

SingSaver Rewards Promotion

Terms and Conditions

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CMC Invest Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Customers who successfully open a CMC Invest brokerage account (the “CMC Invest Account”) with CMC Markets Invest (Singapore) Pte. Ltd. (“CMC Invest”) via SingSaver during the Promotion Period, (optionally) fund any amount (as specified in Clause 6) into the CMC Invest Account and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

- i. 27 January - 03 March 2025, 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 who is a New CMC Invest Customer;
- ii. Submit an application for a CMC Invest Account through SingSaver during the Promotion Period;
- iii. 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 CMC Invest Account, within 14 days after completing their application for the CMC Invest Account;
- iv. Have their application for the CMC Invest Account approved by the Product Provider; and
- v. Fund the CMC Invest Account with any amount (as specified in Clause 6) during the Promotion Period and maintain the minimum deposit amount till the end of the Offer Period.

B. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the CMC Invest 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.

5. Product Provider

- i. For the purposes of the Promotion, the Product Provider is CMC Invest (Singapore) Pte. Ltd.

6. Promotion Rewards

Eligible Customers who fulfill the conditions above will be able to receive one of the Promotion Rewards set out below, depending on how much is initially funded into the CMC Invest Account via a single deposit into the CMC Invest Account:

- A. SGD 20 Cash via Paynow, when Eligible Customers successfully opens an account with CMC Invest (no funding amount required);
 - i. 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.
 - ii. For the avoidance of doubt, Eligible Customers will be able to receive both Promotion Rewards set out under Clause 6A and 6B, provided that the requisite conditions are fulfilled.
 - iii. 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.
 - iv. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s). For the avoidance of doubt, the Promotion Reward set out in Clause 6B is fully managed and fulfilled by CMC Invest.

7. 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 CMC Invest Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with CMC Invest (whether the CMC Invest Brokers Account or otherwise).
- iii. For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Customer to receive any Promotion Rewards.

8. General Reward Terms

- i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:
 - a) will receive an email from SingSaver confirming the redemption details for the Promotion 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 Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- ii. Where the Promotion Reward is through PayNow, Eligible Customers:
 - a) are required to have a PayNow account;
 - b) consent to receive the Promotion 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 Promotion 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 Promotion 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 Promotion Reward is in the form of shares, Eligible Customers acknowledge that such Promotion Rewards are managed and distributed solely 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 fulfillment of such 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 CMC Invest Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

9. **General Promotion Terms and Conditions**

i. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. SingSaver and 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 Promotion Rewards.

ii. All queries regarding the CMC Invest Account, including but not limited to application status and the CMC Invest 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 Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. 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. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the

Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

viii. 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.

ix. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, 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.

x. 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 Promotion Reward.

xi. Eligible Customers who qualify to receive the Promotion 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.

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

xiii. 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.

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

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

xvi. 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](#).

xvii. By applying for a CMC Invest 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 CMC Invest 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 Promotion 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 CMC Invest Account in connection with the Promotion. Including but not limited whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xviii. 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.

xix. 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 Promotion Reward.

xx. 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.

xxi. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxii. 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. Disclaimer: CMC Invest provides an execution-only service. Investments carry risks and may not suit everyone. Refer to T&Cs & Risk Disclosures on www.cmcinvest.sg. This advertisement has not been reviewed by the Monetary Authority of Singapore.

CMC Markets Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Customers who successfully open a CMC Markets brokerage account (the “CMC Markets Account”) with CMC Markets (Singapore) Pte. Ltd. (“CMC Markets”) via SingSaver during the Promotion Period, (optionally) fund any amount (as specified in Clause 6) into the CMC Markets Account and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

- i. 27 January - 03 March 2025, 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 who is a New CMC Markets Customer;
- ii. Submit an application for a CMC Markets Account through SingSaver during the Promotion Period;
- iii. 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 CMC Markets Account, within 14 days after completing their application for the CMC Markets Account;
- iv. Have their application for the CMC Markets Account approved by the Product Provider;
and
- v. Fund the CMC Markets Account with any amount (as specified in Clause 6) during the Promotion Period and maintain the minimum deposit amount till the end of the Offer Period.

B. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the CMC Markets 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.

