

AMTD PolicyPal Group: Travel Insurance Flash Deal - March 2024 Terms and Conditions (Last Updated: [26/02/2024](#))

AMTD PolicyPal Group: Travel Insurance Flash Deal March 2024

[Terms and Conditions of AMTD PolicyPal Group: Travel Insurance Flash Deal - March 2024 \(the “Promotion”\)](#)

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Terms and Conditions of AMTD PolicyPal Group: Travel Insurance Flash Deal - March 2024 (the “Promotion”)

1. Condition

Customers who successfully apply for participating travel insurance products during the Promotion Period and complete the requirements set out herein will have a chance to receive a bonus promotion - **Flash Deal Reward**.

2. Flash Deal Reward

Flash Deal Reward - additional \$5 PayNow reward on top of existing rewards (if any) offered by Product Providers on Eligible Products. (each as defined herein).

3. Promotion Period

1 March 2024 – 17 March 2024, both days inclusive, unless otherwise stated.

4. Eligible Customers

In order to be eligible to receive the Flash Deal Reward and to comprise as an “Eligible Customer”, a user is required to, during the Promotion Period:

- a. Be an Eligible Customer who is a Resident of Singapore;
- b. Submit an application for an Eligible Product through AMTD PolicyPal Group during the Promotion Period;
- c. Upon receipt of the Rewards Redemption Form, fully complete and submit the AMTD PolicyPal Group Rewards Redemption Form (which shall be sent to the email address provided to AMTD PolicyPal Group) within 14 days;
- d. Have their application for the Eligible Product approved by the Product Provider and ensure payment for the Eligible Product is successfully made by **17 March 2024**, where the approval given is final and unconditional.

5. Product Providers and Eligible Products

- a. For the purposes of the Promotion, Product Providers and Eligible Products are as follows:

Product Provider	Eligible Product
- MSIG Insurance (Singapore) Pte Ltd	MSIG TravelEasy, MSIG TravelEasy Pre-Ex <ul style="list-style-type: none">- Single Trip- Annual Trip
- Etiqua Insurance Pte Ltd	TIQ Travel Insurance <ul style="list-style-type: none">- Single Trip- Annual Trip
- FWD Singapore Pte Ltd	FWD Travel Insurance <ul style="list-style-type: none">- Single Trip- Annual Trip
- AWP Services Singapore Pte. Ltd.	Allianz Travel Insurance <ul style="list-style-type: none">- Single Trip- Annual Trip
- Starr International Insurance (Singapore) Pte. Ltd.	Starr TraveLead Travel Insurance <ul style="list-style-type: none">- Single Trip

	- Annual Trip
- Singapore Life Ltd.	Singlife Travel Insurance - Single Trip - Annual Trip

- b. Please contact AMTD PolicyPal Group at hello@policypal.com if you have any questions as to whether a particular product is eligible for the purposes of this Promotion.
All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the Product Provider.

6. **Reward Cancellation or Disqualification from the Promotion**

- a. The use of Policypal Credit ("P\$"), whether its partially or fully, to pay for the premium of the Eligible Product is not eligible to participate in the Promotion or it shall deem to be disqualified from the Promotion.
- b. If the AMTD PolicyPal Group finds out that the Eligible Customer cheats or tampers or attempts to tamper with the entry process for or the operation of any Promotion.
- c. If the Eligible Customer is not eligible to take part in the Promotion according to the criteria set out in clause 7.
- d. In any other case at the sole discretion of AMTD PolicyPal Group:
 - i. AMTD PolicyPal Group may disqualify the Eligible Customer without assigning any reason or at its sole discretion giving a reason.
 - ii. In case of disqualification, AMTD PolicyPal Group retains its absolute right and power to seek the return of any Reward from the Eligible Customer.

7. **Additional Requirements**

AMTD PolicyPal Group General Promotion Terms and Conditions apply to this Promotion, and AMTD PolicyPal Group reserves all of its rights to amend its General Promotion Terms and Conditions at its sole discretion without notice to the Eligible Customers.

8. **Miscellaneous**

Any situation not described in these rules shall be subject to AMTD PolicyPal Group's sole and absolute decision.

Taking part in the Promotion, the Eligible Customer agrees that:

- a. AMTD PolicyPal Group may use the contact details and information provided by the Eligible Customer for the purposes of informing the Eligible Customer about participation and termination of their participation in the event, about the status of their participation in the event, and for the purposes of informing the Client about the events held by the AMTD PolicyPal Group and sending advertising, informational and marketing materials to the Eligible Customer.
- b. AMTD PolicyPal Group may use your image, video and audio materials with your participation for the purpose of informing an indefinite circle of persons about the fact of the Promotion and the Rewards presented.
- c. AMTD PolicyPal Group does not bear any responsibility for your life, health and property (in the case of an offline Promotion).

