



#PolicyPalMoneyBag - Terms & Conditions

1. General

1.1 PolicyPal Tech Pte Ltd ("PolicyPal") acts as the company hosting the MoneyBag Game ("Game"). This Game stated here is exclusive to PolicyPal users ("Participant/s") and any rewards earned are not transferable.

1.2 To be eligible for the participation of the Game, the Participants should meet the following conditions:

- A Singapore citizen, Permanent Resident, or legally residing in the Republic of Singapore.
- Employees of PolicyPal and its affiliate agencies are not eligible for the redemption of Reward associated with this Game. PolicyPal reserves the right to not allow participation by any person, at its sole discretion.
- (if the Participant is under the age of 18, you should obtain the consent of your parents or legal guardians before participating or submitting any personal information), (ii) not prohibited in any manner by any person, entity, authority or law from participating in this Game or any similar Game.

1.3 To be eligible for the Grand Prize Reward for this Game -

- The Participants must be a registered PolicyPal user with a verified email address.
- The Participants must complete the game.
- The Participants must be one of the top 100 people who refer to the most number of unique friends to play.

1.4 The campaign period for the **Grand Prize** will commence from 19th May 2020 12.00AM and end on 19 July 2020 at 11.59PM.

1.5 To be eligible for the Vouchers for this Game -

- The Participants must be a registered PolicyPal user with a verified email address.
- Participants must play the game.

1.6 To be eligible for the \$1,000 Cash Redemption for this Game -

- The Participants must be a registered PolicyPal user with a verified email address.
- The Participants must play the game.
- The Participants must accumulate P\$1,000 in the PolicyPal account balance.



2. Rewards

2.1 One (1) Winner (“Winner”) for the Grand Prize will be randomly selected through an electronic ballot after the campaign period.

2.2 The Winner is entitled to receive one (1) Grand Prize only, the Grand Prize is a **Nintendo Switch Gen 2.**

2.3 The Participants are eligible to redeem for other vouchers (“vouchers”) from our partners while playing the game. The prizes are distributed randomly.

2.4 The vouchers are from the following partners.

- Tiq Insurance
- Zenyum
- The Golden Duck
- Shopee
- Circles.Life
- IUIGA
- The Fresh Lab
- foodpanda
- Grain
- Revolut

2.5 This Game is exclusive to PolicyPal users and the rewards for this Game are neither exchangeable for cash nor transferable.

2.6 All details submitted must be accurate and complete. Any incorrect and inaccurate information will result in the chance of being void.

2.7 PolicyPal is not affiliated to the brands supplying the Rewards and makes no representation as to the quality, performance of the Rewards, and the services provided by the Partners. Any dispute about quality, the performance of the Reward, and services provided by the Partners must be resolved directly with the Brands and suppliers directly.

3. Collection Details

3.1 Collection of Grand Prize

- The Reward as stated above will be sent to the Winner within fifteen (15) working days.
- After the campaign period has ended, PolicyPal, the organiser, will send an email notification to the Winner details.
- The Participant is required to confirm the address via an email.
- If the Participant does not have a valid address, the Participant will be informed on the collection details via email within seven (7) working days.
- Extension of the redemption campaign period will not be entertained.
- The Winner or their representatives must be able to furnish documentary evidence upon collection (e.g. provide his/her NRIC).
- In the event that the Rewards incur any tax liability, such tax shall be the sole responsibility of the Policyholder.
- In the event, if the email is not replied by the Winner within thirty (30) working days from the date of email notification to confirm their address, PolicyPal will choose the next winner.
- Any notice given to a Participant shall be deemed sufficiently served if addressed to the winner and sent by email to the respective email address based on details provided by the winner.

3.2 Collection of the Prizes

- The Prize will be given to the Participants in PolicyPal app.
- The Participants will be able to use the Prizes that they collected in the respective partner website or app.
- The Prizes for this Game are neither exchangeable for cash nor transferable.

3.3 Collection of the \$1,000 Cash Redemption

- The \$1,000 reward as stated above will be credited to the eligible Participant.
- There are a limited number of \$1,000 Cash Redemption per month at the rewards marketplace.
- The Participant can redeem a \$1,000 cash voucher when one has P\$1,000 credits in their PolicyPal account. P\$ credits are not transferable between different accounts.
- After the Participant submitted a redemption request at rewards marketplace to win the P\$1,000, PolicyPal, the organiser, will send an email notification to the Participant on the details within fourteen (14) days.
- The Participant is required to confirm the details and bank account details via the email.



- If the crediting of the promotion amount is made via PayNow or Bank Account, it will be credited within thirty (30) working days after the email notification has been sent.
- All Participants or their representatives must be able to furnish documentary evidence upon collection (e.g. provide his/her NRIC).
- In the event that the rebates incur any tax liability, such tax shall be the sole responsibility of the Policyholder.
- In the event, if the email is not replied within 30 working days from the date of email notification to confirm their bank details and account, the promotional amount will be forfeited.
- Any notice given to a Participant shall be deemed sufficiently served if addressed to the Participant and sent by email to the respective email address based on details provided by the client.

4. Changes to Terms and Conditions

4.1 PolicyPal may make changes to these terms and conditions due to a change in any applicable legislation or regulation. In such circumstances, PolicyPal will notify you in writing in advance of any changes being made.

4.2 By participating in the Game, you agree to be bound by the following terms and conditions and you represent and warrant that you have met the eligibility criteria set out under these terms and conditions. You also consent to the use of your personal information for feedback and marketing purposes by PolicyPal.

4.3 PolicyPal reserves the right to reject or clawback the Reward granted or to be granted to the user in case of any fraudulent, dishonest and inappropriate, as deemed solely by PolicyPal, activities related to this Game. Such activities include but are not limited to fraudulent account details, accounts set up using third party's information without consent, and other malicious actions.

4.4 PolicyPal reserves the right to partially or completely change the terms, cancel, terminate or suspend the Game for any reason without any liability whatsoever.

4.5 PolicyPal on all matters pertaining to the Game is final and binding. No further correspondence regarding this Game, these terms and conditions or any decision made by PolicyPal in connection therewith and/or the results will be entertained.



5. General Provisions

5.1 Governing law

This is governed under Singapore law and parties to this Policy hereby submit to the jurisdiction of the courts of Singapore.

Updated 23 June 2020