



Breakfast with Singtel Car Protect Quotation Campaign Terms and Conditions

Overview

1. Breakfast with Singtel Car Protect Quotation Campaign ("**Campaign**") is a marketing campaign organised by Consumer Journeys Pte. Ltd. ("**CJPL**"), a wholly owned subsidiary of Singapore Telecommunications Limited ("**Singtel**"). Through this Campaign, CJPL will reward customers who successfully complete a quotation form for Singtel Car Protect Insurance using Singpass ("**Car Insurance**"). The first 100 customers each day ("**Customer(s)**"), identified by their phone number, who complete the quotation form will receive a Toast Box Traditional Kaya Set Voucher ("**Voucher(s)**"). Eligibility is determined on a first-come, first-served basis.
2. Great Eastern General Insurance Limited ("**GEG**") is the Insurer providing the General Insurance mentioned above and CJPL is the corporate agent for GEG authorized to sell the General Insurance.
3. CJPL may be remunerated by GEG for each successful sale.
4. The Customer's successful completion of quotation form of the General Insurance signifies the Customer's agreement to be bound by these terms and conditions ("**T&Cs**") in their entirety.

Participation Eligibility

1. To be eligible as a participant in the Campaign, the Customer must accurately complete a digital quotation request using Singpass on Singtel's website during the Validity Period. A quotation request is deemed successful when the Customer reaches the "Select a Plan" page. The Customers will be identified based on their mobile number they submit.
2. Each Customer is entitled to 1 Voucher redemption only. Vouchers will be awarded solely to the first 100 eligible Customers daily, on a first-come, first-served basis.

Validity and Provision Details for Campaign

1. Campaign Validity Period: 15 December 2025 00:00 (GMT+8) to 30 June 2026 23:59 (GMT+8).
2. Eligible Customers will receive an email containing the digital Voucher by the end of the following month of submission (or as soon as possible thereafter).
3. For validity of the Voucher(s), please refer to the details provided on the Voucher(s).



General

1. CJPL and GEG may replace the item(s) given under the Campaign, vary these T&Cs without notice or discontinue or withdraw the Campaign at any time without any notice or liability to any party.
2. Item(s) given or provided under this Campaign are non-exchangeable, non-transferable and no cash alternative is offered. CJPL is not obliged to replace any damaged, lost or defaced item(s). All items given or provided under this Campaign will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. CJPL does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given or provided under this Campaign. The item(s) may be subject to additional terms and conditions, and participants agree to comply with all terms and conditions applicable to the item(s) given under the Campaign. In the event that the item(s) incur any tax liability, such tax is the sole responsibility of the Customer.
3. CJPL shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties.
4. Without prejudice to any other provision in these T&Cs, neither CJPL, Singtel nor GEG shall be liable for or in respect of any direct and indirect loss and damages, liabilities, expenses, costs or other consequences of whatsoever nature (collectively "**Losses**") suffered or incurred directly or indirectly by the Customers howsoever caused or arising and without limiting the generality of the foregoing, whether by reason of or on account of any act or omission whether negligent or otherwise on the part of CJPL, Singtel; or GEG; or their officers, employees or agents (to the extent limited by law), even if CJPL, Singtel; GEG; or their officers, employees or agents are advised of the possibility of such Losses.
5. CJPL and GEG reserve the right to investigate where fraud is suspected and suspend the Customer's participation status.
6. CJPL and GEG reserve the right to disqualify any Customer who is not compliant with these Terms and Conditions.
7. Customers agree and consent to being contacted by Singtel to obtain feedback about the Campaign and/or the Car Insurance.
8. All decisions by CJPL and/or GEG on all matters relating to the Campaign shall be final and binding on all Customers. Neither CJPL nor GEG will entertain any queries with regard to any Campaign decision, or be obliged to provide to any Customer any reason for any decision.
9. By participating in this Campaign, Customers agree and acknowledge that all personal data submitted may be collected, processed, stored, disclosed or otherwise used by Singtel and its affiliates for the purposes of conducting and administering the Campaign and is subject to Singtel Data Protection Policy (<https://singtel.com/data-protection>) and Singtel General Terms & Conditions (<https://singtel.com/terms-general>). Customers consent to and authorize CJPL to use at its sole discretion, without further compensation to the Customers, any of their names, addresses, personal details, photographs, videotapes or any likeness of them for packaging,



promotional, advertising, marketing and/or publicity purposes (where not prohibited by written law).

10. These Terms and Conditions shall be governed by Singapore law and each Customer agrees to submit any claim, dispute or controversy to the non-exclusive jurisdiction of the courts of the Republic of Singapore.

Last revision date: 31 Mar 2026