Carousell × Revo Financial 11.11 Motor Insurance Promotion
Promotion Terms and Conditions

About This Promotion

1. The Carousell × Revo Financial 11.11 Motor Insurance Promotion ("Promotion") is powered and conducted by REVO FINANCIAL PTE. LTD. (UEN 201824196H) ("Revo Financial"), a general insurance agent registered with the General Insurance Association of Singapore, acting as the insurance agent of Auto & General Insurance (Singapore) Pte. Limited (Reg. No. 201626103G), trading as DirectAsia Insurance ("DirectAsia").
2. All insurance policies under the Promotion are sold by Revo Financial as the insurance agent of DirectAsia, and are underwritten by DirectAsia.
3. The Promotion is advertised on Carousell Singapore ("Carousell"). Carousell provides the advertising platform only. Carousell does not sell, arrange, advise on or underwrite any insurance product, and is not responsible for the Promotion, the policies or the Vouchers.
4. Participation in the Promotion constitutes acceptance of these Terms and Conditions ("Terms").
5. The Voucher is a promotional gift from Revo Financial and does not form part of your insurance policy. The Promotion should not be relied upon as a reason to purchase. Please ensure the policy meets your needs before purchasing.
6. Each policy purchased under the Promotion is subject to DirectAsia's acceptance, underwriting terms and guidelines, and policy terms and conditions. These Terms do not change the cover, terms or conditions of any policy, and the Promotion does not guarantee that any application will be accepted.
7. DirectAsia Insurance policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy 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 DirectAsia Insurance or visit the General Insurance Association of Singapore (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
8. The Promotion is open to individuals aged 18 or above who are Singapore citizens, Singapore Permanent Residents, or holders of a valid Singapore pass.
9. Policies held in the name of a company, partnership, society or any other organisation are not eligible for the Promotion.

Definitions

10. For the purpose of these Terms, the terms in Table 1 have the meanings set out below.

Table 1: Definitions

Term	Meaning

"Campaign Period"	6 November 2026 (Friday), 0000hrs to 30 November 2026 (Monday), 2359hrs, Singapore time (GMT+8).
"Flash Deals Period"	11 November 2026 (Wednesday), 0000hrs to 15 November 2026 (Sunday), 2359hrs, Singapore time (GMT+8), within the Campaign Period.
"Promo Codes"	REVCAR11 for private cars and REVBIKE11 for private motorcycles.
"Outreach Links"	Revo Financial's DirectAsia partner links, one for cars and one for motorcycles, each contained in Revo Financial's Carousell listing for that vehicle type.
"Eligible Vehicle"	A private motor car or private motorcycle registered in Singapore. All motorcycle classes are eligible, being Class 2B, Class 2A and Class 2.
"Minimum Spend"	The minimum premium for a Voucher, as set out in Table 2, measured under clause 27.
"Qualifying Policy"	A policy purchased during the Flash Deals Period that meets every condition in clauses 8, 9 and 14 to 29.
"Voucher"	A set of physical NTUC FairPrice vouchers totalling the value set out in Table 2, issued under clause 48.
"Letter of Redemption"	The letter emailed to Voucher recipients, to be presented at collection.

Promotion Overview

11. The Promo Code discount ("Regular Deals") applies throughout the Campaign Period. During the Flash Deals Period, Vouchers are also available for Qualifying Policies, in addition to the Promo Code discount.

12. Two flash deal cards, one for cars and one for motorcycles, appear under the Carousell Autos tab during the Flash Deals Period only, each linking to Revo Financial's Carousell listing for that vehicle type. The Promotion runs through these two listings throughout the Campaign Period.

13. The $1 price shown on Revo Financial's Carousell listings is a platform placeholder and is not a premium. Premiums are quoted individually by DirectAsia through the Outreach Links. Policies cannot be bought or paid for on Carousell.

Promo Codes

14. The Promo Codes give a 15% discount off premium, calculated on premium after GST. No minimum spend applies to the discount.

15. Each Promo Code applies only to its own vehicle type and Outreach Link: REVCAR11 for private cars through the car Outreach Link, and REVBIKE11 for private motorcycles through the motorcycle Outreach Link. A Promo Code entered for the wrong vehicle type will not apply, and the policy will be treated as purchased without a Promo Code.

16. The Promo Codes are valid only on purchases made during the Campaign Period.

17. The relevant Promo Code must be entered by the customer at the point of purchase. It is the customer's responsibility to do so. Revo Financial is unable to apply a Promo Code once a policy has been issued and cannot assist with retrospective claims.
18. The Promo Codes are not stackable with any other promo code, discount, rebate or offer, or with each other.
19. The discount applies to the first year of the policy only. It does not carry forward to renewal or to any subsequent policy year.

