

Last updated: 27 August 2024

Terms and Conditions of SingSaver x Webull Exclusive (the "Promotion")

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Customers who successfully open or have an existing Webull brokerage account (the "Webull Account") with Webull Securities (Singapore) Pte. Ltd. ("Webull") via SingSaver during the Promotion Period, **fund a minimum of USD 2,000** into their Webull Account and maintain this amount until **30 September 2024** and complete the other requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

- i. 27 August, 12PM - 2 September 2024, both days inclusive, unless otherwise stated.

4. Eligible Customers

A. In order to be eligible to receive a Promotion Reward and to comprise "Eligible Customers", a user is required to, during the Promotion Period:

- i. Be a Resident of Singapore;
- ii. (for New Webull Customers only) Submit an application for a Webull Account through SingSaver during the Promotion Period by (a) clicking on the "Apply Now" button for the Webull Account on the SingSaver Website, (b) being redirected to the SingSaver specific Webull Account application form on the Webull website and (c) submitting the same to Webull;
- iii. (for Existing Webull Customers only) Click on the "Apply Now" button for the Webull Account on the SingSaver Website and follow the steps to receive a SingSaver Rewards Redemption Form;
- iv. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage account number of their Webull Account, within 14 days after completing their application for the Webull Account;
- v. Have their application for the Webull Account approved by the Product Provider; and
- vi. Fund the Webull Account with a minimum initial deposit of at least USD 2,000 during the Promotion Period and maintain this amount in the Webull Account until **30 September 2024** (i.e there must be at **least USD 2,000 in the Webull Account during this period**). Please refer to Clause 6(i) for additional details.

B. Eligible Customers who comprise Existing Webull Customers must not have funded the Webull Account with any amount prior to their submission of a SingSaver Rewards Redemption Form as part of this Promotion.

C. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the Webull Account with the specified amount and is **not** required to subscribe to or purchase any capital markets products or investment products and/or initiate any transactions or dealings or capital markets products or investment products.

D. Users who do not maintain the requisite funding specified in Clause 6(i) will not be able to receive any Promotion Reward.

5. Product Provider

i. For the purposes of the Promotion, the Product Provider is Webull Securities (Singapore) Pte. Ltd.

6. Promotion Rewards

i. Eligible Customers who fulfill the conditions above will be able to receive the Promotion Reward in accordance with the following:

1. (for New Webull Customers only) S\$150 Shopee voucher* OR S\$100 Cash via PayNow, when the Eligible Customer funds a minimum of USD2,000 amount into the Webull Account and maintains this until 31 August 2024; **OR**
2. (for New Webull Customers only) Sony WH-1000XM4 (worth S\$509) OR Dyson TP10 (worth S\$599) OR S\$300 Shopee voucher OR S\$300 Cash via PayNow, when the Eligible Customer funds a minimum of USD10,000 into the Webull Account and maintains this until 30 September 2024

**Vouchers include Grab, Sephora, Zalora etc, and are selectable through SingSaver's voucher redemption partner, Reward360. Voucher types are subject to availability and may change during the term of the Promotion, as determined by SingSaver.*

ii. Eligibility for the Promotion Rewards will be based on SingSaver's internal records. 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 users.

iii. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed. Eligible Customers who comprise Existing Webull Customers but select a Promotion Reward only available for New Webull Customers will not receive any Promotion Reward.

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iv. Eligible Customers will only be entitled to receive a maximum of one (1) Promotion Reward set out in Clause 6(i) above as part of this Promotion.

7. Flash Deal Reward (27 August, 12PM - 2 September 2024 (“Flash Deal Period”))

- i. Eligible Customers who apply for (i) a Webull Account, and/or (ii) a brokerage account from Moomoo Financial Singapore Pte. Ltd, and/or (iii) a brokerage account from Tiger Brokers (Singapore) Pte. Ltd. (each an “**Eligible Account**”) as a new customer through a SingSaver promotion during the Flash Deal Period and complete the requirements set out below will receive an additional reward (the “**Flash Deal Reward**”).
- ii. In order to receive the Flash Deal Reward, Eligible Customers are required to:
 - a. be a new customer (as defined in the SingSaver promotion terms and conditions for each Eligible Account);
 - b. apply for the Webull Account and at least one other Eligible Account during the Promotion Period using the same name, email address and phone number (as determined by when the SingSaver Rewards Redemption Form is submitted, according to SingSaver’s records);
 - c. complete all the requirements for reward eligibility as set out in the SingSaver promotion terms and conditions for each Eligible Account applied for (including these terms and conditions); and
 - d. fund each Eligible Account applied for with an initial deposit of at least S\$2,000 during the Flash Deal Period and maintain this amount in the Eligible Account until the end of September.
- iii. The Flash Deal Reward is as follows:
 - a. S\$70 voucher (subject to availability on SingSaver’s reward voucher partner platform), where a total of 2 Eligible Accounts are applied for; or
 - b. S\$100 voucher (subject to availability on SingSaver’s reward voucher partner platform), where a total of 3 Eligible Accounts are applied for.
- iv. For the avoidance of doubt, the Flash Deal Reward is in addition to any other rewards offered by SingSaver in relation to the same application for an Eligible Account.
- v. Eligibility conditions for each Eligible Account are set out in the following terms and conditions:
 - a. These Terms and Conditions, for the Webull Account;
 - b. the [\[Moomoo SG SingSaver Promotion Terms and Conditions\]](#); and
 - c. the [\[Tiger Brokers SG SingSaver Promotion Terms and Conditions\]](#).

