

Terms and Conditions of SingSaver Exclusive: ‘March Madness’ Grand Lucky Draw (the “Promotion”)

1. Customers who successfully apply for an Eligible Product via SingSaver during the Promotion Period and complete the requirements set out herein will have a chance to receive a Lucky Draw Gift (each as defined herein).

2. Promotion Period

- a. 15 March 2023 – 2 April 2023, both days inclusive, unless otherwise stated.

3. Eligible Customers

In order to be eligible for a chance to receive a Lucky Draw Gift and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

- a. Be a Resident of Singapore;
- b. Submit an application for an Eligible Product through SingSaver as a main cardholder/policyholder/policyowner during the Promotion Period through <http://www.singsaver.com.sg/> or https://www.singsaver.com.sg/campaign/ss_march-madness-campaign during the Promotion Period;
- c. Create a SingSaver account on the SingSaver Website;
- d. 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;
- e. Have their application for the Eligible Product approved by the Product Provider on or before the Eligible Product Approval Date specified in Clause 7, where the approval given is final and unconditional;
- f. Fulfil any applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 7 below; and
- g. Be online and present on SingSaver’s Instagram (@singsaver_sg) LIVE stream on 10 Jul 2023, 9pm where winners of the Lucky Draw Gifts will be drawn and announced.

4. Product Providers and Eligible Products

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

Product Type	Product Provider	Eligible Product	Lucky Draw Chances
Online Brokerage Account	Tiger Brokers	Tiger Trade (Tiger Brokers)	3x
	Webull	Webull Platform	3x
Credit Cards	Standard Chartered Bank	Smart Credit Card Standard Chartered Simply Cash Credit Card Standard Chartered Rewards+ Credit Card	1x
	American Express	American Express Singapore Airlines KrisFlyer Ascend Credit Card American Express Platinum Credit Card American Express Platinum Card	1x
	UOB	UOB Absolute Cashback Credit Card UOB ONE Credit Card UOB EVOL Credit Card UOB Lady’s Credit Card UOB Krisflyer Credit Card UOB PRVI MILES Amex Credit Card UOB PRVI MILES Visa Credit Card UOB PRVI MILES Mastercard Credit Card	1x

	OCBC (17 Mar - 2 Apr)	OCBC 365 Credit Card OCBC NXT Credit Card OCBC Titanium Rewards Credit Card OCBC 90°N Mastercard	1x
	Citibank (28 Mar, 12pm - 2 Apr)	Citi Cash Back+ Credit Card Citi Cash Back Credit Card Citi PremierMiles Credit Card Citi Rewards Credit Card	1x
Priority Banking	Citibank	Citigold	3x
Personal Loan	HSBC	HSBC Personal Loan	2x
Banking Account	Citibank	Citi Plus	2x
Insurance	Starr (Travel Insurance)	TraveLead Insurance	1x
	MSIG (Travel Insurance)	MSIG TravelEasy	1x
	FWD (Car Insurance)	FWD Car Insurance	1x

- 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. Lucky Draw Gifts

- a. Eleven (11) Eligible Customers will be selected as lucky draw winners at the end of the Promotion (“Winners”). Winners will be drawn randomly on 3 July 2023 at the SingSaver office located at 70 Shenton Way, #18-08, Singapore 079118, and announced via SingSaver’s Instagram (@singsaver_sg) LIVE stream on 10 Jul 2023, 9pm. Winners will have to be present on the Instagram LIVE stream to claim the prize. If a chosen winner for a prize is not present, SingSaver will redraw a new winner for the relevant prize until the prize is validly claimed.
- b. Eligible Customers who fulfil the conditions specified in Clause 3 will have up to three (3) entries to the lucky draw per Eligible Product applied for to receive one of the following Lucky Draw Gifts as set out below.
- i. 1 Winner will receive a pair of Business Class Round Trip to Tokyo (worth S\$9000++);
 - ii. 2 Winners will receive an iPhone 14 Pro Max 128GB (worth S\$1,815.80 each);
 - iii. 2 Winners will receive a Macbook Air 13’ M2 Chip 256GB (worth S\$1,714.85 each);
 - iv. 2 Winners will receive a Apple Watch Ultra GPS + Cellular, 49mm (worth S\$1,210.20 each);
 - v. 2 Winners will receive a PlayStation 5 God of War Bundle (worth \$889 each); and
 - vi. 2 Winners will receive an OSIM uThrone Gaming Massage Chair (worth S\$1,599 each);
- c. The submission of a SingSaver Rewards Redemption Form does not automatically entitle an Eligible Customer to receive a Lucky Draw Gift.
- 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. For the avoidance of doubt, each Eligible Customer may only win a maximum of one (1) Lucky Draw Gift, even if the Eligible Customer applies for more than one Eligible Product (and thus has more than one entry to the Lucky Draw) and is selected as a Winner more than once.
- g. If SingSaver becomes aware that a single Eligible Customer is redeeming or attempting to redeem multiple Lucky Draw Gifts, the Eligible Customer will only receive one (1) Lucky Draw Gift, even if the Eligible Customer has two separate entries selected as winning entries.

