

Terms and Conditions of CIMB x SingSaver Exclusive: 'UnlockUrDreams' Campaign (the "Contest")

1. This Contest is organised by SingSaver Pte. Ltd. ("SingSaver"). Customers who successfully apply for a CIMB Personal Loan via SingSaver during the Promotion Period and complete the requirements set out herein will have a chance to receive a Starter Pack Contest Gift. (each as defined herein).

2. Promotion Period

a. 22 April, 12PM 2024 – 13 June, 11:59PM 2024, both days inclusive, unless otherwise stated.

3. Eligible Customers

a. In order to be eligible for a chance to receive a Starter Pack Contest Gift and to comprise "Eligible Customers", a user is required to, during the Promotion Period:

- i. Be a Resident of Singapore aged 21 or above;
- ii. Start and submit an application for a CIMB personal loan ("Eligible Product") on the promotion website <https://www.singsaver.com.sg/> ("Promotion Page") as a main loan applicant during the Promotion Period, where the approved loan amount is at least SGD8,000 with a tenure of 3 to 5 years;
- iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address used to create the SingSaver account) within 14 days after completing their application for the Eligible Product;
- iv. Answer the contest question in the SingSaver Rewards Redemption Form (the "**Contest Question**") and ensure that:
 1. all fields related to the Contest Question are completed; and
 2. the Contest Question is answered in English within a 300 character limit;
- v. Have their application for the Eligible Product approved by the Product Provider, where the approval given is final and unconditional on or before 30 June 2024;
- vi. Fully pay the applicable processing fee and receive the loan amount in their account on or before 13 July 2024;
- vii. Maintain the Eligible Product in good standing (i.e not closed, terminated and not delinquent) during the Promotion Period and up until the date and time on which the Reward is fulfilled.

b. Each Eligible Customer may only submit one (1) Contest Question response, determined by unique email address and phone number (i.e each Eligible Customer may only enter this Contest once, even if they apply and are approved for an Eligible Product more than once). If an Eligible Customer submits more than one (1) SingSaver Rewards Redemption Form for an Eligible Product or more than one (1) Contest Question response, the first Contest Question response will be treated as the sole entry to this Contest.

c. "**Resident of Singapore**" includes Singaporeans and Permanent Residents of Singapore. SingSaver reserves all rights to reject any reward redemption submissions if the user is not a Resident of Singapore.

d. Participants who do not fulfil the requirements set out above will not be eligible to participate in this Contest.

4. Eligible Product

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

Product Provider	Eligible Product
CIMB Bank Berhad, Singapore Branch	Personal Loan (loan tenure of 3, 4 or 5 years only)

- b. 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.

5. Conduct of Contest and Starter Pack Contest Gifts

- a. Three (3) different categories of Starter Pack Contest Gifts are available as part of this Contest. SingSaver will select the two (2) most creatively articulated aspirational responses submitted to SingSaver from each category as winning entries for the Contest (i.e a total of six (6) Eligible Customers will be selected as **"Winners"**).

The three (3) categories and their judging criteria are as follows:

- i. **Hustler Hannah Starter Pack**
 - 1. The Eligible Customer who provides a response to the Contest Question sharing his/her bold business goals will receive the main Hustler Hannah Starter Pack Starter Pack Contest Gift.
- ii. **Reno Ryan Starter Pack**
 - 1. The Eligible Customer who provides a response to the Contest Question sharing his/her dream home goals will receive the main Reno Ryan Starter Pack Starter Pack Contest Gift.
- iii. **Wanderlust Wendy Starter Pack**
 - 1. The Eligible Customer who provides a response to the Contest Question sharing his/her travel goals will receive the main Wanderlust Wendy Starter Pack Starter Pack Contest Gift.

