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Refer & Reward with MSIG – Terms and Conditions

These Terms and Conditions govern the **Refer & Reward with MSIG** referral programme ("Programme") organised by **MSIG Insurance (Singapore) Pte. Ltd.** ("MSIG", "we", "us" or "our").

By participating in this Programme, you agree to be bound by these Terms and Conditions.

1. How the Programme Works

This Programme is valid from 2 November 2026 to 15 November 2026 (both dates inclusive) ("Programme Period"). Referrals and purchases that do not occur during the Programme Period will not qualify for any Reward under this Programme. An eligible existing MSIG customer ("Referrer") may refer a new customer ("Referee") by sharing a unique referral code issued by MSIG ("Referral Code").

For each successful referral, the Referrer will receive S\$10 and the Referee will receive S\$10 after purchasing an Eligible Policy.

There is no limit to the number of successful referrals, subject to these Terms and Conditions.

2. Eligibility

Referrer: Must be at least 18 years old, reside in Singapore, currently hold or have held an MSIG policy within the last 12 months, and possess a valid Referral Code issued by MSIG.

Referee: Must be at least 18 years old, reside in Singapore, not currently hold nor have held an MSIG policy within the last 12 months, purchase an Eligible Policy through an authorised MSIG sales channel, and enter a valid Referral Code during purchase.

3. Eligible Policies

TravelEasy

TravelEasy Flex

TravelEasy Pre-Ex

Renewals, endorsements, extensions, reinstatements, cancellations and refunded policies are not eligible.

4. Successful Referrals

A referral will be considered successful only when the Referee:

- purchases an Eligible Policy using a valid Referral Code;
- enters the Referral Code before payment;
- has the policy successfully issued by MSIG; and
- has the policy remain active and not cancelled or refunded before reward fulfilment.

Each customer may only be assigned **one unique Referral Code**. A customer who has already been assigned a Referral Code is not eligible to make another purchase using another customer's Referral Code.

Upon a successful referral, the Referee may be issued their own unique Referral Code, subject to MSIG's verification and eligibility requirements. Referral Codes are non-transferable and may only be used by the customer to whom they are assigned.

Referral Codes cannot be applied or added after payment or purchase.

5. Reward Fulfilment

Rewards will be issued within 30 days after MSIG verifies that the referral is successful. Rewards will be provided in the form of e-vouchers.

Rewardz Pte Ltd is MSIG's appointed vendor for the fulfilment of e-vouchers. For this purpose, your relevant personal data may be shared with Rewardz Pte Ltd and its subcontractors, where applicable.

You will receive a notification from Rewardz via supportmsig@rewardz.sg at the email address provided to MSIG during the application process when your e-voucher is available for redemption. For enquiries relating to your e-voucher, please contact Rewardz at support@rewardz.sg.

- E-vouchers are subject to the terms and conditions of the respective merchant or issuer.
- MSIG is not responsible for the goods or services redeemed through or in connection with the e-vouchers and makes no representation or warranty as to their quality, suitability or fitness for purpose.
- MSIG is not responsible for e-vouchers that are not received, have expired, or cannot be accessed due to an incorrect or outdated email address.
- E-vouchers are non-transferable, non-exchangeable and cannot be redeemed for cash, credit or any other item, whether in whole or in part.
- MSIG reserves the right to replace any e-voucher with an alternative of equivalent value at its sole discretion.]

6. Exclusions and Misuse

MSIG may reject referrals, withhold or recover rewards where eligibility requirements are not met, policies are cancelled or refunded, Referral Codes are misused, fraud or suspicious activity is detected, or these Terms and Conditions are breached. MSIG's decision is final.

7. Personal Data

Personal data may be collected, used and disclosed for administration of the Programme, including verification, reward fulfilment, fraud prevention and legal compliance, in accordance with MSIG's Privacy Policy.

8. Changes to the Programme

The Programme will continue until withdrawn by MSIG. MSIG may amend, suspend or terminate the Programme or these Terms at any time.

9. Other Promotions

This Programme cannot be used together with any other promotional code unless expressly stated by MSIG.

10. Liability

To the extent permitted by law, MSIG is not liable for losses arising from participation in the Programme, except where liability cannot be excluded by law.

11. General

The relevant policy terms, conditions and exclusions continue to apply. Referrers are not agents or representatives of MSIG and must not provide insurance advice on MSIG's behalf.



12. Governing Law

These Terms are governed by Singapore law and subject to the non-exclusive jurisdiction of the Singapore courts.

13. Contact Us

For enquiries regarding the Programme, please contact MSIG through the contact channels listed at www.msig.com.sg.