Singtel Car Protect x SingSaver Exclusive October 2025 Campaign
Terms and Conditions

Overview

1. Singtel Car Protect x SingSaver Exclusive 1 October to 31 October 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 will provide Customers who successfully purchase Singtel Car Protect car insurance ("**Car Insurance**") through this Campaign with a set of petrol vouchers ("**Voucher**") per Car Insurance policy purchased, on a first come first served basis, while stocks last, based on the following tiers:

Premium for each Car Insurance (Vehicles age less than 8 years)	Value of Voucher for each Car Insurance purchase
Up to $1100	$220
$1100 and above	$280

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. Only for new Customers who successfully purchase their full-year Car Insurance through Singtel's website or through 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**"): 1 October 2025 00:00 (GMT+8) to 31 October 2025 23:59 (GMT+8)
2. To be eligible to receive the Voucher, Customers must not have cancelled their Car Insurance before the Validity Period.
3. 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).
4. For validity of the Voucher(s), please refer to the details provided on the Voucher(s).

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 Terms and Conditions.
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 Terms and Conditions 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.

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