b. Starter Pack Contest Gifts

- i. One (1) Winner will receive the main **"Hustler Hannah Starter Pack"** Starter Pack Contest Gift (worth S\$5,307.95), which includes:
 - 1. 1 Apple MacBook Pro 14" M3 Chip (worth S\$2,320.25);
 - 2. 1 Apple iPhone 15 Pro Max 256GB (worth S\$2,017.50);
 - 3. 1 pair of AirPods Pro Gen 2 (worth S\$365.70); and
 - 4. 1 Apple Watch Series 9 (worth S\$604.50).
 - ii. One (1) Winner will receive the **"Hustler Hannah Starter Pack"** consolation Starter Pack Contest Gift, which includes :
 - 1. 1 Apple iPhone 15 Pro Max 256GB (worth S\$2,017.50).
 - iii. One (1) Winner will receive the main **"Reno Ryan Starter Pack"** Starter Pack Contest Gift (worth S\$5,241), which includes:
 - 1. 1 Samsung 43" The Frame LS03D QLED 4K Art Mode Smart TV (worth S\$2199);
 - 2. 1 Dyson Purifier Cool™ Air Purifier TP07 (worth S\$909);
 - 3. 1 Dyson V12s Detect Slim Submarine™ Complete (worth S\$1449); and
 - 4. 1 Morning Coffee Machine + 20 Capsules Bundle (worth S\$684)
 - iv. One (1) Winner will receive the **"Reno Ryan Starter Pack"** Starter Pack Contest Gift consolation prize, which includes:
 - 1. 1 Samsung 43" The Frame LS03D QLED 4K Art Mode Smart TV (worth \$2199).
 - v. One (1) Winner will receive the main **"Wanderlust Wendy Starter Pack"** (worth S\$5668.60) which includes:
 - 1. A pair of Economy Class round-trip tickets to Anywhere (worth up to S\$3,000);
 - 2. A pair of S\$30 Seedly Travel Insurance Policy vouchers (worth S\$60);
 - 3. 1 Apple iPad 10th Gen 10.9 Wifi 256 FB (worth S\$925.90);
 - 4. 1 Apple Pencil (worth S\$202.70); and
 - 5. 1 AirWheel S3ES (S\$1,480)
 - vi. One (1) Winner will receive the **"Wanderlust Wendy Starter Pack"** Starter Pack Contest Gift consolation prize, which includes:
 - 1. 1 AirWheel S3ES (worth S\$1,480)
- c. A panel of judges, chosen by SingSaver, will assess the entries, and the selection process will be conducted at the sole and absolute discretion of SingSaver. The judges' decision is final and binding. No inquiries, appeals, verbal or written, will be entertained.

- d. Eligible Customers agree to accept and comply with all decisions made by SingSaver and/or the judges regarding the participation rules, procedures, regulations, prize awards, and any other matters related to this Contest.
- e. Winners will be announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 1 October 2024.
- f. Winners will be contacted via email with details on how to redeem the Starter Pack Contest Gift within one (1) week after announcement of the Winners. Winners are encouraged to check spam/junk folders for this email as there may be accidental redirects by the email client.
- g. Winners will not be contacted further if the email delivery is unsuccessful, regardless of the reason, including if an incorrect email address was provided by the Winner.
- h. For the avoidance of doubt, each Eligible Customer may only win a maximum of one (1) Starter Pack Contest Gift, even if the Eligible Customer applies for more than one Eligible Product (and thus has more than one entry to the Contest) and is selected as a Winner more than once.
- i. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer has more than one valid entry selected as a winning entry.
- j. SingSaver reserves the right to reject any Starter Pack Contest Gift Redemption if the Eligible Product application is found to have been made via other channels, made outside of the Promotion Period, or is fraudulent, against the spirit of the promotion, or non-compliant with these Terms and Conditions. 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 new Winner or otherwise dispose of the Starter Pack Contest Gift as it sees fit.
- k. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Starter Pack Contest Gift.
- l. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- m. 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.
- n. Apple is not a sponsor or participant of this Contest.

6. Additional Starter Pack Contest Gift Terms

- a. Any Starter Pack Contest Gift not claimed more than 2 months after the announcement of the Winners shall be forfeited without any liability on the part of SingSaver to the customers, and the unclaimed Starter Pack Contest Gift may be used by SingSaver for future marketing or promotional offers related to SingSaver's business activities. Any customer whose Starter Pack Contest Gift has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- b. Starter Pack Contest Gift(s) are subject to availability. SingSaver reserves the final right to change the Starter Pack Contest Gifts without prior notice and reserves the right to replace any Reward with alternatives of similar value.
- c. Starter Pack Contest Gifts are non-transferable, non-exchangeable nor refundable for cash or other rewards. SingSaver accepts no responsibility for any variation of the Starter Pack Contest Gifts due to circumstances outside SingSaver's control.
- d. If SingSaver becomes aware that a single Eligible Customer is redeeming or attempting to redeem multiple Starter Pack Contest Gifts, the Eligible Customer will only receive one (1) Starter Pack Contest Gift, even if the Eligible Customer has two separate entries selected as winning entries.
- e. SingSaver is not associated with the provider of the Starter Pack Contest Gift(s) and is not responsible for any issues related to the usage of the Starter Pack Contest Gift(s). Any enquiries regarding the Starter Pack Contest Gift(s) should be directed to the provider/manufacture of the Starter Pack Contest Gift. 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 Starter Pack Contest Gift. Any enquiries regarding the Reward should be directed to the service provider/manufacture of the Starter Pack Contest Gift.

