

Last Updated: 26th November 2025

The online promotion "ECICS Shell Fuel e-Voucher Promotion" is organized by ECICS Limited ("ECICS"). Eligibility for this promotion is limited to ECICS Comprehensive Private Car Insurance policies only and expressly excludes Electric Vehicles (EVs).

1. Offer

Policyholders can receive up to S\$100 worth of Shell Fuel e-Voucher with each Comprehensive Private Car Insurance policy purchase or renewal through ECICS, subject to ECICS promotional terms and conditions.

Policyholder Type	Policy Type	Shell Fuel e-Voucher
New	Comprehensive or Comprehensive with Family NCD Builder	\$100
Renewal		\$60

This promotion is not applicable for Electric Vehicles, Commercial Vehicles, Motorcycles, Private Hire, Fleets and All Non-Motor insurance products by ECICS.

2. Eligibility:

- This promotion period is valid from 15th November 2025 until 15th February 2026, both dates inclusive (the "Promotion Period"). Any transactions occurring outside of this period will not be eligible for participation in this promotion.
- The Policyholder must be a Singapore Citizen, Permanent Resident, or Foreigner residing in Singapore.
- This promotion applies to all ECICS policyholders, including purchases made directly or through an intermediary, unless otherwise informed.
- To qualify for this promotion, the Comprehensive Private Car Insurance policy must be successfully purchased from ECICS, issued, and payment must be made in full during the Promotion Period. [Such policy must remain valid for 3 months and in effect at the time the e-Voucher is emailed to the eligible Policyholder.]
- To qualify for the new-to-ECICS promotion, the insured vehicle must not be the same vehicle covered by the policyholder's existing ECICS policies and must not have been insured with ECICS in the past 30 calendar days.
- To qualify for the renewal promotion, the insured vehicle must be covered under the
 policyholder's existing ECICS Comprehensive Private Car Insurance policy at the time of
 renewal, and the policy must be renewed during the Promotion Period.



- Renewal policyholders who have one (1) or more claims (excluding windscreen claims) during the current policy year are not eligible for this promotion.
- Renewal policyholders who purchase a policy during the Promotion Period but whose policy activation date falls outside the Promotion Period will not be eligible for this promotion if they make any claims (except windscreen claims) between the policy purchase date and the activation date.
- Renewal policyholders whose policy activation date falls outside the Promotion Period
 will not be eligible for this promotion if they make any claims (except windscreen claims)
 between the policy purchase date and the activation date.
- All eligible policies MUST be IN-FORCE and having at least 3 consecutive months of period of insurance coverage.
- If an existing ECICS policyholder purchases a new ECICS Comprehensive Private Car Insurance policy for a different vehicle that is not currently insured with ECICS, they will be eligible to receive S\$100 Shell Fuel e-Voucher for the new vehicle.
- This promotion is not applicable for Staff of ECICS or its affiliated companies.
- This promotion is not valid with any other voucher promotions unless stated otherwise.

3. Policyholder's Requirements:

- The Shell Fuel e-Voucher is exclusively credited to the Policyholder's specified email address during insurance purchase application.
- Shell Singapore is the appointed vendor for the digital gift fulfilment for our customers for the e-vouchers. The Policyholder's relevant personal data will be shared with them and their subcontractors (if any), for this purpose. The Policyholder will receive the evouchers redemption notification from Shell Singapore (generalcardrequestssg@shell.com)
- The Shell Fuel e-Vouchers must be redeemed by the expiry date stated on the e-Vouchers and is subject to terms and conditions of Shell Singapore. ECICS will not accept any liability in relation thereto.
- Both ECICS and Shell Singapore shall not be held liable if the Policyholder provides an
 invalid or incorrect email address to ECICS, which results in the Policyholder being unable
 to receive the Shell Fuel e-Voucher.



• By participating in this promotion, the Policyholder consents to the collection, use, and disclosure of his/her personal data by ECICS and its service providers for the purpose of administering this promotion, including the issuance of the Shell Fuel e-Voucher. Policyholders' email addresses will be shared with Shell Singapore for voucher fulfilment purposes. For more information on how ECICS handles personal data, please refer to our Privacy Policy available on our website (https://www.ecics.com/privacy-policy).

4. Processing Time:

- This promotion applies only to transactions completed within the Promotion Period.
- The Shell Fuel e-Voucher under this promotion will be issued and credited to the specified Policyholder's email address within three (3) to four (4) months following the policy activation date.

5. Encashment

• The value of Shell Fuel e-Voucher credited for this promotion cannot be encashed.

6. Other Terms

- By participating in this Promotion, you/Policyholder agree to be bound by these terms and conditions.
- ECICS shall not be liable in any manner for any claims, losses, damages or expenses
 arising out of, or relating to this promotion or the use of the e-Vouchers. For avoidance
 of doubt, ECICS is not the supplier of the products and/or services redeemed/purchased
 using the e-Vouchers and will not accept any liability in relation thereto.
- ECICS reserves the right to extend or terminate this promotion, and to vary, delete or add to any of these terms and conditions at any time without notice, and at its sole and absolute discretion.
- ECICS reserves the sole and absolute right to disqualify any person from his/her participation in the Promotion for any reason whatsoever. Without prejudice to the generality of foregoing, non-compliance with these terms and conditions of this Promotion may, at ECICS's sole and absolute discretion, result in the immediate disqualification of said person from participating in this promotion.
- These terms and conditions 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 terms and conditions.

7. Decision Rights and Disputes

 ECICS reserves the right to make the final decision in the event of any dispute, ambiguity, or disagreement arising from or in connection with this promotion. All decisions made by



ECICS shall be final and binding on all parties, and no correspondence or appeal will be entertained.

8. Disclaimer

- The client or intermediary is not allowed to show or disclose any of the terms of this promotion to any competing party, without ECICS' prior written permission.
- This promotion is not reviewed or endorsed by the Monetary Authority of Singapore (MAS).

9. Policy Owner's Protection Scheme

• ECICS Comprehensive Private Car Insurance policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for this policy is automatic and no further action is required from you.

For more information, please visit our website: www.ECICS.com.sg; or the General Insurance Association of Singapore or SDIC websites: www.gia.org.sg or www.sdic.org.sg.