5. Product Provider

- i. For the purposes of the Promotion, the Product Provider is CMC Markets (Singapore) Pte. Ltd.

6. Promotion Rewards

Eligible Customers who fulfill the conditions above will be able to receive one of the Promotion Rewards set out below, depending on how much is initially funded into the CMC Markets Account via a single deposit into the CMC Markets Account:

- A. SGD20 Cash via Paynow or S\$40 Lazada Voucher, when Eligible Customers successfully opens an account with CMC Markets (no funding amount required); and/or
- B. Additional S\$100 Cash bonus to be fulfilled by CMC Markets, when Eligible Customers funds a minimum S\$500 amount into the CMC Account within the Promotion Period and completes 5 Eligible trades Transactions within 30 days. [T&C applies.](#)

- i. 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.

- ii. For the avoidance of doubt, Eligible Customers will be able to receive both Promotion Rewards set out under Clause 6A and 6B, provided that the requisite conditions are fulfilled.

- iii. 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.

- iv. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s). For the avoidance of doubt, the Promotion Reward set out in Clause 6B is fully managed and fulfilled by CMC Markets.

7. 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 CMC Markets Customer” refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with CMC Markets (whether the CMC Markets Brokers Account or otherwise).

iii. For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Customer to receive any Promotion Rewards.

8. General Reward Terms

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

a) will receive an email from SingSaver confirming the redemption details for the Promotion 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 Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

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

a) are required to have a PayNow account;

b) consent to receive the Promotion 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 Promotion 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 Promotion 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 Promotion Reward is in the form of shares, Eligible Customers acknowledge that such Promotion Rewards are managed and distributed solely 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 fulfillment of such 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 CMC Markets Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

9. General Promotion Terms and Conditions

i. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. SingSaver and 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 Promotion Rewards.

ii. All queries regarding the CMCMarkets Account, including but not limited to application status and the CMC Markets 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 Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. 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. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

viii. 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.

ix. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, 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.

x. 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 Promotion Reward.

xi. Eligible Customers who qualify to receive the Promotion 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.

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

xiii. 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.

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

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

xvi. 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](#).

xvii. By applying for a CMC Markets 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 CMC Markets 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 Promotion 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 CMC Markets Account in connection with the Promotion. Including but not limited whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xviii. 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.

xix. 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 Promotion Reward.

xx. 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.

xxi. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxii. 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. Disclaimer: CMC Markets provides an execution-only service. Investments carry risks and may not suit everyone. Refer to T&Cs & Risk Disclosures on <https://www.cmcmarkets.com/>. This advertisement has not been reviewed by the Monetary Authority of Singapore.

Longbridge SG Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Users who successfully open a Longbridge Account (“Longbridge SG Account”) with Longbridge Securities Pte. Ltd. (“Longbridge SG”) via SingSaver during the Promotion Period and have made a single funding of at least SGD 2,000 into their Longbridge SG Account and who meet the conditions specified in Clause 4 below will be eligible to receive a Promotion Reward (each as defined herein).

3. Promotion Period

- i. The Promotion Period runs from 27 January - 03 March 2025, both days inclusive, unless subsequently modified by the organisers.

4. Eligible Customers

To qualify as an “Eligible Customer” and receive a Promotion Reward, users are required to meet ALL the conditions as set out below:

- i. Be a Singapore Resident who does not have an existing account with Longbridge SG (i.e a New Longbridge SG Customer);
- ii. Submit an application for a Longbridge SG Account through the SingSaver website during the Promotion Period;
- iii. Have their application for the Longbridge SG Account be successfully approved by Longbridge SG;
- iv. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address of the “Eligible Customer” as provided to SingSaver) within 14 days after successfully opening their Longbridge SG Account. This must include providing the 8-digit Login ID for their Longbridge SG Account; and
- v. Open a Longbridge SG account during the Promotion Period and fund the account with a deposit of at least SGD 2,000 and ensure the funds remain in the account for 30 days for the SingSaver x Longbridge Exclusive Reward as set out in clause 6A, Table 1. .

5. Product Provider

i. For the purposes of the Promotion, the “Product Provider” is Long Bridge Securities Pte. Ltd (“Longbridge SG”).

