



07 Oct 2021

Terms & Conditions of MSIG and CapitaStar Members Rewards Program (“Promotion”)

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
2. Promotion Period (“Promotional Period”): 08 October 2021 to 21 October 2021, both dates inclusive.
3. This Promotion applies to policy accepted by MSIG and premium is fully paid.
4. This Promotion applies to Enhanced Home*Plus*, CancerCare *Plus*, Maid*Plus*, Protection*Plus*, Freelancer Cash*Plus*, MotorMax and MotorMax *Plus* policies purchased online at msig.com.sg using the relevant promotion code during the Promotional Period and accepted by MSIG and premium is fully paid.
5. Each online application accepted during the Promotion Period entitles you to receive STAR\$® (“Gift”) when using the specified promo code during online policy application.

Insurance premium paid per policy	Points awarded
Spend \$101 to \$500	15,000 STAR\$®
Spend \$501 and above	45,000 STAR\$®

Only one reward code will be awarded per product purchased, and each policyholder will only be given one reward code for each 12-month period, commencing from the start date of the first policy purchased.

6. You must be a CapitaStar member to receive the Gift. For the avoidance of doubt, the Gift is based on insurance premium paid in a single transaction. Premiums cannot be accumulated to receive a higher tier of the Gift.
7. You agree that the Gift is subject to the terms and conditions of the loyalty program known as CapitaStar Rewards Program managed by CapitaStar Pte Ltd. MSIG makes no representation or warranty whatsoever as the quality or fitness for purpose or any other implied terms or conditions with respect to any Gift.
8. You agree that your relevant personal data will be shared with (a) CapitaStar Pte Ltd and/or their subcontractors (if any) and/or (b) Salesforce.com Singapore Pte Ltd and/or their subcontractors (if any), for the purpose of fulfilling the Gift.
9. You will receive a SMS to the mobile number registered during policy application with your CapitaStar Gift within 30 days from the end of Promotional Period. To credit the STAR\$® into CapitaStar account, users will need to copy the CapitaStar reward code into their account.
10. MSIG is not obliged to replace any redemption notifications that are not received, have expired, misplaced or arising from a subsequent change to mobile number which MSIG has not been notified.
11. This Promotion is not valid with any on-going or existing insurance promotions, discounts, offers, vouchers, rebates or privileges, unless otherwise stated.
12. The Gift is not transferable or exchangeable for cash, credit or any other item in part or in whole.
13. MSIG may at its sole discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or higher value.
14. MSIG is not obliged to assist or act on your behalf in communicating with the supplier of the Gift relating to the redemption of the Gift or for any other reason.
15. MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
16. MSIG may vary the terms of this Promotion without prior notice or withdraw or discontinue the Promotion at any time without any notice or liability to you.
17. If you cancel your Insurance policy for any reason at all, MSIG reserves the right to retain a minimum premium of S\$50 and deduct the value of the Gift from the refund premium (if applicable) allowed under the policy. Where the value of the Gift exceeds the refund premium, no refund will be made. Cancellation refund, if any, is allowed if no claims have been made.

18. MSIG's 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 any brochures, marketing or promotional materials relating to this Promotion, the specific campaign promotion terms shall prevail.
19. These Terms 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.
20. A person who is not a party to these Terms has no right under the Contracts (Rights of Third Parties) Act to enforce any of these Terms and Conditions.
21. All information is correct at date of print.