJPL and GEG reserve the right to disqualify any Customer who is not compliant with these Terms and Conditions.
6. Customers agree and consent to being contacted by Singtel to obtain feedback about the Campaign and/or the Car Insurance.
7. All decisions by CJPL and/or GEG on all matters relating to the Campaign shall be final and binding on all Customers. Neither CJPL nor GEG will entertain any queries with regard to any Campaign decision, or be obliged to provide to any Customer any reason for any decision.
8. By participating in this Campaign, Customers agree and acknowledge that all personal data submitted may be collected, processed, stored, disclosed or otherwise used by Singtel and its affiliates for the purposes of conducting and administering the Campaign and is subject to Singtel Data Protection Policy (<http://info.singtel.com/personal/dataprotection>) and Singtel General Terms & Conditions (<http://info.singtel.com/terms-general>). Customers consent to and authorize CJPL to use at its sole discretion, without further compensation to the Customers, any of their names, addresses, personal details, photographs, videotapes or any likeness of them for packaging, promotional, advertising, marketing and/or publicity purposes (where not prohibited by written law).
9. These Terms and Conditions shall be governed by Singapore law and each Customer agrees to submit any claim, dispute or controversy to the non-exclusive jurisdiction of the courts of the Republic of Singapore.

Last revision date: 29 September 2022