



Terms & Conditions Governing the TravellerShield Plus Insurance Policy Promotion with DBS Woman's Card and POSB Everyday Card ("TSP x WMC x PED Promotion")

1. Participation in the TSP x WMC x PED Promotion constitutes acceptance of these Terms and Conditions.
2. The TSP x WMC x PED Promotion is jointly organised by DBS Bank Ltd ("**DBS**") and Chubb Insurance Singapore Limited ("**Chubb**") (collectively, the "**Organisers**"). TravellerShield Plus Policy is underwritten by Chubb and distributed by DBS.
3. The TSP x WMC x PED Promotion will run from 1 May 2024 to 31 May 2024 (both dates inclusive) ("**Promotion Period**").
4. To be eligible for the TSP x WMC x PED Promotion, customer ("**Eligible Cardmember**") must:
 - a) purchase a new TravellerShield Plus Single Trip or Annual Plan insurance policy ("**Policy**") via the DBS/POSB website, DBS PayLah! App, DBS digibank or at any DBS/POSB branch with a DBS Woman's Card or a POSB Everyday Card ("**Eligible Card**") during the Promotion Period;
 - b) be one of the Insured Persons of the Policy;
 - c) enter '**WMCTRAVEL**' in the Promo Code field if you are a DBS Woman's Cardmember ("**WMC Promo Code**"); or enter '**PEDTRAVEL**' in the Promo Code field during online application if you are a POSB Everyday Cardmember ("**PED Promo Code**");
 - d) have the application and insurance premium payment accepted by Chubb during the Promotion Period;
 - e) you must not have cancelled any existing TravellerShield Plus Policy between 1 April 2024 to 31 May 2024 (both dates inclusive); and
 - f) the commencement date of the Policy is between 1 May 2024 and 30 June 2024 (both dates inclusive).
5. Each Policy accepted during the Promotion Period entitles Eligible Cardmember to receive the following premium discount ("**Discount**") and vouchers ("**Vouchers**"), as set out in the table below:

Policy	Discount	Vouchers
TravellerShield Plus - Single Trip Plan	65%	S\$10
TravellerShield Plus - Annual Multi-Trip Plan	30%	S\$50

6. There is no minimum premium required for Eligible Cardmember to be entitled to the Discount and Vouchers.
7. The Vouchers can be redeemed with the following merchants:
 - a) eCapitaland Voucher
 - b) Dairy Farm Group (Cold Storage, 7-Eleven, Market Place, Guardian, Jasons)
 - c) Deliveroo
 - d) Foodpanda
 - e) Grab
 - f) GrabFood
 - g) GrabMart
 - h) Shopee e-Gift Card
 - i) Zalora (e-Gift Card)



8. Eligible Cardmembers will receive the Vouchers via an electronic direct mailer ("**Notification EDM**") at their email address indicated during the application of the Policy. Notification EDM will be sent by Chubb's appointed vendor (with sender email address: chubb_rewards@reward360.sg). In the event that an email address is not indicated during the application of the Policy, Eligible Cardmembers will receive the Vouchers via an SMS ("**Notification SMS**") at the mobile number indicated during the application of the Policy.
9. All Eligible Cardmembers will be notified by 30 September 2024.
10. The Vouchers must be utilised before the expiry date stated in the Notification EDM or Notification SMS. The Organisers are not obliged to replace any Vouchers that are not received, have expired or which have been misplaced.
11. In the unlikely event that that Vouchers become unavailable, the Organisers reserve the right to replace the Vouchers with items(s) of similar value without prior notice.
12. The Premium Discount and Vouchers are non-exchangeable for cash and non-transferrable.
13. Each Eligible Cardmember's 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 Premium Discount and Vouchers are being awarded.
14. The TSP x WMC x PED Promotion can be redeemed together with [Sweeter Deals Promotion](#) and is not applicable with other privileges, promotions, rebates or vouchers applicable to the Policy.
15. Cardmembers consent to the Organisers' collection, use and disclosure of their personal data by/to third parties for the purpose of the TSP x WMC x PED Promotion. Cardmembers 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 and at www.chubb.com/sg-privacy respectively.

