

27 February 2026

## **Terms & Conditions of HomeSure Promotion (“Promotion”)**

1. This Promotion is jointly organised by MSIG Insurance (Singapore) Private Limited (“MSIG”) and HSBC Bank (Singapore) Limited (“HSBC”). HomeSure is underwritten by MSIG and distributed by HSBC.
2. The Promotion Period (“Period”): 27 February 2026 to 12 March 2026, both dates inclusive.
3. To be eligible for the Promotion:
  - you must purchase a HomeSure insurance policy (“Policy”) via HSBC’s website during the Period;
  - your application and insurance premium payment must be accepted by MSIG during the Period;
  - you must purchase the Policy as a private individual and you must not be an existing policyholder for the product that you are applying for.
4. Under this Promotion,
  - a. you will be entitled to 40% off your total premium (“Discount”)
  - b. you will be entitled to \$30 e-vouchers, on top of any prevailing public promotion (“Gift”).
5. This Promotion is not valid with any other on-going or existing promotions, discounts, offers, vouchers, rebates, or privileges.
6. The Discount is non-transferrable and non-exchangeable for cash or credit in part or in whole.
7. The Organisers may change or vary these terms and conditions without prior notice or withdraw or discontinue the Promotion at any time without any notice or liability to you.
8. The Organisers’ determination of all matters relating to this Promotion shall be final and conclusive and in the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to this Promotion, these Promotion Terms and Conditions shall prevail.
9. These Terms and Conditions are governed by and to be construed in accordance with the laws of the Republic of Singapore and you agree to the exclusive jurisdiction of the courts of the Republic of Singapore.
10. A person who is not a party to these Terms has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms.
11. All information is correct at date of print.