Where, in relation to any Rewards, we make use of any third-party name or trademark, these are proprietary to the relevant third party. No license, affiliation, sponsorship, or endorsement is claimed or should be inferred from the use of these names or trademarks or the use of any photograph of a Reward. Any photograph used to promote a Reward is for illustrative purposes only and the actual Reward may differ from the item shown in the photograph, including without limitation as to make, model, specification, color, finish, packaging, and other features.

Standard Promotion Terms and Conditions (“Terms and Conditions”)

These Promotions Terms and Conditions are supplemented by our Terms and Conditions of Website Use and our Privacy Policy and they are binding upon you from time to time on www.policypal.com or www.valuechampion.sg (the “**Website**”) we run promotions.

A promotion may not be used in combination with other promotions or used to collect reward points except where specified.

A Promotional item that you are entitled to purchase (either free of charge, at a proportional rate, or a full rate) does not qualify nor count towards your other purchase to redeem further free promotional items. We reserve the right to cancel any order(s) which we deem you cheat or tamper or attempt to tamper with the entry process for or the operation of any Promotion. From time to time certain products may be excluded from current promotions and any such exclusion will be notified to you through a notice on the Website.

Excluded products will not count towards any qualifying conditions for offers and will not benefit from any promotional reward.

All promotions are subject to availability and while stocks last. We reserve the right to end a promotion at any time.

We shall not be liable for any financial loss arising out of the refusal, cancellation, or withdrawal of any promotion or any failure or inability of a customer to take advantage of a promotion for any reason.

Eligibility - Eligible Customers

1. Eligible customers must be Singaporean or hold a valid visa/permit to stay in Singapore (“**Resident of Singapore**”) which includes Singaporeans, Permanent Residents, and foreigners holding Employment Passes, S Passes, and work permits. AMTD PolicyPal Group reserves all rights to reject any reward redemption submissions if it considers the user is not a Resident of Singapore.

Physical Reward

2. Where the Promotion Reward is physical (e.g electronics item such as iPad):
 - a. AMTD PolicyPal Group will send an email confirming the redemption details for the Promotion Reward (the “**Reward Notification Email**”). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirections by the client’s email server; and
 - b. Eligible Customers acknowledge and agree that Promotion Rewards remain unclaimed after the collection period stated in the Reward Notification Email will be forfeited without further notification.

Cash/Credit/Cash Back Reward

3. Where the Promotion Reward is cash/credit reward through e-wallet (e.g. PayNow), Eligible Customers:
 - a. are required to have a specified e-wallet account;
 - b. consent to receive the Promotion Reward via the registered mobile number with the specified e-wallet provided to AMTD PolicyPal Group in the AMTD PolicyPal Group Reward Redemption Form;
 - c. are responsible for ensuring that the mobile number provided in the AMTD PolicyPal Group Reward Redemption Form is the correct mobile number linked to their registered e-wallet account;
 - d. acknowledge that once submitted, the mobile number provided in the AMTD PolicyPal Group Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and
 - e. will be notified of successful reward issuance via email from AMTD PolicyPal Group to the email address provided in the AMTD PolicyPal Group Rewards Redemption Form (the “**Reward Notification Email**”). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirections by the client’s

email server.

4. Where the Promotion Reward is a cash back reward, Eligible Customers acknowledge that such Promotion Rewards are distributed by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfillment of cash back rewards.

Voucher/Coupon Reward

5. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, shopping voucher and etc), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. AMTD PolicyPal Group shall not in any way be liable for any goods, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. AMTD PolicyPal Group is not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.

Redemption Process

6. The redemption process may take **up to 150 days** starting from the date of receipt of the AMTD PolicyPal Group Rewards Redemption Form, depending on the actual situation regarding approval for the Eligible Product, transaction status or other factors that may affect eligibility for the Promotion Reward.
7. This is an AMTD PolicyPal Group promotion. All queries/disputes relating to the redemption process of the promotion should be directed to AMTD PolicyPal Group. The Product Provider shall not be responsible for any queries/disputes relating to the redemption process from an Eligible Customer in connection with the Promotion and/or the Promotion Rewards.
8. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) that are issued by AMTD PolicyPal Group relating to the Promotion, these Terms and Conditions shall prevail.

