

Terms and Conditions of SingSaver [Citi CC Euro Summer Kickoff Grand Lucky Draw] (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd. (“**SingSaver**”).

2. Promotion Period

10 June 2024 9:00AM - 23 June 2024 11.59PM, both days inclusive (the “**Promotion Period**”), unless otherwise stated.

3. Eligible Customers

- a. In order to comprise “**Eligible Customers**” for the purposes of the Lucky Draw, a user is required to, during the Promotion Period:
 - i. Be a Resident of Singapore aged 18 or above;
 - ii. Be a New Citibank Customer;
 - iii. Start and submit an application for an Eligible Product as a main cardholder through SingSaver (an “**Application**”) during the Promotion Period;
 - iv. Fully and accurately complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver) within 14 days after completing their application for the Eligible Product;
 - v. Have their Application for the Eligible Product approved by the Product Provider on or before the Eligible Product approval date referred to in Clause 4(d), where the approval given is final and unconditional; and
- b. “**Resident of Singapore**” includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any reward redemption submissions if the user is not a Resident of Singapore.
- c. “**New Citibank Customer**” shall mean an individual who:
 - i. has applied for an Eligible Product through the SingSaver website;
 - ii. does not have an existing Citibank Credit Card account* at the time their Application for any Eligible Product under this Promotion is approved;
 - iii. prior to being issued the Eligible Product during the Promotion Period, did not previously have a Citi Credit Card account (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the twelve (12) months immediately prior to their card opening date for the Eligible Product applied for; and
 - iv. has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval at the time of their Application for an Eligible Product under this Promotion.
- d. For the avoidance of doubt, an Application for an Eligible Product as part of this Promotion must be both started and submitted during the Promotion Period. Applications that were started before the Promotion Period, or submitted after the end of the Promotion Period, are not valid for this Promotion.
- e. Eligible Customers will each receive a maximum of one (1) entry to the Lucky Draw (each as defined herein), subject to complying with these Terms and Conditions.

4. Product Providers and Eligible Products

a. For the purposes of the Promotion, the Product Providers and Eligible Products are as follows:

Product Type	Product Provider	Eligible Products
Credit Cards	Citibank	Citi Cash Back+ Card Citi Cash Back Card Citi PremierMiles Card Citi Rewards Card Citi Prestige Card

- b. Please contact SingSaver at info@singsaver.com.sg if you have any questions as to whether a particular product is eligible for the purposes of this Promotion.
- c. All queries regarding the Eligible Products, including but not limited to Application status and the Eligible Products themselves should be directed to the Product Provider.
- d. In order for an Eligible Customer to be eligible for the Lucky Draw, their Application for the Eligible Product must be in compliance with the relevant section of the SingSaver Credit Card Rewards [Promotion Terms and Conditions](#) (if applicable).

5. Lucky Draw and Lucky Draw Prizes

a. Eligible Customers who take certain actions will receive entries (each an “**Entry**”) to the lucky draw to randomly receive one of the “**Lucky Draw Prizes**”, in accordance with the following:

Action Performed	Lucky Draw Entries
Be an Eligible Customer who has applied for an Eligible Product	1x Entry

- b. The following is an example for the purposes of clarification and not binding on SingSaver, any customer or participant.
- i. An Eligible Customer who has successfully applied for a Citibank Credit Card as part of the lucky draw will have a total of one (1) entry to the Lucky Draw.
- c. Two separate draws (each a “**Lucky Draw**”) will be conducted to select a total of ten (10) Eligible Customers as winners (each a “**Winner**”). Five (5) Winners will be selected in each Lucky Draw.
- d. Five (5) Winners will be randomly selected from each of the following pools, depending on when they started their application via SingSaver via the submission of their email (based on SingSaver’s internal records):
- i. 10 June 2024 9:00 AM - 16 June 2024 11:59PM; and
- ii. 17 June 2024 12:00 AM - 23 June 2024 11:59PM.

