



Singtel Travel Protect Insurance Annual Plans 26 August – 30 September 2025 Campaign Terms and Conditions

Overview

1. Singtel Travel Protect Insurance Campaign ("**Campaign**") is a marketing campaign organised by Consumer Journeys Pte. Ltd. ("**CJPL**"), a wholly owned subsidiary of Singapore Telecommunications Limited ("**Singtel**"), exclusively for Singtel Travel Protect Policy Holders who successfully purchase any Singtel Travel Protect insurance policy as specified in Clause 3 of the "Validity and Provision Details" section below ("**Travel Insurance**") ("**Customer(s)**") during the Campaign Validity Period.
2. Great Eastern General Insurance Limited ("**GEG**") is the Insurer providing the Travel Insurance mentioned above and CJPL is the corporate agent for GEG authorized to sell the Travel Insurance.
3. CJPL may be remunerated by GEG for each successful sale.
4. The Customer(s)' purchase of the Travel Insurance signifies the Customer(s)' agreement to be bound by these terms and conditions ("**T&Cs**") in its entirety.

Validity and Provision Details for Campaign

1. Campaign Validity Period: 26 August 2025 00:00 to 30 September 2025 23:59 (GMT+8) ("**Campaign Validity Period**").
2. To be eligible to participate in the Campaign, Customers will need to sign up for the Travel Insurance.
3. Campaign participants shall be eligible to receive the following promotion ("**Promotion(s)**") for each purchase of the corresponding Travel Insurance that meets the corresponding Criteria, and is not valid in conjunction with other promotions or gifts:

Travel Insurance	Criteria	Promotion
Annual Trip Plan	- Purchase of an Annual Trip Plan	- 20% discount off Annual Trip Plan policy - 60 minutes LoungeKey Flight Delay Pass



General

1. CJPL and GEG may replace the Promotion(s) given under the Campaign, vary these T&Cs without notice or discontinue or withdraw the Campaign at any time without any notice or liability to any party.
2. Promotion(s) given or provided under this Campaign are non-exchangeable, non-transferable and no cash alternative is offered. CJPL is not obliged to replace any damaged, lost or defaced Promotion(s). All Promotions given or provided under this Campaign will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. CJPL does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given or provided under this Campaign. The Promotion(s) may be subject to additional terms and conditions, and participants agree to comply with all terms and conditions applicable to the Promotion(s) given under the Campaign. In the event that the Promotion(s) incur any tax liability, such tax is the sole responsibility of the Customer.
3. CJPL shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties.
4. Without prejudice to any other provision in these T&Cs, 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.
5. CJPL and GEG reserve the right to investigate where fraud is suspected and suspend the Customer's participation status.
6. CJPL and GEG reserve the right to disqualify any Customer who is not compliant with these T&Cs.
7. Customers agree and consent to being contacted by Singtel to obtain feedback about the Campaign and/or the Travel Insurance.
8. 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.
9. 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 (<https://www.singtel.com/data-protection>) and Singtel General Terms & Conditions (<https://www.singtel.com/personal/terms>). 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).

10. These T&Cs 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: 24 August 2025