6. Promotion Rewards

A. Eligible Customers who fulfill the conditions above will receive one Promotion Reward set out below.

- Apple Homepods Mini (worth S\$140.25); or
- Laifen Swift SE (worth S\$189)
- S\$60 Cash via PayNow

SingSaver Exclusive ONLY for Eligible New Longbridge SG Customers who fund at least S\$ 2K into their Longbridge SG Account
27 January - 03 March 2025 (dates inclusive)
Apple Homepods Mini (worth \$140.25)^# OR Laifen Swift SE (worth S\$189)^ OR S\$60 Cash via PayNowr^
<i>Eligible Customers are required to fund a minimum of S\$2,000 into the Longbridge SG Account in order to receive the Promotion Reward.</i>

Table 1

^Rewards will be fulfilled by SingSaver.

#Apple is not a participant in or sponsor of this promotion.

i. Eligible Customers are only entitled to receive a maximum of one (1) Promotion Reward as a New Longbridge SG Customer.

A. Eligible Customers who fulfill all the specified conditions will receive the Promotion Rewards as set out below.

Conditions	Longbridge Exclusive Campaign [1] 07 January - 31 January 2025 (dates inclusive)
Open a LBSG account	Lifetime commission-free for US stocks#[2] Lifetime commission-free for HK stocks#[2]
Fund a minimum of SGD 2,000 into the Longbridge SG Account	Up to 11.1% p.a. for 90 days with Longbridge Cash Plus (Applicable on deposits up to SGD 10,000)
Fund a minimum of SGD 10,000 into the Longbridge SG Account	Up to 11.1% p.a. for 90 days with Longbridge Cash Plus (Applicable on deposits up to SGD 10,000) AND Fractional Share Basket (NVDA.US*0.03, AAPL.US*0.03, MSFT.US*0.03, GOOGL.US*0.03,

TSLA.US*0.03, AMZN.US*0.03, META.US*0.03)

[1] Rewards are NOT Stackable with Longbridge's business-as-usual welcome offer.

[2] Other fees apply.

i. Get up to 11.1% p.a. For 90 days with Longbridge Cash Plus

- During the Promotion Period, users who successfully open an LBSG account and fund a minimum of SGD 2,000 into the Longbridge SG Account will receive an 8% interest boost coupon. The coupon will be issued within 3 calendar days after the funds are deposited.
- To enjoy the interest, you need to subscribe to Longbridge Cash Plus, which your idle fund in LBSG account will be automatically invested in money market funds to generate income. Click here for more details about Longbridge Cash Plus.
- Upon successful deposit and subscription to Longbridge Cash Plus, you are able to enjoy Base Interest (up to 3.11% p.a.) from the selected fund (Fullerton SGD Cash Fund A) and Bonus Interest from the Interest Boost Coupon (guaranteed 8% p.a.).
- Once subscription is confirmed, the interest boost will then be automatically activated the next day, starting the 90-day effective period.
- The interest boost period is 90 days, and is capped on deposits of up to SGD 10,000. Returns earned from the interest boost can be viewed in the Longbridge App > Me > My Coupons. Bonus interest earned will be settled every 30 days, and the returns will be credited to the account balance in cash (SGD) within approximately 3 business days.
- The selected fund (Fullerton SGD Cash Fund A) does not guarantee any capital preservation or interest. Please note that the 3.11% p.a. target is not guaranteed; it is based on 7-day annualized returns as of 24 Dec 2024, and may change with market conditions. Past performance is not necessarily indicative of future results.
- In this Promotion, Longbridge guarantees an 8% interest rate on top of the underlying product's earnings. In other words, the actual return is the actual annualized return of the selected fund during the Promotion Period plus the guaranteed additional 8% interest rate provided by Longbridge.

ii. Fractional Share Basket

- Fractional Share Bulk will be credited to the Longbridge App > Me > My Coupons as Stock Coupons within 5 working days of meeting the criteria. To avoid any delays, please ensure that you maintain the required net deposit value of SGD 10,000 until the coupons have been credited to your account.

