

Terms & Conditions of Etiqa Private Car Insurance for Hitch Club Offer ("Offer")

1. The Offer is jointly organised by GrabCar Pte Ltd ("Grab") and Etiqa Insurance Pte. Ltd. ("Etiqa") with the promotion period ("Promotion Period"): 1 September 2018 to 31 January 2019, both dates inclusive "Offer".
2. The Offer is a S\$150 cash rebate upon successful purchase and issue of a Private Car Insurance policy with Etiqa.
3. To enjoy the promotion, customer will need to enter the referral code '**HITCHCLUB**' in the referral code field during their online purchase via Etiqa website.
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 Private Car insurance from Etiqa;
 - b. you must be in Rookie, Go-Getter, Pro or Champ tier in Hitch Club;
 - c. you are not an existing Etiqa private car policyholder;
 - d. your new private car insurance must be transacted online at <http://grb.to/etiqahitch> during the Promotional Period and the application must be accepted by Etiqa and the premium paid in full.
 - e. the commencement date of your private car insurance must be within 60 days from the date of purchase; and
 - f. you are purchasing the private car insurance as a private individual
5. The processing of the offer will only start after the insurance policy is issued. Thereafter, please wait until the end of the month and allow up to 10 working days for the processing to be completed, and for the \$150 cash rebate to be refunded back to the same credit card used for payment. For further clarifications, please refer to the examples below:

Date of Purchase	End-month processing	Credit back
23 Sept 2018	30 Sept 2018	15 Oct 2018
17 Oct 2018	31 Oct 2018	15 Nov 2018

The \$150 credit will be recovered from you if you cancel your purchased policy.

6. If you cancel your Private Car policy for any reason, Etiqa will work out any refund of premium (if applicable) as provided under the terms and conditions of the policy issued to you.
7. By participating in this Offer, you agree and accept that your personal data (such as but not limited to name and vehicle number) may be shared between and used by Grab and Etiqa for purposes of administering the Offer.
8. The Offer is valid with on-going or existing private car insurance promotional discounts offered by Etiqa, exclude vouchers, rebates and any other privileges.
9. Grab and Etiqa 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 Etiqa'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 as of 1 September 2018.