

AIG x DCS Car Insurance Rebate Promotion – Terms and Conditions

1. Eligibility

- 1.1. The AIG x DCS Car Insurance Rebate Promotion (the “Promotion”) is organised by AIG Asia Pacific Insurance Pte. Ltd. (“AIG”). It will be held from 1 September 2025 to 30 September 2025, both dates inclusive (the “Promotion Period”). For the avoidance of doubt, DCS is not an organiser of the Promotion.
- 1.2. The Promotion will be administered and run by AIG and is only open to DCS cardmembers, who are Singapore residents (“Eligible Individuals”).
- 1.3. Eligible Individuals who successfully purchase a new AIG Car Insurance Complete policy or AIG Car Insurance Collision Only policy for a vehicle that has not been insured under any AIG Auto policy in the last 12 months during the Promotion Period (each an “Eligible Policy” and collectively “Eligible Policies”) will be entitled to 15% cash rebate of the premium of the Eligible Policy (“the Rebate”) provided:
 - (a) the purchase is made via the link at <https://www.aig.sg/personal/car-insurance/car-dcs?pc=065044&plan=2&dc=Y>, and
 - (b) the promo code “AIGDCSRE” is keyed in to the “Promo Code” field in the user journey, and
 - (c) the producer code “065044” is keyed in to the “Producer Code” field on the online purchase path, and
 - (d) the minimum premium of the Eligible Policy is SGD800, and
 - (e) DCS credit card is used for the payment of the Eligible Policy, and
 - (f) the policy is not subsequently cancelled.More details on the Rebate are set out in Section 2 below.
- 1.4. This Promotion is not valid in conjunction with any other promotions, discounts or offers offered by either DCS or AIG.
- 1.5. Employees of AIG, and their immediate family members are eligible to participate in the Promotion provided that the Eligible Policy is purchased without the use of any staff discount(s).

2. Redemption of Rebate

- 2.1. Rebate will be credited to the DCS credit card used by the Eligible Individual to make payment of the premiums for the Eligible Policy within eight weeks from the policy issuance. Rebate will be calculated based on two decimal places for each eligible transaction without any rounding off.
- 2.2. AIG shall not be liable if the crediting of the Rebate to the relevant Eligible Individual is unsuccessful.
- 2.3. Once the Rebate is credited, Eligible Individuals will not be allowed to cancel their Eligible Policies.
- 2.4. The Rebate is not transferable or exchangeable for cash, credit or kind.

3. General Conditions

- 3.1. By participating in the Promotion, you agree to be bound by these terms and conditions (“T&Cs”).
- 3.2. AIG reserves the sole and absolute right to do the following at any time:
 - (a) disqualify any person from his/her participation in the Promotion for any reason whatsoever; and/or
 - (b) disqualify any person from receiving any Rebate under the Promotion for any reason whatsoever.
- 3.3. Without prejudice to the generality of clause 3.2 above, non-compliance with these T&Cs and/or the breach of any other requirements communicated by AIG to the Eligible Individuals may, at AIG’s sole and absolute discretion, result in the immediate disqualification of said person from participating in the Promotion.
- 3.4. AIG’s decision on all matters relating to the Promotion will be at its sole and absolute discretion and will be final and binding on all parties, and no correspondence shall be entered into in relation to the same.
- 3.5. AIG reserves the right to extend or terminate the Promotion, and to vary, delete or add to any of these T&Cs at any time without notice, and at its sole and absolute discretion.
- 3.6. By participating in this Promotion, it is agreed that any information collected or held by AIG (whether contained in the application form or otherwise obtained) may be processed, used and disclosed by AIG, its associated individuals/companies and/or any independent third parties, to carry out the implementation and administration of the Promotion. Policyholders may opt out of participating in the Promotion via the link [here](#).
- 3.7. AIG shall not be liable in any manner for any claims, losses, damages or expenses arising out of, or relating to the Promotion.
- 3.8. AIG assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication, which may result in any policy not being purchased during the Promotion Period.
- 3.9. These T&Cs shall be governed by and construed in accordance with the laws of Singapore. The Courts of Singapore shall have exclusive jurisdiction over any disputes arising from this Promotion and these T&Cs, including the validity and enforceability thereof.
- 3.10. In the event of any inconsistency between these T&Cs and any promotional materials relating to the Promotion, these T&Cs shall prevail.
- 3.11. AIG Car Insurance Complete and AIG Car Insurance Collision Only are protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (“SDIC”). Coverage for these policies is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).