- e. The Lucky Draw Prizes are as follows:
 - i. 10 June 2024 9:00 AM - 16 June 2024 11:59PM:
 - 1. 5 Winners will each receive 120,000 Max Miles (equivalent to one (1) pair of economy-class round-trip tickets to **anywhere** in Europe)
 - ii. 17 June 2024 12:00 AM - 23 June 2024 11:59PM:
 - 1. 5 Winners will each receive 120,000 Max Miles (equivalent to one (1) pair of economy-class round-trip tickets to **anywhere** in Europe)
- f. Winners will be determined after the end of the Promotion Period by SingSaver in the presence of external auditors on [23 July 2024] and [30 July 2024] at the SingSaver office located at 70 Shenton Way, #18-15, Eon Shenton, Singapore 079118, at 4pm (the “**Draw Date**”).
- g. Winners will be announced on [<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>] on [30 July 2024] and [6 August 2024]
- h. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer is (i) selected as a Winner more than once, or (ii) subsequently otherwise disqualified.
- i. Winners will be contacted via email with details on how to redeem the Lucky Draw Prize within 1 week after the date of the lucky draw (the “**Lucky Draw Notification Email**”). Winners are encouraged to check spam/junk folders for the Lucky Draw Notification Email as there may be accidental redirects by the email client. Winners who are announced but do not receive the Lucky Draw Notification Email may contact info@singsaver.com.sg for further assistance.
- j. SingSaver shall endeavor to ensure that Winners will receive their Lucky Draw Prize within 2 months after the Draw Date and after being notified of how to redeem the Lucky Draw Prize, but shall have no liability if fulfillment cannot be completed by this date. Distribution of the Lucky Draw Prize may be affected by the actual situation regarding approval for Eligible Products, transaction status or other factors that may affect eligibility for the Lucky Draw Prize that are outside of SingSaver’s control.
- k. Winners will not be contacted further if email delivery is unsuccessful, regardless of the reason, including if an incorrect email address or phone number was provided by the Winner.
- l. Any Lucky Draw Prize not claimed more than 2 months after announcement of the Winners shall be forfeited without any liability on the part of SingSaver to the Winner, and the unclaimed Lucky Draw Prize may be used by SingSaver for future marketing or promotional offers related to SingSaver’s business activities. Any customer whose Lucky Draw Prize has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- m. In the event that delivery of the Lucky Draw Prize is delayed, SingSaver will notify the affected Winners and make the necessary arrangements to deliver the Lucky Draw Prize.

6. General Reward Terms

- a. **Where the Lucky Draw Prize is Max Miles, Eligible Customers:**
 - i. Are responsible for ensuring that all information provided in the SingSaver Rewards Redemption Form is correct;
 - ii. Will receive an email from Max Now Pte Ltd (“**heymax**”) containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the “**Max Miles Reward Notification Email**”). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client;

- iii. Acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers' heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so;
 - iv. Are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles; and
 - v. May not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.
- b. Additional Max Miles Terms:
- i. Max Miles can be redeemed for flight tickets booked from any airline or online travel agency at 1.8 cents per mile depending on the prevailing cost of the flight.
 - ii. 120,000 Max Miles can be redeemed for one (1) pair of economy-class round-trip tickets to anywhere in Europe in most cases, subject to availability of flights at up to S\$1080 per ticket (i.e. 60,000 Max Miles per ticket)
 - I. For more information on the indicative number of Max Miles needed to redeem flights to your dream destination through heymax, click [here](#).
 - iii. Alternatively, Max Miles can be exchanged for miles and points at a 1:1 transfer ratio with any of the 25 airline and hotel partners of Max Miles on heymax.ai, starting with 1,000 Max Miles, with no fees.
 - iv. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
 - v. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
 - vi. For more information on heymax, click here or reach out to max@heymax.ai
- c. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Lucky Draw Prize.
- d. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- e. Duplicate or subsequent submissions of the SingSaver Rewards Redemption Form will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- f. Eligible Customers (even if selected as a Winner) will not be eligible for the Lucky Draw Prize if:
- i. the Winner's Eligible Product or any of the Winner's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Customer is in default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Citibank or for any reason whatsoever) at any time during the Promotion Period before or at the time of the fulfilment of the Lucky Draw Prize;
 - ii. if Citibank is of the opinion that the Eligible Customer has at any time: a) acted fraudulently or dishonestly; and/or b) conducted themselves in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or
 - iii. for any reason which Citibank determines in its discretion that the Eligible Customer should not be entitled to receive the Lucky Draw Prize, such discretion to be exercised reasonably.
- g. SingSaver is not associated with the provider of any Lucky Draw Prize and is not responsible for any issues related to usage of the Lucky Draw Prize. SingSaver shall have no liability to Eligible Customers for any damages, losses, claims, suits, judgments, costs and expenses arising from the Eligible Customer's usage of the Lucky Draw Prize.