- h. 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.
- i. SingSaver is not associated with the provider of the Lucky Draw Gift(s) and is not responsible for any issues related to usage of the Lucky Draw Gift(s). Any enquiries regarding the Lucky Draw Gift(s) should be directed to the provider/manufacturer of the Lucky Draw Gift.
- j. For the avoidance of doubt, participation in this Promotion does not preclude Eligible Customers (including Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Promotion.
- k. Winners agree and acknowledge that (i) the Lucky Draw Gifts may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Promotion Rewards. To the extent that a supplier warranty applies to the Lucky Draw Gifts, the warranty period may commence from the date of purchase of the Lucky Draw Gift by SingSaver from the supplier, and not the date of redemption or delivery of the Lucky Draw Gift to the Winner.
- l. Where a Lucky Draw 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.
- m. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

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.
- b. The following people are not eligible to participate in the Promotion:
 - i. All permanent and/or contract employees of SingSaver Pte. Ltd. and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any other persons residing at the same household whether or not related;
 - ii. Individuals who were employed by SingSaver Pte. Ltd., whether in a permanent or contract capacity, at any point in the 12 months prior to the start of the Promotion Period; and
 - iii. 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.
- c. SingSaver reserves the right to disqualify a participant from participating in this Promotion if he/she is not a Resident of Singapore or falls under one of the above categories.

7. Specific Product Requirements

- a. The following terms apply depending on the type of Eligible Product applied for:

Eligible Product Submission Date	For Credit Cards Only	For Personal Loans Only	For Savings Account Only	For Priority Banking Only	For Insurance Only	For Brokerage Accounts Only
15 Mar 2023 to 2 Apr 2023	The Eligible Product (credit card)	The application for the Eligible Product must be	The application for the Eligible Product must be	The application for the Eligible Product must be	The purchased insurance product must	The Eligible Product (Online

	<p>applied for must be activated on or before 16 Apr 2023.</p>	<p>approved by the Product Provider, by 2 May 2023, and maintained throughout the loan tenor without cancellation or premature repayments.</p>	<p>approved by the Product Provider, where such approval is final and unconditional at the time of lucky draw and Lucky Draw Gift redemption.</p> <p>CitiPlus: For applications in Mar: CitiPlus account approved before 30 Apr.</p> <p>For applications in Apr: CitiPlus account approved before 2 May.</p>	<p>approved by the Product Provider, where such approval is final and unconditional at the time of lucky draw and Lucky Draw Gift redemption.</p> <p>Citigold: Citigold account approved before 2 Apr 2023</p> <p>The Eligible Customer must deposit the minimum required sum into the opened account on or before the following dates:</p> <p>Cltigold: For applications in March: on or before 31 May 2023.</p> <p>For applications in Apr: on or before 30 Jun 2023.</p>	<p>not be cancelled & must be valid at the time of lucky draw and Lucky Draw Gift redemption.</p>	<p>Investment Brokerage Accounts) must be applied for and funded for the following periods:</p> <p>Tiger Trade (Tiger Brokers) Account: For \$120 Cash Reward: Fund the account with any amount within 30 days of account opening.</p> <p>For \$200 Cash Reward: Fund a min. of USDS\$1,000 into the account within 30 days of account opening</p> <p>Webull Trading Account: Fund a min. of S\$100 into the account within 30 days of account opening.</p>
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- i. Where the Eligible Product is a credit card, the application for the Eligible Product must be approved and activated by completing a transaction which meets the qualifying spending requirements set by the Product Provider as set out in Clause 7(b) below (if applicable).
- ii. Where the Eligible Product is a personal loan, the application for the Eligible Product must be approved by the Product Provider, where such approval is final and unconditional, followed by the

complete payment of the processing fee and/or instalment payment and receipt of the loan in the Eligible Customer's account on or before the Eligible Product Approval Date specified above.

- iii. Where the Eligible Product is a priority banking product, the Eligible Customer must successfully meet the minimum holding period for the minimum required sum (i.e keep the minimum required sum into the opened account for the specified minimum holding period) set by the Product Provider.
- iv. Where the Eligible Product is an insurance product, the Eligible Customer must successfully make payment for the Eligible Product within 14 days after purchase.
- v. Where the Eligible Product is a brokerage account, the application for the brokerage account must be approved by the Product Provider and the brokerage account must be successfully opened.
- vi. Please refer to the terms and conditions applicable for each Eligible Product for additional requirements specific to each Product Provider.

b. Where the Eligible Product applied for is a credit card, the following additional requirements apply:

