



Singtel Car Protect 2025 Campaign Terms and Conditions

Overview

1. Singtel Car Protect Campaign ("**Campaign**") is a marketing campaign organised by Consumer Journeys Pte. Ltd. ("**CJPL**"), a wholly owned subsidiary of Singapore Telecommunications Limited ("**Singtel**"), exclusively for first time Singtel Car Protect car insurance ("**Car Insurance**") customers who successfully purchase Car Insurance through this Campaign ("**Customer(s)**"). Eligible Customers who purchase Car Insurance through this Campaign will receive a set of Petrol Vouchers ("**Voucher(s)**") for every purchase, on a first come first served basis, while stocks last, based on the following tiers and criteria:

Premium spent for each Car Insurance purchase	Value of Voucher
Up to \$1100	\$220
Above \$1100	\$280

2. 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.
3. CJPL may be remunerated by GEG for each successful sale.
4. 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 for new Customers who successfully purchase their full-year Car Insurance through either (1) Singtel's website; or (2) manual underwriting with GEG are eligible for this Campaign.
2. Existing customers who have held an active Car Insurance within the last 12 months prior to this Campaign, and/or who choose not to renew their existing Car Insurance, but instead purchase a new Car Insurance through Singtel's website during the validity period, will not be eligible for this Campaign.
3. The insured vehicle must not be more than 8 years old.
4. To be eligible to receive the Voucher(s), Customers must not have cancelled their Car Insurance during the Validity Period.

Validity and Provision Details for Campaign

1. Periods are defined as follows:
 - a. Campaign Validity Period ("**Validity Period**") : 15 Aug 2025 00:00 (GMT+8) to 30 Sep 2025 23:59 (GMT+8)
2. Eligible Customers will receive an email containing the digital Voucher(s) by the end of the following month after purchase (or as soon as possible thereafter).
3. For validity of the Voucher(s), please refer to the details provided on the Voucher(s).
4. The Campaign is not valid in conjunction with other promotions or gifts.



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 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 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 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.
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://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.