- f. For the avoidance of doubt, participation in this Contest does not preclude Eligible Customers (including Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Contest.
- g. Winners agree and acknowledge that (i) the Starter Pack Contest Gift(s) may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Starter Pack Contest Gifts. To the extent that a supplier warranty applies to the Starter Pack Contest Gift(s), the warranty period may commence from the date of purchase of the Starter Pack Contest Gift by SingSaver from the supplier, and not the date of redemption or delivery of the Starter Pack Contest Gift to the Winner.
- h. Where a Starter Pack Contest Gift is available in multiple colours or other cosmetic variations, Winners will not be able to select a colour and will receive one at random.
- i. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- j. By accepting any Starter Pack Contest Gift, Winners 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 Starter Pack Contest Gift.
- k. The Winner is not permitted to contribute additional funds if the desire the Starter Pack Contest Gift includes flight tickets (the "**Air Tickets**"):
 - i. The Winner acknowledges and agrees that the Starter Pack Contest Gift includes a set of flight tickets provided by a third-party merchant. The Starter Pack Contest Gift is subject to the terms and conditions of the third-party merchant. 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 the Starter Pack Contest Gift. Any such enquiries, complaints or comments should be directed to the relevant third-party.
 - ii. Air Tickets for the pair of Economy Class round-trip tickets to anywhere (worth up to S\$3,000) are not interlineable, refundable, upgradeable, transferable or re-routable;
 - iii. Air Tickets include a round trip for (2) individuals, with Economy Class tickets departing from Singapore, for a maximum duration of twenty-one (21) days. The total cost of the tickets must not exceed S\$3,000. If the chosen destination exceeds the S\$3,000 limit, SingSaver will propose a list of alternative destinations to the winner based on their selected travel dates.
 - iv. Redemption of the Air Tickets will be handled by HutchGo. Redemption instructions for the Air Tickets will be issued to the Winner of the "Wanderlust Wendy Starter Pack". Redemption and usage of the Air Tickets is subject to HutchGo's terms and conditions.
 - v. The Winner will only receive flight tickets for economy class travel (i.e may not choose any other class of travel).
 - vi. Blackout dates apply to the Air Tickets, taking into consideration major holidays, peak travel seasons and availability of flights, as notified by SingSaver from time to time to the Winner.
 - vii. Air Tickets are subject to seat availability at the time of reservation or ticket issuance;
 - viii. Air Tickets shall not be eligible for mileage accrual and cannot be used in conjunction with any frequent flyer miles for any upgrade awards; and
 - ix. Air Tickets have no cash value and Winners are required to pay all relevant taxes, including but not limited to excess baggage charges (where applicable), airport taxes and insurance charges.
- l. Where the Starter Pack Contest Gift includes insurance policies:
 - i. The Winner acknowledges and agrees that the Starter Pack Contest Gift is in the form of SGD30 vouchers for Seedly Travel Insurance policies. Seedly Travel Insurance is underwritten by HL Assurance Singapore Pte. Ltd.
 - ii. The vouchers will be issued to the Winner in the form of a voucher code for Seedly Travel Insurance, which can be used during the purchase of Seedly Travel Insurance Policies. Seedly Travel Insurance can only be purchased via SingSaver Insurance Brokers Pte. Ltd. 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. Seedly Pte. Ltd. and SingSaver Pte. Ltd. are not regulated by MAS. Seedly, SingSaver and SingSaver Insurance Brokers Pte Ltd are all part of the [MoneyHero Group](#).

7. General Promotion Terms and Conditions

- a. 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 Contest and/or the Starter Pack Contest Gifts.
- b. By participating in this Contest, Eligible Customers agree to be bound by these Terms and Conditions.
- c. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Contest, these Terms and Conditions shall prevail.
- d. Winners agree and consent to allow their answers to the Contest Question, application reference number, names and likenesses in the form of images or photographs to be published by SingSaver and/or the Product Provider 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.
- e. 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.
- f. SingSaver reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period or date of the Contest if the launch of the Contest is delayed and shall have no liability for the same.
- g. Starter Pack Contest Gifts are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Contest are available while stock lasts. Eligible Customers are responsible for checking the quality of the Starter Pack Contest Gifts at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Starter Pack Contest Gifts including but not limited to their quality, supply, delivery and maintenance.
- h. By participating in this Contest, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Contest and they will not use this Contest 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 do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Starter Pack Contest Gift, even if they fulfil 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.
- 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 Starter Pack Contest Gift.
- 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. In the event that delivery of the Starter Pack Contest Gift(s) is delayed, SingSaver will notify the affected Winners and make the necessary arrangements to deliver the Starter Pack Contest Gift(s).
- m. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Starter Pack Contest Gift(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).
- n. By agreeing to the terms and conditions of this Contest, Eligible Customers agree to receive communications from SingSaver in relation to this Contest, 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](#).
- o. By applying for an Eligible Product as part of this Contest, an Eligible Customer agrees and consents to:

- i. SingSaver sending the information provided in the SingSaver 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 SingSaver Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Starter Pack Contest Gift, 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 this Contest. including whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Starter Pack Contest Gift (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Starter Pack Contest Gift.
- p. 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 Contest does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.
- q. 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 Contest, including circumstances which may limit an Eligible Customer's ability to participate in the Contest (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 Contest, Eligible Customers release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Starter Pack Contest Gift.
- r. 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 campaign/promotion prizes, are the property of their respective owners. SingSaver and the Product Providers are not providing any financial advice, endorsements or sponsorships to their products or services.
- s. 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 Contest does not take into account investment objectives, financial situations or financial needs.
- t. SingSaver and the Product Provider will not take any responsibility in case of any event that may prevent a participant from participating in this Contest 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.
- u. SingSaver and the Product Provider 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 this Contest.
- v. 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.