

Terms and Conditions of SingSaver Refer and Earn Programme (the “Promotion”)

1. SingSaver users who complete Successful Referrals during the Promotion Period and complete the requirements set out herein will get S\$150 for every 5 Successful Referrals (each as defined herein).

2. Promotion Period

3 March 2025 – 31 March 2025 (the “Promotion Period”), both days inclusive, unless otherwise stated.

3. Successful Referrals

A “Successful Referral” occurs when:

- a. A SingSaver user (the “Referrer”) accesses their unique referral link (the “Referral Link”) obtained through <https://www.singsaver.com.sg/user/account/refer-earn>;
- b. During the Promotion Period, an individual other than the Referrer (the “Referee”) accesses the Referral Link, [creates a SingSaver account] and applies for an Eligible Product; and
- c. The Referee maintains the Eligible Product applied for in a valid state and does not cancel and is not refunded for the Eligible Product (if applicable) prior to the date of the Referrer redeeming the Promotion Reward.

4. Product Providers and Eligible Products

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

<u>Product Provider</u>	<u>Eligible Product</u>
Citibank	Citi PremierMiles Card Citi Prestige Card Citi Cash Back Card Citi Cash Back+ Card Citi Rewards Card Citi SMRT Card Citi MI Card
HSBC	HSBC Live+ Credit Card HSBC Revolution Credit Card HSBC TravelOne Credit Card HSBC Advance Credit Card HSBC Personal Loan
Standard Chartered Bank	Standard Chartered Smart Credit Card Standard Chartered Rewards+ Credit Card Standard Chartered Journey Credit Card Standard Chartered CashOne Personal Loan
CIMB	CIMB Personal Loan
UOB	UOB Personal Loan
Trust Bank	Trust Bank Instant Loan
CMC	CMC Invest CMC Markets
Longbridge	Longbridge Stocks Account

Moomoo	Moomoo SG
WeBull	WeBull Singapore
Tiger Brokers	Tiger Brokers
uSMART	uSMART Securities
Starr	<p>Starr TraveLead Comprehensive with COVID-19 Coverage (Bronze Plan)</p> <p>Starr TraveLead Comprehensive with COVID-19 Coverage (Silver Plan)</p> <p>Starr TraveLead Comprehensive with COVID-19 Coverage (Gold Plan)</p> <p>Starr TraveLead Bronze Plan - Southeast Asia (Annual)</p> <p>Starr TraveLead Silver Plan - Southeast Asia (Annual)</p> <p>Starr TraveLead Gold Plan - Southeast Asia (Annual)</p> <p>Starr TraveLead Bronze Plan - Asia Pacific (Annual)</p> <p>Starr TraveLead Silver Plan - Asia Pacific (Annual)</p> <p>Starr TraveLead Gold Plan - Asia Pacific (Annual)</p> <p>Starr TraveLead Bronze Plan - Worldwide (Annual)</p> <p>Starr TraveLead Silver Plan - Worldwide (Annual)</p> <p>Starr TraveLead Gold Plan - Worldwide (Annual)</p>
MSIG	<p>MSIG Lite Plan</p> <p>MSIG Standard Plan</p> <p>MSIG Elite Plan</p> <p>MSIG Premier Plan</p> <p>MSIG Standard Plan (Annual) - ASEAN</p> <p>MSIG Elite Plan (Annual) - ASEAN</p> <p>MSIG Premier Plan (Annual) - ASEAN</p> <p>MSIG Standard Plan (Annual) - Asia Pacific</p> <p>MSIG Elite Plan (Annual) - Asia Pacific</p> <p>MSIG Premier Plan (Annual) - Asia Pacific</p> <p>MSIG Standard Plan (Annual) - Worldwide</p> <p>MSIG Elite Plan (Annual) - Worldwide</p> <p>MSIG Premier Plan (Annual) - Worldwide</p> <p>MSIG Enhanced HomePlus</p> <p>MSIG MotorMax</p> <p>MSIG MotorMax Plus</p> <p>MSIG MaidPlus - Standard Plan</p>
Singlife	<p>Singlife Travel Lite</p> <p>Singlife Travel Plus</p> <p>Singlife Travel Prestige</p> <p>Singlife Travel Lite - ASEAN (Annual)</p> <p>Singlife Travel Plus - ASEAN (Annual)</p> <p>Singlife Travel Prestige - ASEAN (Annual)</p> <p>Singlife Travel Lite - Asia (Annual)</p> <p>Singlife Travel Plus - Asia (Annual)</p> <p>Singlife Travel Prestige - Asia (Annual)</p> <p>Singlife Travel Lite - Worldwide (Annual)</p> <p>Singlife Travel Plus - Worldwide (Annual)</p> <p>Singlife Travel Prestige - Worldwide (Annual)</p> <p>Singlife Motor Lite</p> <p>Singlife Motor Standard</p>

	Singlife Motor Prestige
Income	Income Travel Insurance Classic Plan Income Travel Insurance Deluxe Plan Income Travel Insurance Preferred Plan Income PreX Travel Insurance Deluxe Plan Income Travel Insurance - Classic ASIA (Annual) Income Travel Insurance - Deluxe ASIA (Annual) Income Travel Insurance - Preferred ASIA (Annual) Income Travel Insurance - PreX Deluxe ASIA (Annual) Income Travel Insurance - Classic Worldwide (Annual) Income Travel Insurance - Deluxe Worldwide (Annual) Income Travel Insurance - Preferred Worldwide (Annual) Income Travel Insurance - PreX Deluxe Worldwide (Annual)
AIG	AIG Homes Essential AIG Homes Advantage Package
FWD	FWD Home Insurance
Great Eastern	Great Eastern Drive and Save Plus Great EV Protect
Singtel	Singtel CarProtect (Value) Singtel CarProtect (Essential) Singtel CarProtect (Premium)
ECICS	ECICS Private Motor ECICS Enhanced MaidAssure Insurance - Classic
HLAS	HL Assurance Maid Protect360 Pro - Enhanced

- 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. SingSaver Insurance Brokers Pte. Ltd is a licensed and authorised insurance broker regulated by the Monetary Authority of Singapore (MAS). SingSaver Insurance Brokers Pte. Ltd. is a wholly owned subsidiary of SingSaver. SingSaver Pte. Ltd. is not regulated by MAS. SingSaver and SingSaver Insurance Brokers Pte Ltd are all part of the [MoneyHero Group](#).

