



Singtel Car Protect Refer and Earn July 2025 Campaign Terms and Conditions

Overview

1. Singtel Car Protect Refer and Earn July 2025 Campaign ("**Campaign**") is a marketing campaign organised by Consumer Journeys Pte. Ltd. ("**CJPL**"), a wholly owned subsidiary of Singapore Telecommunications Limited ("**Singtel**").
2. CJPL shall provide a set of digital vouchers ("**Voucher**") to the Referrer (as herein defined) and Referee (as herein defined) (collectively, "**Customers**") on a per-policy basis, subject to the following conditions:-
 - a. The Referrer must be an existing customer holding an active Singtel Car Protect policy ("**Car Insurance**");
 - b. The Referee must be a new customer who has been referred by the Referrer and who successfully purchases a Car Insurance policy under the Campaign; and
 - c. The Voucher will be issued on a first-come, first-served basis, while stocks last.

For the avoidance of doubt, the value of the Voucher awarded for each Car Insurance purchased under this Campaign shall be as set out in the table below::

Type of Customer	Type of Vehicle Insured	Type of Voucher for each Car Insurance purchase	Value of Voucher for each Car Insurance purchase
Referrer	Petrol/Hybrid	Petrol	\$40
Referee	Petrol/Hybrid		\$40
Referrer	Electric	FairPrice	\$40
Referee	Electric		\$40

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. To be eligible to participate in the Campaign, the Referee must complete and submit the Campaign registration form available at <https://www.singtel.com/personal/products-services/lifestyle-services/car-insurance/referandearn/form> (the "Website"). For the purpose of this Campaign, the Referee is required to input the Referrer's Car Insurance number in the designated "Referral Code" field within the registration form on the Website.
2. The Referrer shall be identified by the referral code entered by the Referee in the Checkout Page.
3. The Referee shall be identified based on the email address and mobile number submitted during their Car Insurance purchase.
4. Only Referees who are new customers and who is purchasing a full-year Car Insurance through Singtel's website or via manual underwriting with GEG for the first time shall be eligible for participation in the Campaign. Referees who choose not to renew their existing Car Insurance, and instead purchase a new Car Insurance through Singtel's website, will not be eligible for this Campaign.
5. Eligibility under this Campaign is conditional upon the Referee maintaining an active Car Insurance throughout the Validity Period (as defined herein). Policies that are cancelled during the Validity Period shall render the Referee ineligible.

Validity and Provision Details for Campaign

1. Periods are defined as follows:
 - a. Campaign Validity Period ("**Validity Period**") : 1 July 2025 00:00 (GMT+8) to 31 July 2025 23:59 (GMT+8)
2. Eligible Customers will receive an email containing the digital Voucher by the end of the following month after purchase (or as soon as possible thereafter at the discretion of Singtel or CJPL).
3. For validity of the Voucher(s), please refer to the details provided on the Voucher(s).

General

1. CJPL and/or GEG may replace the Voucher(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. The Voucher(s) are non-exchangeable, non-transferable and no cash alternative is offered. CJPL expressly disclaims any warranties express or implied in connection with the Voucher(s) to the fullest extent permitted by applicable laws. The Voucher(s) may be subject to additional terms and conditions, and participants agree to comply with all terms and conditions applicable to the Voucher(s). In the event that the Voucher(s) incur any tax liability, such tax is the sole responsibility of the Customer.
3. CJPL further reserves the right to replace the Voucher(s) with an alternative if circumstances beyond CJPL's control makes it necessary to do so.
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 Car 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/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).

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: 27 Jun 2025