Singtel Travel Protect x KrisFlyer Exclusive 2026 Campaign Terms and Conditions

Overview

1. Singtel Travel Protect x KrisFlyer Exclusive 2026 Campaign ("**Campaign**") is a marketing campaign organised by Consumer Journeys Pte. Ltd. ("**CJPL**"), a wholly owned subsidiary of Singapore Telecommunications Limited ("**Singtel**"), exclusively for Singtel Travel Protect Policy Holders who successfully purchase annual Singtel Travel Protect insurance policy **("Travel Insurance")** as specified in the "Validity and Provision Details" for Campaign section below ("**Customer(s)**") during the Campaign Validity Period.

2. Great Eastern General Insurance Limited ("**GEG**") is the Insurer providing the Travel Insurance mentioned above and CJPL is the corporate agent for GEG authorised to sell the Travel Insurance.

3. CJPL may be remunerated by GEG for each successful sale.

4. Your purchase of the Travel Insurance signifies your agreement to be bound by these terms and conditions ("**T&Cs**") in their entirety.

Validity and Provision Details for Campaign

1. Campaign Validity Period: 1 October 2026 00:00 to 31 December 2026 23:59 (GMT+8).

2. To be eligible to participate in the Campaign, Customers must sign up for Travel Insurance and complete the Campaign's registration form at www.singtel.com/stp-krisflyer-annual to register their participation. Customers will be identified by their name and KrisFlyer Membership number submitted in the campaign registration form. Any invalid, incomplete or incorrect information provided by the Customers may result in the Customer being ineligible for the Reward after two (2) unsuccessful attempts to contact the Customers to update their details. If the Customers remain uncontactable or their details are not updated by the date set out in the email, for any reason whatsoever, their Reward will be forfeited.

3. Campaign participants shall be eligible to **receive 6 KrisFlyer Miles ("Reward") for every SGD 1 spend** on each Travel Insurance purchase. Eligible Customers will be credited their Reward according to the schedule below, while stocks last.

Date of Travel Insurance purchase	Date of crediting of Reward
1 October 2026 to 31 December 2026	1 January 2027

4. To be eligible to receive the qualifying Reward, Customers must not have cancelled their Travel Insurance during the Campaign Validity Period.

General

1. CJPL and GEG may replace the Reward 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. Reward(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 Reward(s) 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 Reward given or provided under this Campaign. The Reward may be subject to additional terms and conditions, and participants agree to comply with all terms and conditions applicable to the Reward given under the Campaign. In the event that the Reward 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 Travel 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 (http://info.singtel.com/personal/dataprotection) and Singtel General Terms & Conditions (http://info.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: 1 October 2026

Singapore Telecommunications Limited
Company registration number: 199201624D
31 Exeter Road, Comcentre Singapore 239732 Tel:
+65 6838 3388 Fax: +65 6732 8428
www.singtel.com