- You must redeem the coupons within its specified validity period. Once activated, the fractional shares will be credited into your LBSG account within 10 business days.
- Failure to activate the coupon(s) within the validity period will result in its expiration and forfeiture of the reward.
- Please note that the value of the basket of fractional shares is for reference only and may fluctuate based on market conditions.

iii. Lifetime commission-free for US & HK stocks

- The commission-free privilege applies to US & HK stocks and ETFs, and will become effective within 3 calendar days. Please refer to the Longbridge App > Me > My Rate for further details.

Access to free real-time HK & SG market data will be effective within 3 calendar days.

8. Definitions

- i. “Singapore Resident” 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 Singapore Resident.
- ii. “New Longbridge SG Customer” refers to an individual who, before the start of the Promotion Period, had never submitted any brokerage account application to Longbridge SG.

9. General Reward Terms

- ii. Where the Promotion Reward is through PayNow, Eligible Customers:
 - a) are required to have a PayNow account;
 - b) consent to receive the Promotion 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 Promotion 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
- 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 Longbridge SG Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.
- vii. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s).

10. General Promotion Terms and Conditions

- i. This is a SingSaver promotion organized together with Longbridge SG, the Product Provider. 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 Promotion Rewards.
- ii. All queries regarding the Longbridge SG Account, including but not limited to application status and the Longbridge SG 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 Promotion Reward 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. 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. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion 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 the Promotion Reward, 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 the Promotion Reward.

xii. Eligible Customers who qualify to receive the Promotion 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. Promotion 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 Promotion 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 Promotion 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 Longbridge SG 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 (Longbridge SG) to facilitate the Eligible Customer's application for the Longbridge SG 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 Promotion 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 Longbridge SG 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 Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion 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 Promotion Reward. For the avoidance of doubt, cancellation, termination or suspension by SingSaver of this Promotion shall not entitle any party to any claim or compensation against SingSaver for any and all losses or damage suffered or incurred as a direct or indirect result of the cancellation, termination or suspension.

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 campaign/promotion prizes, 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.

xxiv. The Longbridge SG Account is offered by Long Bridge Securities Pte. Ltd. ("Longbridge SG"), a wholly owned subsidiary of the Longbridge Group. In Singapore, Long Bridge Securities Pte. Ltd. ("Longbridge SG") is a holder of a Capital Markets Service Licence and regulated by the Monetary Authority of Singapore. In Singapore, the Longbridge App is a trading platform provided by Long Bridge Securities Pte. Ltd ("Longbridge SG").

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

Moomoo SG Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Customers who successfully open a Moomoo SG Universal Account (the “Moomoo SG Account”) with Moomoo Financial Singapore Pte. Ltd (“Moomoo SG”) via SingSaver during the Promotion Period, single funding of a minimum of SGD 100 into the Moomoo SG Account and complete the other requirements set out herein will be eligible to receive the specified Promotion Reward and/or Special Reward, if certain conditions are fulfilled (each as defined herein).

3. Promotion Period

- i. 27 January - 03 March 2025, both days inclusive, unless otherwise stated.

4. Eligible Customers

In order to be eligible to receive a Promotion Reward and/or Special Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

- i. Be a Resident of Singapore who is a New Moomoo SG Customer;
- ii. Submit an application for a Moomoo SG Account through SingSaver during the Promotion Period;
- iii. 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 Moomoo SG Account, within 14 days after completing their application for the Moomoo SG Account;
- iv. Have their application for the Moomoo SG Account approved by Moomoo SG; and
- v. Single funding of Moomoo SG Account with a minimum of SGD 100 within 30 days of account opening and maintain this amount for **30 days from the deposit date**.

For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the Moomoo SG 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.

5. Product Provider

i. For the purposes of the Promotion, the “Product Provider” is Moomoo Financial Singapore Pte. Ltd.

6. Promotion Rewards

A. Eligible Customers who fulfill the conditions above will be able to receive the Promotion Reward set out below.

- S\$100 Cash via PayNow OR S\$100 Lazada Vouchers OR S\$100 eCapita Vouchers when Eligible Customers funds a minimum S\$2,000 amount into the Moomoo SG Account in a **single funding**.

i. Eligible Customers will only be entitled to receive one (1) Promotion Reward as a New Moomoo SG Customer.