Any enquiries regarding the Lucky Draw Prize should be directed to the service provider/manufacturer of the Lucky Draw Prize.

- h. SingSaver reserves the right to reject any Lucky Draw Prize redemption if the Eligible Product application is found to have been made via other channels, made outside of the Promotion Period, is fraudulent, against the spirit of the promotion, or non-compliant with these Promotion Terms and Conditions, or SingSaver is unable to do so in order to comply with applicable laws and regulations. In the event of disputes, SingSaver's decision shall be final. SingSaver reserves the right to disqualify participants who make their applications in a manner that does not comply with these Terms and Conditions and select a replacement Eligible Customer or otherwise dispose of the Lucky Draw Prize as it sees fit.
- i. Lucky Draw Prize(s) are subject to availability. SingSaver reserves the final right to change the Lucky Draw Prize Without prior notice and reserves the right to replace any Lucky Draw Prize with alternatives of similar value.
- j. By accepting any Lucky Draw Prize(s), Eligible Customers agree to hold harmless, defend and indemnify SingSaver from and against any and all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the Lucky Draw Prize(s).
- k. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

7. General Promotion Terms and Conditions

- a. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- b. All queries/disputes relating to the promotion should be directed to SingSaver. The Product Providers shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Lucky Draw Prizes.
- c. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Promotion, these Terms and Conditions shall prevail.
- d. In the event of any disputes, SingSaver reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
- e. Winners agree and consent to allow their names and likenesses in the form of images or photographs to be used for publicity reasons. SingSaver reserves the rights to publish photograph(s) and/ or statements from the Winners without further compensation except where prohibited by law.
- f. SingSaver reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period if the launch of the Promotion is delayed and shall have no liability for the same.
- g. Lucky Draw Prizes are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Lucky Draw Prizes at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Lucky Draw Prizes including but not limited to their quality, supply, delivery and maintenance.
- h. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.
- i. Eligible Customers who are required to but do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive any Lucky Draw Prizes, even if they fulfil all other conditions. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

- j. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Lucky Draw Prizes.
- k. Any queries regarding the Promotion (including for rewards notifications) received more than 6 months after the end of the Promotion Period will not be responded to.
- l. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Lucky Draw Prize(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).
- m. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number is registered on the National Do-Not-Call Registry, each in accordance with SingSaver's [Privacy Policy](#).
- n. By applying for an Eligible Product as part of this Promotion, an Eligible Customer agrees and consents to:
 - i. SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's Application for the Eligible Product, in accordance with SingSaver's [Privacy Policy](#);
 - ii. SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of a Lucky Draw Prize, in accordance with SingSaver's [Privacy Policy](#); and
 - iii. the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's Application for an Eligible Product in connection with the Promotion. including whether or not said Application is successful and whether the participant has fulfilled all the conditions required to receive a Lucky Draw Prize, for the purposes of verifying a participant's eligibility for a Lucky Draw Prize.
- o. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to their credit and risk processing criteria. Participation in this Promotion does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.
- p. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a result of their participation in this Promotion, including circumstances which may limit an Eligible Customer's ability to participate in the Promotion (including but not limited to technical hardware or software failures of any kind, lost or unavailable network connections or failed, incomplete, garbled or delayed electronic transmission). By participating in this Promotion, Eligible Customers release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Lucky Draw Prizes.
- q. SingSaver strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the Product Provider, financial institution, service provider or specific product's site. Eligible Customers should refer to the Product Provider's website for the most updated rates/fees/T&Cs etc on the relevant product.
- r. No content herein shall be considered an offer, solicitation or recommendation for the purchase or sale of securities, futures, or other investment products. All types of investments are risky and investors may suffer losses. All information and data on the website are for reference only. Past performance does not guarantee future results. This Promotion does not take into account investment objectives, financial situations or financial needs.
- s. SingSaver and the Product Providers will not take any responsibility in case of any event that may prevent a participant from participating in the Promotion or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.

- t. SingSaver and the Product Providers shall not be responsible or liable for any claims of loss or damage including loss of business, revenue or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with an Eligible Customer's participation in the Promotion.
- u. By participating in this Promotion, all participants agree and undertake to, at all times, indemnify, keep indemnified, and hold SingSaver its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by SingSaver or a Product Provider's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Lucky Draw Prize, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.