Eligibility

20. The Promotion applies only to Eligible Vehicles insured through DirectAsia. Private hire vehicles, commercial vehicles and goods vehicles are not eligible.
21. The Promotion applies to new car and motorcycle policies with DirectAsia only. This includes customers whose current policy is with another insurer and who switch to DirectAsia at renewal.
22. The Promotion is not available for vehicles already insured with DirectAsia, or previously insured with DirectAsia at any time in the 30 calendar days before the date of purchase. DirectAsia customers with an upcoming renewal, and staff of DirectAsia and their immediate family members, are not eligible for the Promo Code discount or the Vouchers.
23. Revo Financial may request evidence of vehicle eligibility, such as the vehicle log card, at any time before collection. Entitlement to the Voucher lapses if evidence is not provided within 14 days of the request.

Flash Deal FairPrice Vouchers

24. Voucher values, Minimum Spend and the number of Vouchers available are set out in Table 2.

Table 2: Flash Deal Vouchers

Vehicle type	Promo Code	Minimum Spend	Voucher value	Vouchers available
Private car	REVCAR11	$600	$100	25
Private motorcycle	REVBIKE11	$300	$50	10

25. Vouchers are awarded only for policies purchased during the Flash Deals Period through the Outreach Link for the relevant vehicle type, with the relevant Promo Code entered at the point of purchase. Policies purchased without the relevant Promo Code do not enter the allocation.
26. A policy purchased during the Flash Deals Period is not eligible for a Voucher where it replaces a policy for the same vehicle that was purchased earlier in the Campaign Period and later cancelled.
27. The Minimum Spend is measured on premium inclusive of GST, after the Promo Code discount, upon successful payment. The Minimum Spend is strict and non negotiable.

28. Where an approved instalment plan applies, the Minimum Spend is assessed on the total annual premium after discount, and the first instalment must be successfully paid.

29. The policy start date must fall on or before 30 December 2026 (Wednesday). A policy purchased during the Flash Deals Period with a later start date still receives the Promo Code discount but is not eligible for a Voucher.

30. One Voucher is awarded per Qualifying Policy. Premiums are not combined across policies. A customer with a Qualifying Policy for a car and a Qualifying Policy for a motorcycle may receive one Voucher for each.

31. Car and motorcycle Vouchers are allocated from separate pools. Where fewer policies qualify than the Vouchers available in a pool, the unclaimed Vouchers lapse. They are not carried forward, transferred to the other pool or substituted.

32. Once a pool is fully claimed, no further Vouchers are issued for that vehicle type, whether or not campaign materials have been updated at that point. The Promo Code discount continues to apply.

Allocation and Live Counter

33. Vouchers are allocated within each pool in order of the date and time of purchase, as recorded on DirectAsia's platform. The purchase order is fixed at the close of the Flash Deals Period.

34. Where two or more policies share the same purchase date and time, the policy with the higher total premium receives the Voucher.

35. Each flash deal card displays a count of Vouchers remaining for its vehicle type. The count is managed by Carousell, is indicative only and does not confirm entitlement. Final allocation is determined solely from DirectAsia's records.

36. The allocation remains provisional until 30 December 2026 (Wednesday), by which date all Qualifying Policies will have started. Final allocation is confirmed thereafter from DirectAsia's records.

37. Where a Qualifying Policy is cancelled or fails eligibility before its Letter of Redemption is issued, its Voucher passes to the next Qualifying Policy in the same pool.

Key Dates

38. The key dates of the Promotion are set out in Table 3.

Table 3: Key Dates

Date	Event
6 November 2026 (Friday), 0000hrs	Campaign Period opens. Promo Code discount available.
11 November 2026 (Wednesday), 0000hrs to 15 November 2026 (Sunday), 2359hrs	Flash Deals Period. Vouchers available for Qualifying Policies, in addition to the Promo Code discount.
15 November 2026 (Sunday), 2359hrs	Flash Deals close. Purchase order for the Voucher allocation is fixed.

30 November 2026 (Monday), 2359hrs	Campaign Period closes. Promo Codes expire.
30 December 2026 (Wednesday)	Latest policy start date for Voucher eligibility.
13 January 2027 (Wednesday)	Recipients notified by email with their Letter of Redemption. Collection opens.
27 January 2027 (Wednesday)	Customers not notified may contact Revo Financial.
26 February 2027 (Friday), 5:00pm	Collection deadline. Vouchers not collected by this time are forfeited.

Examples

39. The following examples illustrate how these Terms apply. They do not add to or change any condition in these Terms.

Example 1, Voucher awarded. Alex buys a car policy through the car Outreach Link on 12 November 2026 (Thursday) with REVCAR11 entered. After the discount he pays $680 inclusive of GST. His policy starts on 1 December 2026 (Tuesday) and he is the 9th Qualifying Policy in the car pool. Alex receives a $100 Voucher. His Letter of Redemption is emailed on 13 January 2027 (Wednesday), and he collects his Voucher by 26 February 2027 (Friday).

Example 2, below the Minimum Spend. Ben buys a motorcycle policy on 13 November 2026 (Friday) with REVBIKE11 entered. After the discount he pays $280. Ben receives the 15% discount but not a Voucher, as his premium is below the $300 Minimum Spend.

Example 3, start date too late. Chloe buys a car policy on 15 November 2026 (Sunday) with REVCAR11 entered and pays $720 after the discount, but sets her policy to start on 5 January 2027 (Tuesday). Chloe receives the 15% discount but not a Voucher, as her start date is after 30 December 2026 (Wednesday).