8. Additional Eligibility Requirements

- i. “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.

ii. “New Webull Customer” refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with Webull (whether the Webull Account or otherwise).

iii. “Existing Webull Customer” refers to an individual who, before the start of the Promotion Period, has previously created or registered a brokerage account with Webull through SingSaver, but has not made any fund transfer into the account as of the date on which they submit the SingSaver Rewards Redemption Form.

9. **General Reward Terms**

For the purposes of this Clause 9, “Reward” includes the Promotion Reward and the Flash Deal Reward.

i. Where the Reward is a physical reward (e.g AirPods), Eligible Customers:

a) will receive an email from SingSaver confirming the redemption details for the Reward (the “Reward Notification Email”). Eligible Customers 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

b) acknowledge and agree that Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

ii. Where the Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the “Reward Notification Email”). Eligible Customers 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.

- iii. Where the Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), all vouchers issued are 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.
- iv. Where the Reward is a cash back reward, Eligible Customers acknowledge that such Rewards are distributed by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfilment of cash back rewards.
- v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New Webull Customer, transaction status or other factors that may affect eligibility for the Reward.
- vi. Applying for a Webull Account and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive any Reward.
- vii. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- viii. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- ix. Where a Reward is available in multiple colours or other cosmetic variations, Eligible Customers will not be able to select a colour and will receive one at random.
- x. In the event that a Reward is not available from SingSaver's suppliers or the selected Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Reward with an alternative.
- xi. SingSaver is not associated with the provider of the Reward(s) and is not responsible for any issues related to usage of the Reward(s).
- xii. Eligible Customers agree and acknowledge that (i) Rewards may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Rewards. To the extent that a supplier warranty applies to a

Reward, the warranty period may commence from the date of purchase of the Reward by SingSaver from the supplier, and not the date of redemption or delivery of the Reward to the Eligible Customer.

xiii. By accepting any Reward, 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 Reward.

xiv. Eligible Customers who apply for more than one (1) Eligible Account agree and acknowledge that all Rewards (i.e the Promotion Reward, any Flash Deal Reward and any other rewards offered by SingSaver in connection with the Eligible Customer's application for any Eligible Account other than the Webull Account) will only be distributed when all Product Providers in respect of which Eligible Accounts were applied for have confirmed eligibility to SingSaver, which may lead to additional time before fulfillment of the Rewards.

10. General Promotion Terms and Conditions

For the purposes of this Clause 10, "Reward" includes the Promotion Reward and the Flash Deal Reward.

i. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. The Product Provider shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Rewards.

ii. All queries regarding the Webull Account, including but not limited to application status and the Webull Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Rewards or to terminate this Promotion with or without prior notice or reason.

vii. All employees of any agencies and/or service providers engaged by SingSaver (including but not limited to advertising agencies, promotion agencies, printing companies, event management agencies and any persons assisting or who are involved in the Promotion) and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as “in-laws,” or by current or past marriage(s), remarriage(s), adoption, cohabitation or other family extension, and any other persons residing at the same household whether or not related will not be eligible for the Promotion.

viii. Rewards 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 Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.

ix. 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.

x. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive any Rewards, even if they fulfill all other conditions. SingSaver is not responsible for any SingSaver Rewards Redemption Form or other information not being received by SingSaver. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

xi. 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 any Reward.

xii. Eligible Customers who qualify to receive a Reward will receive a rewards notification from SingSaver confirming the redemption details within four (4) calendar months from the date of completion of all requirements set out in Clause 3 above, unless otherwise stated.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xiii. Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Reward(s) is delayed.

xvi. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Reward(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).

xvii. 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](#).

xviii. By applying for a Webull Account as part of this Promotion, an Eligible Customer agrees and consents to:

- a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the Webull Account, in accordance with SingSaver's [Privacy Policy](#);
- b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Reward, in accordance with SingSaver's [Privacy Policy](#); and
- c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a Webull Account in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Reward, for the purposes of verifying a participant's eligibility for the Reward.

xix. 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.

xx. SingSaver and the Product Provider accept 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. By participating in this Promotion, Eligible Customers release SingSaver, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Rewards.

xxi. 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.

xxii. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this campaign/promotion, in particular those relating to the Rewards, are the property of their respective owners. SingSaver and the Product Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

xxiii. This advertisement has not been reviewed by the Monetary Authority of Singapore.