Terms & Conditions Relating to the TravellerShield Plus x Sweeter Deals Promotion (“TSP x Sweeter Deals Promotion”)

1. The TSP x Sweeter Deals Promotion is organised by DBS Bank Ltd (“DBS”).
2. TravellerShield Plus is underwritten by Chubb and distributed by DBS.
3. A customer (“**Eligible Customer**”) will be allocated with Lucky Draw Chance(s) (“**Draw Chance**”) and cashback reward (“**Reward**”), on top of the Premium Discount and Vouchers, if:
 - a) policyholder registers for Sweeter Deals via the [Sweeter Deals Promotion website](#) before or on the same day as buying a Policy during the Promotion Period;
 - b) policyholder did not cancel any existing Policy between 1 April 2024 to 31 May 2024 (both dates inclusive); and
 - c) the commencement date of the Policy is between 1 May 2024 and 30 June 2024 (both dates inclusive).
4. Eligible Customer will be allocated with the following Draw Chance (“**Draw Chances**”):
 - a) one (1) Draw Chance for every Policy purchased; and/or
 - b) additional one (1) Draw Chance for every S\$100 spent on a Policy during the Promotion Period.
5. There is a total of 5 prizes (“**Prize**”) to be won:

Winners	Prize	Value
5 Winners (“ Winners ”)	Suitcase	S\$2,390.00 per prize

6. Winner will be randomly drawn by means of a computerised draw under the supervision of an external auditor on 19 September 2024 (“**Draw Date**”) or on such other dates as DBS may determine at its sole and absolute discretion, at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982 or at such other venue as may be determined by DBS.
7. The Winner of the Draw will be notified within 7 calendar days from the Draw Date. The winner will be notified via registered electronic email and/or contact number with DBS. It is the responsibility of the Winners to provide DBS with their updated contact information.
8. DBS shall have the right to draw a Reserve Winner (“**Reserve Winner**”) to replace the Winner drawn who is subsequently disqualified or unable to collect the Prize.
9. Each Winner is entitled to only receive 1 Prize during the Lucky Draw.
10. In the unlikely event that a Prize should become unavailable, DBS reserves the right to substitute a prize which may deem as being of equal value.

11. Eligible Customer will be entitled to a Reward based on the plan type of the Policy purchased with no minimum spend required, as set out in the table below:

Policy	Reward
TravellerShield Plus - Single Trip Plan	20% cashback (capped at S\$10 per Eligible Customer)
TravellerShield Plus - Annual Multi-Trip Plan	20% cashback (capped at S\$100 per Eligible Customer)

12. Reward will be credited to Eligible Customers' DBS/POSB current/savings account based on the customer's choice at the point of registration on [DBS Marketplace My Setting Page](#) or [Sweeter Deals Promotion website](#), by 30 September 2024.
13. The maximum Reward that an Eligible Customer can receive on TravellerShield Plus Insurance is S\$10 for Single Trip plans and S\$100 for Annual Multi-Trip plans. If an Eligible Customer has purchased multiple policies, we will take the aggregated premium amount for calculation
14. The Prize is non-exchangeable for cash and non-transferrable. The Reward is non-transferrable.
15. Winners' eligibility to participate in the Lucky Draw is subject to verification and in the event that a Winner is determined by DBS to be ineligible to participate in the Lucky Draw, DBS shall have the right to disqualify that Winner without notice and award his/her Prize to a Reserve Winner.
16. Winners who have been awarded a Prize shall not be entitled to any compensation, benefits, or substitution in any form whatsoever in lieu of the Prize and/or should any Prize be forfeited or reclaimed.
17. DBS may change these terms or suspend / terminate the TSP x Sweeter Deals Promotion without giving notice.
18. DBS will have the final decision on all matters regarding the TSP x Sweeter Deals Promotion.
19. Terms and conditions governing DBS Marketplace Sweeter Deals Promotions apply. A copy can be found [here](#).
20. DBS will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the TSP x Sweeter Deals Promotion (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment), Prize and/or any notices, letters or correspondence lost, stolen, or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
21. By participating in the TSP x Sweeter Deals Promotion, Eligible Cardmembers agree to release and hold DBS harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:
- the awarding, acceptance, receipt, possession, use or misuse of any Prize or parts thereof awarded pursuant to the TSP x Sweeter Deals Promotion; and
 - the participation in the TSP x Sweeter Deals Promotion or any prize-related activities.
22. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the TSP x Sweeter Deals Promotion or receive a Prize. DBS' decision on all matters relating to the TSP x Sweeter Deals Promotion (including but not limited to the number



of Lucky Draw Chances to be awarded to any customer, and the selection of Winners) shall be final. No correspondence or claims will be entertained.

23. DBS may vary these Terms and Conditions or suspend or terminate the TSP x Sweeter Deals Promotion without any notice or liability to any party.
24. Cardmembers consent to DBS' and Chubb's collection, use and disclosure of their personal data by/to third parties for the purpose of the TSP x Sweeter Deals Promotion. Cardmembers 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 and at www.chubb.com/sg-privacy respectively.
25. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the TSP x Sweeter Deals Promotion and publicity purposes, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy. Winners shall cooperate with and participate in such publicity activity organised by DBS without any compensation whatsoever and in such manner as DBS deems fit. Winners who fail to comply with this clause shall result in their disqualification as Winners and to receive the Prize.