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

9. General Reward Terms

For the purposes of this Clause 9, “**Promotion Reward**” shall include the Promotion Reward and Special Reward (each as defined hereinabove).

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

a) will receive an email from SingSaver confirming the redemption details for the Promotion 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 Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

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

- a) are required to have a PayNow account;
 - b) consent to receive the Promotion 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 Promotion 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 Promotion 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. Where the Promotion Reward is voucher(s) for a third-party merchant, Eligible Customers will receive emails from SingSaver after their eligibility is confirmed with instructions on how to redeem the selected Promotion Reward.
- iv. Where the Promotion Reward is a cash back reward, Eligible Customers acknowledge that such Promotion 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 Moomoo SG Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.\

vi. 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.

vii. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s).

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 Moomoo 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, "**Promotion Reward**" shall include the Promotion Reward and Special Reward (each as defined hereinabove).

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 Promotion Rewards.

ii. All queries regarding the Moomoo SG Account, including but not limited to application status and the Moomoo SG 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 Promotion Reward 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. 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. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion 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 the Promotion Reward, 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 the Promotion Reward.

xii. Eligible Customers who qualify to receive the Promotion 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. Promotion 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 Promotion 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 Promotion 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 Moomoo SG 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 Moomoo SG 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 Promotion 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 Moomoo SG 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 Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion 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 Promotion Reward. For the avoidance of doubt, cancellation, termination or suspension by SingSaver of this Promotion shall not entitle any party to any claim or compensation against SingSaver for any and all losses or damage suffered or incurred as a direct or indirect result of the cancellation, termination or suspension.

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 campaign/promotion prizes, 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.

xxiv. The Moomoo SG Account is offered by Moomoo Financial Singapore Pte. Ltd., a wholly owned subsidiary of Futu Holdings Limited. In Singapore, investment products and services available through Moomoo SG are offered by Moomoo Financial Singapore Pte. Ltd. and are regulated by the Monetary Authority of Singapore. The moomoo App is a

trading platform offered by Moomoo Technologies Inc., a wholly-owned subsidiary of Futu Holdings Limited.

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

Tiger Brokers Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Customers who successfully open a Tiger Brokers Prime brokerage account (the “Tiger Brokers Prime Account”) with Tiger Brokers (Singapore) Pte. Ltd. (“Tiger Brokers”) via SingSaver during the Promotion Period, fund any amount (as specified in Clause 6) into the account and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

- i. 27 January - 03 March 2025, 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 who is a New Tiger Brokers Customer;
- ii. Submit an application for a Tiger Brokers Prime Account through SingSaver during the Promotion Period;
- iii. 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 Tiger Brokers Prime Account, within 14 days after completing their application for the Tiger Brokers Account;
- iv. Have their application for the Tiger Brokers Prime Account approved by the Product Provider; and
- v. Fund the Tiger Brokers Prime Account with any amount (as specified in Clause 6) during the Promotion Period.

B. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the Tiger Brokers Prime 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.

5. Product Provider

- i. For the purposes of the Promotion, the Product Provider is Tiger Brokers (Singapore) Pte. Ltd.

6. Promotion Rewards

Eligible Customers who fulfil the conditions above will be able to receive the Promotion Reward set out below.

- Receive S\$100 Lazada Voucher (no minimum spend) or S\$100 eCapita Voucher (no minimum spend) or S\$100 Cash via PayNow , when the Eligible Customer's initial single funding into the Tiger Brokers Prime Account is at least USD 1,000 and maintain for 30 days.
 - i. 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.
 - ii. Eligible Customers will only be entitled to receive one (1) Promotion Reward as a New Tiger Brokers Customer.
 - iii. 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.
 - iv. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s).

7. 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 Tiger Brokers Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with Tiger Brokers (whether the Tiger Brokers Account or otherwise).

iii. For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Customer to receive any Promotion Rewards.