Terms of Participation

9. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
10. AMTD PolicyPal Group reserves the right to make the final decision in its absolute discretion for any dispute arising on the Promotion, which shall be binding on all Eligible Customers.
11. AMTD PolicyPal Group reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.
12. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. AMTD PolicyPal Group shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

Cancellation and Disqualification of Promotion

13. Eligible Customers who participate the Promotion hereby represent and warrant:
 - a. To comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion; and
 - b. Not to use this Promotion for any illegal or fraudulent purposes.
14. Eligible Customers who fail to submit the AMTD PolicyPal Group Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, even if they fulfill all other conditions. AMTD PolicyPal Group is not responsible for any correspondence regarding missing Reward Redemption Form and/or reviewing or responding to delayed form submissions.
15. Eligible Customers who provide inaccurate or incorrect information in the AMTD PolicyPal Group Reward Redemption Form (as determined by AMTD PolicyPal Group acting in its absolute discretion) will not be able to receive the Promotion Reward.

16. Eligible Customers who qualify to receive the Promotion Reward will receive a rewards notification from AMTD PolicyPal Group confirming the redemption details within 150 days from the date of completion of all requirements set out in above, unless otherwise stated.
 - a. Eligible Customers who fail to receive the rewards notification from AMTD PolicyPal Group within this period should contact hello@policypal.com for assistance.
17. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited without further notice.
18. Any queries regarding the Promotion (including for rewards notifications) received more than 3 months after the end of the Promotion Period will not be responded to.
19. AMTD PolicyPal Group will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.
20. AMTD PolicyPal Group reserves the right to (at its own discretion) disqualify any Eligible Customer and/or withhold or confiscate in full or in part, any Promotion Reward(s) if the Eligible Customer is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any AMTD PolicyPal Group's processes, or the Website).
21. You agree to receive communications from AMTD PolicyPal Group via email and/or verified mobile number, including but not limited to SMS and calls or any other electronic means, in accordance with AMTD PolicyPal Group's Privacy Policy.

Application of Reward or Reward Redemption

22. By applying for an Eligible Product as part of this Promotion, an Eligible Customer agrees and consents to:
 - a. AMTD PolicyPal Group sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the Eligible Product, in accordance with AMTD PolicyPal Group's Privacy Policy;
 - b. AMTD PolicyPal Group sends relevant information provided in the Rewards Redemption Form to AMTD PolicyPal Group's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with AMTD PolicyPal Group's Privacy Policy; and
 - c. the Product Provider disclosing to AMTD PolicyPal Group the required information relating to the Eligible Customer's application for an Eligible Product in connection with the Promotion. Including but not limited to whether or not said application is successful (and whether such application has been cancelled or terminated) and whether the Eligible Customer has fulfilled all the conditions required to receive the Promotion Reward, to verify an Eligible Customer's eligibility for the Promotion Reward.
23. The Product Provider in its absolute discretion and is subject to their credit and risk processing criteria determines and has the final approval of any product. AMTD PolicyPal Group does not guarantee the approval of any product applied for nor is Participation in this Promotion a guarantee of the approval of any product that an Eligible Customer has applied for.
24. AMTD PolicyPal Group accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a result of their participation in this Promotion. Eligible Customers irrevocably and unconditionally release AMTD PolicyPal Group and its agents from all liability, including, without limitation, with respect to the Promotion and the Promotion Reward.
25. AMTD PolicyPal Group reserves the right to report any form of unlawful activity, fraud, or suspicious activities to the police or relevant authorities, whether in or outside Singapore.
26. AMTD PolicyPal Group strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the Product Provider, financial institution, service provider or specific product's site. Eligible Customers should refer to the Product Provider's website for the most updated rates/fees/T&Cs etc on the relevant product.

Appendix

As a reference, here's what we need when you fill in your Rewards Redemption Form for this Promotion:

Insurance Policy Sample Format - Travel Insurance

Insurance Company	Correct Policy Number Format Examples
MSIG TravelEasy/ TravelEasy Pre-Ex	BxxxxxxxxQTD; BxxxxxxxxQGT; BxxxxxxxxQTY; BxxxxxxxxQSX; BxxxxxxxxQEX; BxxxxxxxxQPX
TIQ (by Etiqa) Travel Insurance	TAxxxxxx
FWD Travel Insurance	PNTR202x-xxxxxxx
Allianz Travel Insurance	B2CSGAxxxxxxxx
Starr TraveLead Travel Insurance	SAEISTxxxxxx; SAEIATxxxxxx
Singlife Travel Insurance	xxxxxxx

Note: x = numeric