

Terms & Conditions of HelpMeLeh Rewards (“Rewards”)

1. This Rewards is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”)

Eligibility

2. The qualifying period for Rewards is from 14 September 2020 to 30 November 2020, both dates inclusive (“Qualifying Period”).
3. You are eligible to participate in the Rewards after watching seven (7) HelpMeLeh videos and completing the Rewards form during the Qualifying Period (“Participant”).
4. The following persons are not eligible for the Rewards: Employees of MSIG and their immediate family members which include:
 - a) staff’s legal spouse
 - b) staff’s biologically/legally adopted children
 - c) legal spouses of staff’s children
 - d) staff’s parents
 - e) staff’s parents-in-law
 - f) staff’s siblings, and
 - g) legal spouses of staff’s siblings

Rewards & Redemption of Prizes

5. Each Participant is entitled to either a S\$50 shopping voucher or an exclusive MSIG insurance promotion code.
6. Rewards recipients of the S\$50 shopping voucher will be picked in consecutive sequence in multiples of 10: i.e. the 10th, 20th, 30th, 40th, 50th Participant and so on until the 1000th Participant will be rewarded with S\$50 shopping vouchers. This S\$50 shopping voucher Rewards is capped at 100 giveaways.
7. Selection of the recipients for the S\$50 shopping voucher will be based on the date/time stamp of the Rewards form submissions during the Qualifying Period.
8. All other Participants who submit the Rewards form during the Qualifying Period will win an exclusive MSIG insurance promotion code.
9. Rewards recipients of the exclusive MSIG insurance promotion code will receive in email a promotion code that can be used to enjoy the following product discounts below.

Product(s)	Promotion code
Enhanced Home <i>Plus</i>	25%
Maid <i>Plus</i>	25% off all plans + additional complimentary check-up for Classic & Premier plans
CancerCare <i>Plus</i>	25%
Travel <i>Easy</i> Single Trip	50%
Protection <i>Plus</i>	35%

10. Winners will be notified by email in the following order:
 - 14 September to 30 September form submissions – Notified by email on 1 October 2020
 - 1 October to 31 October form submissions – Notified by email on 2 November 2020
 - 1 November to 30 November form submissions – Notified by email on 1 December 2020
11. The S\$50 shopping vouchers will be sent by email within 7 working days after the sending of the notification email. MSIG is not obliged to replace any vouchers not received, have expired or which have been misplaced.



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12. Edge Loyalty Systems Pty Ltd. is the appointed vendor for the shopping vouchers redemption for this Rewards. Your relevant personal data will be shared with them and their subcontractors (if any), for this purpose.
13. You agree that you accept the shopping vouchers as it is, at your own risk and subject to any terms and conditions that the supplier of the shopping vouchers may impose. MSIG makes no representation or warranty whatsoever as to the quality, merchantability or fitness for any purpose, or for the use or consumption thereof or any other implied terms or conditions with respect to any vouchers. The shopping vouchers and promotion code are non-refundable, non-transferable nor exchangeable for credit or for any other item.
14. MSIG shall not be responsible for any breaches of contract or any actions or omissions on the part of the suppliers of the shopping vouchers.
15. MSIG may at its sole discretion at any time substitute or replace the shopping vouchers with any other prize of equal or higher value.
16. Any shopping vouchers which are not won or remain unclaimed after 2 months of notification shall be forfeited and the shopping vouchers or its equivalent value shall be donated by MSIG to charity.

General Conditions

17. The decision of MSIG on all matters relating to or in connection with the Rewards including awarding of the rewards to participants shall be final and binding on all parties concerned. MSIG is not obliged to give any reason or enter into any correspondence with any person concerning the Rewards.
18. MSIG reserves the sole and absolute right to:
 - (i) Disqualify any person from his/her participation in the Rewards for any reason whatsoever;
 - (ii) Disqualify any person from receiving the Rewards for any reason whatsoever, and/or
 - (iii) Forfeit the Rewards or reclaim the same amount if a recipient is in fact not entitled to participate in the Rewards.
19. MSIG may vary the terms and conditions of this Rewards without prior notice or withdraw or discontinue the Rewards at any time without any notice or liability to you.
20. By participating in the Rewards, you consent to MSIG's disclosure and/or use of your name, photograph and personal particulars given to MSIG, for the purposes of the Rewards, and any publicity and promotional materials and activities related thereto.
21. In the event of any inconsistency between these Rewards Terms and Conditions and any brochures, marketing or promotional materials relating to the Rewards, these Rewards Terms and Conditions shall prevail.
22. These Rewards Terms and Conditions are governed by and to be construed in accordance with the laws of the Republic of Singapore and you agree to the exclusive jurisdiction of the courts of the Republic of Singapore.
23. A person who is not a party to these Rewards Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act to enforce any of these Terms and Conditions.
24. All information is correct at date of print.