8. General Reward Terms

- i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:
 - a) will receive an email from SingSaver confirming the redemption details for the Promotion 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 Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- ii. Where the Promotion Reward is through PayNow, Eligible Customers:
 - a) are required to have a PayNow account;
 - b) consent to receive the Promotion 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 Promotion 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 Promotion 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 Promotion Reward is a cash back reward, Eligible Customers acknowledge that such Promotion 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 fulfillment 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 Tiger Brokers Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

9. General Promotion Terms and Conditions

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 Promotion Rewards.

ii. All queries regarding the Tiger Brokers Account, including but not limited to application status and the Tiger Brokers 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 Promotion Reward 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. 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. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion 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 the Promotion Reward, 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 the Promotion Reward.

xii. Eligible Customers who qualify to receive the Promotion 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. Promotion 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 Promotion 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 Promotion 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, 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](#).

xviii. By applying for a Tiger Brokers 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 Tiger Brokers 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 Promotion 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 Tiger Brokers Account in connection with the Promotion. Including but not limited whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion 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 Promotion Reward.

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 campaign/promotion prizes, 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.

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 Tiger Brokers 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.

uSmart Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Customers who successfully open a uSMART SG brokerage account (the “uSMART SGe Account”) with uSMART SG (Singapore) Pte. Ltd. (“uSMART SG”) via SingSaver during the Promotion Period, fund S\$1,000 (as specified in Clause 6) into the account and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

- i. 27 January - 03 March 2025, 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 who is a New uSMART SG Customer;
- ii. Submit an application for a uSMART SG Account through SingSaver during the Promotion Period;
- iii. 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 uSMART SG Account, within 14 days after completing their application for the uSMART SG Account;
- iv. Have their application for the uSMART SG Account approved by the Product Provider; and
- v. Fund the uSMART SG Account with S\$1,000 (as specified in Clause 6) and maintain at least 30 days.

B. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the uSMART SG 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.

5. Product Provider

- i. For the purposes of the Promotion, the Product Provider is uSMART SG (Singapore) Pte. Ltd.

6. Promotion Rewards

Eligible Customers who fulfil the conditions above will be able to receive the Promotion Reward set out below.

- Receive S\$100 Lazada Voucher (no minimum spend) or Xiaomi Robot Vacuum E5 (worth S\$199) or S\$88 Cash via PayNow , when the Eligible Customer's initial single funding into the uSMART SG Account is at least SGD 1,000.

- i. 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.

- ii. Eligible Customers will only be entitled to receive one (1) Promotion Reward as a New uSMART SG Customer.

- iii. 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.

- iv. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s).

7. 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 uSMART SG Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with uSMART SG (whether the uSMART SG Account or otherwise).

- iii. For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Customer to receive any Promotion Rewards.

8. General Reward Terms

- i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:
 - a) will receive an email from SingSaver confirming the redemption details for the Promotion 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 Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- ii. Where the Promotion Reward is through PayNow, Eligible Customers:
 - a) are required to have a PayNow account;
 - b) consent to receive the Promotion 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 Promotion 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 Promotion 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 Promotion Reward is a cash back reward, Eligible Customers acknowledge that such Promotion 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 fulfillment 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 uSMART SG Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

9. General Promotion Terms and Conditions

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 Promotion Rewards.

ii. All queries regarding the uSMART SG Account, including but not limited to application status and the uSMART SG 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 Promotion Reward 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. 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. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion 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 the Promotion Reward, 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.

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 the Promotion Reward.

xii. Eligible Customers who qualify to receive the Promotion 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. Promotion 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 Promotion 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 Promotion 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, 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](#).

xviii. By applying for a uSMART SG 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 uSMART SG 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 Promotion 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 uSMART SG Account in connection with the Promotion. Including but not limited whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion 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 Promotion Reward.

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 campaign/promotion prizes, 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.

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 uSMART SG 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.

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 for 30 days from the deposit date 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. 07 February, 12PM SGT - 03 March 2025, 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 for 30 days from the

deposit date (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\$120 Lazada vouchers*, when the Eligible Customer funds a minimum of USD2,000 amount into the Webull Account and maintains this for 30 days from the deposit date; **OR**
2. (for New Webull Customers only) Apple AirPods 4 (with Active Noise Cancellation) (worth S\$249) OR Laifen Swift Premium (worth S\$299) OR S\$200 eCapitaVoucher OR S\$200 Cash via PayNow , when the Eligible Customer funds a minimum of USD10,000 into the Webull Account and maintains this for **60 days** from the deposit date.

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.

- 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. 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.

8. 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.

9. 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.