Example 4, Regular Deals. Dan buys a motorcycle policy on 9 November 2026 (Monday) with REVBIKE11 entered, before the Flash Deals Period starts. Dan receives the 15% discount. No Voucher applies, as Vouchers are only available for purchases made during the Flash Deals Period.

Example 5, Promo Code not entered. Eve buys a car policy on 11 November 2026 (Wednesday) through the car Outreach Link but does not enter REVCAR11. Eve receives neither the discount nor a Voucher, and the Promo Code cannot be added after purchase.

Example 6, wrong Promo Code. Gina buys a motorcycle policy on 12 November 2026 (Thursday) but enters REVCAR11 instead of REVBIKE11. The code does not apply, so Gina receives neither the discount nor a Voucher.

Example 7, moving up the pool. Farid holds the 26th Qualifying Policy in the car pool. Before Letters of Redemption are issued, the customer holding the 4th place cancels their policy. Farid moves into 25th place and receives a $100 Voucher.

Notification and Collection

40. Voucher recipients are notified on 13 January 2027 (Wednesday) by email, to the address registered on the policy. The notification includes the Letter of Redemption, which must be presented at collection.

41. Customers who believe they hold a Qualifying Policy but have not received a notification by 27 January 2027 (Wednesday) may contact Revo Financial under clause 59.

42. Customers are responsible for ensuring that the email address registered on the policy is correct and active. Revo Financial is not responsible for notifications not received because of an incorrect or inactive email address, or because of email filtering.

43. At the date the Letter of Redemption is issued, all premium due on the policy must have been paid, or, where an approved instalment plan applies, all instalments due to date must have been paid and cleared.

44. The collection period runs from 13 January 2027 (Wednesday) to 26 February 2027 (Friday). Vouchers not collected by 5:00pm on 26 February 2027 (Friday) are forfeited. No extensions are granted.

45. Collection is in person at the Revo Financial office at 1 Kung Chong Road, Level 2, Singapore 159139, during business hours: Monday to Thursday, 10:00am to 6:00pm, and Friday, 10:00am to 5:00pm. The office is closed on weekends and public holidays.

46. The Letter of Redemption, printed or shown on a mobile device, must be presented together with the policyholder's original NRIC or FIN. Either the physical card or the digital version is accepted.

47. Collection by a third party requires a written authorisation signed by the policyholder, together with the third party's original NRIC or FIN, physical or digital.

48. Each Voucher is issued as a set of physical NTUC FairPrice vouchers in denominations determined by Revo Financial, totalling the Voucher value. For example, a $100 Voucher may be issued as ten $10 NTUC FairPrice vouchers. No postal, courier or electronic issuance is available.

Cancellation and Retention

49. **Entitlement to a Voucher is forfeited if, at any point before collection, the policy is cancelled or has a cancellation lodged, lapses, or is voided or rescinded, or if its total premium is reduced to below the Minimum Spend, whether by endorsement or refund.**

50. **If the policy is cancelled at the policyholder's request within 6 months of the policy start date, after the Voucher has been collected, Revo Financial reserves the right to seek the return of the Voucher or to recover its face value from the policyholder.**

General

51. Revo Financial may withhold, or seek the return of, a Voucher where any condition in these Terms is not met, or where it reasonably suspects misrepresentation, fraud, manipulation of premium to reach the Minimum Spend, or conduct against the spirit

of the Promotion. Suspected unlawful activity may be reported to the relevant authorities.

52. Vouchers are not transferable and cannot be exchanged for cash. No cash change is given.

53. Use of Vouchers is subject to NTUC FairPrice's terms and conditions, including validity period. Revo Financial is not responsible for Vouchers lost, damaged or expired after collection.

54. Revo Financial is not liable for any delay or failure in fulfilling the Promotion caused by circumstances beyond its reasonable control, including any failure, interruption or error of the Outreach Links, the Promo Codes, DirectAsia's platform or Carousell's platform that prevents a Promo Code from being applied.

55. Revo Financial reserves the right to amend, add to or remove any of these Terms, and to suspend, extend or withdraw the Promotion, at any time and in any manner, at its sole discretion and without prior notice. Policies already purchased will be honoured on the Terms applicable at the time of purchase. The latest version of these Terms will be published with the date of its last update.

56. Revo Financial's decision on all matters relating to the Promotion, including eligibility and Voucher allocation, is final.

57. By participating, customers consent to Revo Financial and DirectAsia collecting, using and disclosing their personal data for the purposes of administering the Promotion, including verifying eligibility, notifying recipients and fulfilling Vouchers, in accordance with the Personal Data Protection Act 2012.

58. These Terms are governed by the laws of Singapore.

Contact Us

59. Queries about the Promotion and Vouchers should be directed to Revo Financial through the Carousell chat on Revo Financial's listings, or at insurance@revof.com or 6909 3233 (press 2 for the insurance department), during business hours.

60. Queries about policies, quotations, underwriting, premium payments and claims should be directed to DirectAsia. DirectAsia is not responsible for the Vouchers or for any loss or damage suffered in connection with them.