



PolicyPal x BlueSG - Terms & Conditions

1. General

1.1 PolicyPal Singapore Pte Ltd ("PolicyPal") is organizing this **Promotion** in collaboration with BlueSG Pte. Ltd ("BlueSG"). The Promotion stated here is exclusive to PolicyPal and BlueSG users ("Participants" "Participants") and it is not transferable.

1.2 To be eligible for the P\$12 referral credits on PolicyPal

- The Participant is a first-time user of PolicyPal.
- The Participant must be an existing BlueSG user.
- The Participant must register as a PolicyPal user with a verified email address and mobile number.

1.3 The Referral Program is only valid for the duration from 3 Sept 2020 12:00 PM to (and including) 31 December 2020 11:59 PM ("Campaign Period").

1.4 To be eligible for the Second-month membership fee waiver on BlueSG

- The Participant is a first-time user of BlueSG.
- The Participant must sign up for the first-month membership.
- The Participant must enter and apply the promo code during the application process.
- Upon sign up, the Participant must be at least 20 years of age, with a minimum of 1-year driving experience.

1.4 The Redemption will commence from 3 Sept 2020 12.00 PM to (and including) 31 December 2020 11.59 PM ("Redemption Period").

1.5 The Promotion is open to all individual Singapore citizens and residents of the Republic of Singapore who are (i) aged 18 and above as at the start of the Application Period (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 Promotion.



2. Referral

2.1 PolicyPal reserves the sole and absolute right to rescind a Referral Reward or reject/disqualify (whether under the Terms and Conditions or where PolicyPal user has engaged in a conduct that PolicyPal considers as inappropriate or unacceptable), any PolicyPal user deemed ineligible for the Referral Program.

2.2 PolicyPal reserves the right to limit the usage and application of any of the Referral Reward issued in conjunction with the Referral Program at any time and from time to time in its sole and absolute discretion.

2.3 Participants in the Referral Program must comply with all up-to-date spam laws. Any distribution of your referral link that could constitute unsolicited commercial email or 'spam' under any applicable law or regulation is expressly prohibited and will be grounds for immediate termination of your PolicyPal account and exclusion from the Referral Program.

2.4 The Referral Program is not valid for policy renewal, policy endorsement, policy extension, policy shortening, policy reinstatement, and policy cancellation.

3. BlueSG Membership fee Waiver

3.1 The one-month membership fee waiver refers to the membership fee for the Basic Plan only.

3.2 The Basic Plan membership will be auto-renewed for a successive period of 1 month unless BlueSG receives a written termination at least 5 days prior to the renewal date.

3.3 The Basic Plan effective start date should be no later than 31 December 2020.

3.4 BlueSG reserves the right to terminate, suspend, cancel (in whole or in part) this promotion.

3.5 BlueSG reserves the right to amend these terms & conditions of this promotion from time to time without prior notice and without liability.

3.6 All BlueSG Terms and Conditions apply. For any enquiries, please visit the BlueSG Help Centre or contact the BlueSG Team at <https://www.bluesg.com.sg/>.



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 Promotion, 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 rewards 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 promotion. 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 promotion for any reason without any liability whatsoever.

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