5. Promotion Reward Fulfilment Terms

- a. Referrers will receive a S\$150 Shopee cash voucher (the “**Promotion Reward**”) for every 5 Successful Referrals attributable to the Referrer.
- b. Referrers will only be able to cash out their Promotion Rewards only in multiples of 5 successful referrals. For every 5 successful referrals, they will receive S\$150 in Shopee Vouchers. Referrals below this threshold will not be eligible for cash out.
- c. In the event that a Promotion Reward is not available from SingSaver’s suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with an alternative of similar value.

- d. SingSaver is not associated with the provider of the Promotion Reward and is not responsible for any issues related to usage of the Promotion Reward. Any enquiries regarding the Promotion Reward should be directed to the provider/manufacture of the Promotion Reward.
- e. The Promotion Reward is a digital cash voucher reward. Eligible Referrers:
 - i. will receive an email from SingSaver confirming the redemption details for the Promotion Reward (the “**Reward Notification Email**”). Referrers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
 - ii. acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- f. The Promotion Reward is subject to the terms and conditions of the vouchers’ merchants. SingSaver shall not in any way be liable for any goods, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. SingSaver is not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.
- g. In order for the Referrer to receive the Reward, the Referee must have created their SingSaver account by clicking on the Referral Link. If the Referee’s account was not made via the Referrer’s Referral Link, or an ad-blocker, tracking blocker or incognito mode is enabled during the account creation process, it may not be counted as valid and may lead to the Referrer not receiving the Reward.
- h. Eligibility for the Reward is based solely on SingSaver’s internal records. In the event of any disputes, SingSaver’s decision shall be final. Completion of a Successful Referral does not automatically confirm eligibility for a Reward.
- i. Each of the Referrer and Referee must be at least 18 years of age.
- j. Each Referee may only be referred by a Referrer once, even if the Referrer is a different individual. If a Referee is referred more than once, only the first Referrer to refer the Referee will be eligible for the Reward. SingSaver reserves the right to withhold Rewards from the Referrer if SingSaver, in its sole discretion, determines that the Referee has already been referred by another person.
- k. A Successful Referral will not be counted as valid if the Referee (i) has an existing SingSaver account or (ii) has cancelled or deleted a SingSaver account in the 12 months prior to the Successful Referral.
- l. SingSaver reserves the right to reject any Promotion Reward 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 Referrer.
- m. Promotion Rewards are subject to availability. SingSaver reserves the final right to change the Promotion Reward without prior notice and reserves the right to replace any Promotion Reward with alternatives of similar value.
- n. By accepting any Promotion Reward, Referrers 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 Promotion Reward.
- o. The redemption process may take at least 10 weeks starting from the end date of the Promotion Period.

6. Additional Eligibility Requirements

- a. “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.

7. General Promotion Terms and Conditions

- a. SingSaver Pte. Ltd. and SingSaver Insurance Brokers Pte. Ltd. (collectively, “**SingSaver**”) are the organisers of the Promotion. All queries/disputes relating to this Promotion should be directed to SingSaver. The Product Providers shall not be responsible for any loss or damage suffered by a Referrer in connection with this Promotion and/or the Promotion Reward.
- b. By participating in this Promotion, Referrers and Referees agree to be bound by these Terms and Conditions.
- c. 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.
- d. 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.
- e. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Referrers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.
- f. 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.
- g. 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.
- h. SingSaver reserves the right to (at its own discretion) disqualify any Referrer or Referee and withhold or confiscate in full or part, any Promotion Rewards if the Referrer or Referee 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).
- i. By agreeing to the terms and conditions of this Promotion, Eligible Participants 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](#).
- j. By applying for an Eligible Product as part of this Promotion, Referrers agree and consent to SingSaver sending relevant information of the Referrer to SingSaver's promotion partners to facilitate the Referrer's redemption of the Promotion Reward, in accordance with SingSaver's [Privacy Policy](#).
- k. 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.
- l. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Referrers or Referees as a result of their participation in this Promotion, including circumstances which may limit a Referrer's or Referee'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, Referrers and

Referees release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Rewards.

- m. 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. Referrers and Referees should refer to the Product Provider's website for the most updated rates/fees/T&Cs etc on the relevant product.
- n. 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.
- o. 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.
- p. 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 a Referrer or Referee's participation in the Promotion.
- q. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular those relating to the Promotion Reward, are the property of their respective owners (with the exception that, as between a Referee or Referrer and SingSaver, all intellectual property rights in any documents, images or photos submitted as part of the Promotion will become the property of SingSaver and can be used by SingSaver in its absolute discretion). SingSaver is not providing any financial advice, endorsements or sponsorships to its products or services.
- r. 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'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 Promotion Reward, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
- s. Applying for an Eligible Product that is an insurance product as part of this Promotion shall not be deemed as a contract of insurance. Full details of the terms, conditions and exceptions of the insurance policy are provided in the policy wording and will be sent to you upon acceptance of your application by the Product Provider.