

**Terms & Conditions of MSIG MotorMax / MotorMax Plus for HitchClub Offer (“Offer”)**

1. The Offer is jointly organised by GrabCar Pte Ltd (“Grab”) and MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”) with the promotion period (“Promotion Period”): 1 March to 31 March 2019, both dates inclusive. MotorMax/MotorMax Plus is underwritten by MSIG.
2. The products under this Offer are:
  - (i) MotorMax
  - (ii) MotorMax Plus
3. The Offer is a cash back amount to Hitch Driver’s wallet upon successful purchase of a MotorMax or MotorMax Plus policy with MSIG. The cash back amount is dependent on the Hitch Driver’s Hitch Club tier determined at the end of the month of purchase – e.g. if the purchase was made on 22 March, the tier achieved on 31 March will be considered to determine the cash back amount.

For the launch month (i.e. 1 March 2019 – 31 March 2019) special, the cash back amounts for the tiers are as follows:

- Champs: \$250, Pros: \$175, Go-Getters: \$150, Rookies: \$125

4. Only Qualifying Drivers are eligible for the Offer. To be a “Qualifying Driver”:
  - a. you must be an approved Hitch Driver prior to the purchase of MotorMax or MotorMax Plus insurance from MSIG;
  - b. you must be a Hitch Club member (i.e. Rookie, Go-Getter, Pro or Champ) prior to the purchase of MotorMax or MotorMax Plus insurance from MSIG;
  - c. your new motor insurance must be transacted online via the unique MSIG-Hitch Club link during the Promotional Period and the application must be accepted by MSIG and the premium fully paid;
  - d. the commencement date of your motor insurance must be within 60 days from the date of purchase; and
  - e. you are purchasing the motor insurance as a private individual
5. The following timelines and conditions apply in receiving the cashback amount:
  - (i) The processing of the offer will only start after the commencement date of your motor insurance policy.
  - (ii) Thereafter, the cashback amount will be credited to your GrabHitch driver wallet 10 working days after the end of the calendar month. Please refer to Table 1 below:
  - (iii) Should you cancel your purchased policy within 60 days of the policy commencement date, GrabHitch reserves the right to clawback the cashback offer amount.

Date of Purchase	Commencement date	End-month processing	Credit goes to Driver wallet
8 March 2019	22 March 2019	31 March 2019	12 April 2019
15 March 2019	1 May 2019	31 May 2019	14 Jun 2018

*Table 1: Examples of payment processing and crediting timelines*

6. By participating in this Offer, you agree that you accept that your personal data (such as but not limited to name and vehicle number) may be shared between and used by Grab and MSIG for purposes of administering the Offer.
7. The Offer is not valid with any on-going or existing motor insurance promotions, discounts, offers, vouchers, rebates or privileges offered by MSIG.
8. If you cancel your MotorMax or MotorMax Plus policy for any reason at all, your refund premium if any is subject to MSIG Short-Period Rates or S\$100 whichever is greater.
9. Grab and MSIG may vary the terms and conditions of this Offer without prior notice or withdraw or discontinue the Offer at any time without any notice or liability to you.
10. Grab's and MSIG's joint determination of all matters relating to this Offer will be final and conclusive and in the event of any inconsistencies between these Offer terms and any brochures, marketing or promotional materials relating to this Offer, these Offer terms shall prevail.
11. This Offer is 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.
12. A person who is not a party to this Offer has no right under the Contracts (Rights of Third Parties) Act to enforce any of these terms.
13. All information is correct at date of print.