Product Provider	Eligible Product	Qualifying Spend Requirements
Standard Chartered Bank	Smart Credit Card Simply Cash Credit Card Rewards+ Credit Card	Smart Credit Card Eligible Customers are required to spend a minimum of S\$500 (using either the physical or digital version of the Credit Card) in Qualifying Spending within 30 days of card approval. Simply Cash Credit Card & Rewards+ Credit Card Customers eligible upon card approval.
American Express	American Express Singapore Airlines KrisFlyer Ascend Credit Card American Express Platinum Credit Card American Express Platinum Card	American Express Singapore Airlines KrisFlyer Ascend Credit Card Eligible Customers are required to spend a minimum of S\$1,000 in Qualifying Spending and annual fee payment within the first (1) month of card approval. American Express Platinum Credit Card Eligible Customers are required to spend a minimum of S\$3,000 in Qualifying Spending and annual fee payment within the first three (3) months of card approval. American Express Platinum Card Eligible Customers are required to spend a minimum of S\$3,000 in Qualifying Spending and annual fee payment within the first (1) month of card approval.
UOB	UOB Absolute Cashback Credit Card UOB ONE Credit Card UOB EVOL Credit Card UOB Krisflyer Credit Card UOB PRVI MILES Amex Credit Card UOB PRVI MILES Visa Credit Card	UOB Absolute Cashback Credit Card, UOB ONE Credit Card & UOB EVOL Credit Card Eligible Customers are required to spend a minimum of S\$1,000 in Qualifying Spending during 2 consecutive 30-day periods from the card approval date. UOB Krisflyer Credit Card Eligible Customers are required to spend a minimum of S\$2,000 in Qualifying Spending within 60 days of card approval.

	UOB PRVI MILES Mastercard Credit Card	UOB PRVI MILES Amex Credit Card, UOB PRVI MILES Visa Credit Card & UOB PRVI MILES Mastercard Credit Card Eligible Customers are required to spend a minimum of S\$1,000 in Qualifying Spending during 2 consecutive 30-day periods from the card approval date.
OCBC	OCBC 365 Credit Card OCBC NXT Credit Card OCBC Titanium Rewards Credit Card OCBC 90°N Mastercard	OCBC Credit Card applicants are eligible upon card approval.
Citibank	Citi Cash Back+ Credit Card Citi Cash Back Credit Card Citi PremierMiles Credit Card Citi Rewards Credit Card	Citi Cash Back+ Credit Card, Citi Cash Back Credit Card, Citi PremierMiles Credit Card, & Citi Rewards Credit Card Eligible Customers are required to spend a minimum of S\$500 in Qualifying Spending within 30 days of card approval.

- i. For details of “Qualifying Spending” for each Eligible Product, please refer to the details contained in the respective Product Provider’s individual terms and conditions in the SingSaver Rewards Promotion Terms and Conditions that are available for each Eligible Product on the SingSaver Website.

8. Lucky Draw Gift Redemption Terms

- a. Final list winners will be announced on SingSaver’s blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 31 Jul 2023.
- b. Winners will be contacted via email with details on how to redeem the Lucky Draw Gift within 1 week after the date of the lucky draw LIVE stream announcement (17 Jul 2023). Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
- c. 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.
- d. SingSaver reserves the right to reject any Lucky Draw 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 Promotion 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 Lucky Draw Gift as it sees fit.
- e. All Lucky Draw Gifts (or their equivalent value) which remain unclaimed more than 2 months will be forfeited.
- f. Notable Specific Terms for the Business Class Round Trip to Japan:
 - i. Air ticket for the Business Class Round Trip to Japan (the “Air Tickets”) with travel carrier ANA (All Nippon Airways), travel period valid from 1 July 2023 to 31 December 2023.

- ii. Air Tickets are not interlineable, refundable, upgradeable, transferable or re-routable;
- iii. Air Tickets are subject to seat availability at the time of reservation or ticket issuance;
- iv. 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
- v. The value of Air Tickets are exclusive of all taxes and additional costs payable and Winners are required to pay all relevant taxes, including but not limited to excess baggage charges (where applicable), airport taxes and insurance charges.
- vi. Black-out dates include 4-9 Aug 2023, 1-9 September 2023, 9-12 November 2023, 21-29 December 2023 (all dates inclusive)

Winner(s) of the Air Tickets should refer to the full terms and conditions of the Air Ticket for further details following redemption of the gift.

- g. By accepting any Lucky Draw 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 Lucky Draw Gift.

9. 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 Promotion and/or the Lucky Draw Gifts.
- b. By participating in this Promotion, 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 Promotion, these Terms and Conditions shall prevail.
- d. Eligible Customers agree and consent to allow their application reference number, 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.
- 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 lucky draw if the launch of the Promotion is delayed and shall have no liability for the same.
- g. Lucky Draw Gifts 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 Gifts at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Lucky Draw Gifts 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 do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Lucky Draw 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 Lucky Draw Gift.
- k. Eligible Customers who qualify to receive the Lucky Draw Gift 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.
 - i. Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.
- l. 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.
- m. In the event that delivery of the Lucky Draw Gift(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Lucky Draw Gift(s).
- n. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Lucky Draw 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).
- o. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with SingSaver's [Privacy Policy](#).
- p. 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 the Lucky Draw 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 the Promotion. including whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Lucky Draw Gift (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Lucky Draw Gift.
- q. 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.
- r. 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. 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 Gift.
- s. 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.