

Last Updated: [5 January 2024]

SingSaver Huat Huat Hour CNY Giveaway Campaign Terms & Conditions (the “Promotion”)

1. Customers who successfully apply for participating travel insurance products during the Promotion Period and complete the requirements set out herein will receive a Promotion Reward (each as defined herein).

2. **Promotion Period**

a. 8 January 2024 - 11 February 2024, both days inclusive, unless otherwise stated.

3. **Eligible Customers**

In order to be eligible for the Huat Huat Hour CNY campaign and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

- a. Be a Resident of Singapore aged 18 or above;
- b. Have or create a SingSaver account on the SingSaver Website;
- c. Submit an application for an Eligible Product through SingSaver as a main policyholder/policy owner as part of an Eligible Promotion through <https://www.singsaver.com.sg/travel-insurance> and/ or during the Eligible Period for that Eligible Product (each as listed in Clause 4(a) below);
- d. Be the first user to fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address used to create the SingSaver account) during one of the time periods set out in Clause 5(a) below, and in any event within 14 days after completing their application for the Eligible Product;
- e. Have their application for the Eligible Product approved by the Product Provider on or before the Eligible Product Approval Date specified in Clause 7, where the approval given is final and unconditional;
- f. Fulfill the applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 7 below; and
- g. Maintain the Eligible Product in a valid state and not cancel nor be refunded for the Eligible Product prior to the fulfillment date.

4. **Product Providers and Eligible Products**

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

Product Type	Product Provider	Eligible Product
Travel Insurance	Allianz Travel Singapore	Travel Insurance (Single/Annual Trip)
	MSIG Insurance	Travel Insurance (Single/Annual Trip)

	Etiqa Insurance	Travel Insurance (Single/Annual Trip)
	Singlife	Travel Insurance (Single/Annual Trip)
	AIG Asia Pacific Insurance	AIG Travel Guard Direct (Single/Annual Trip)
	Great Eastern	Travel Insurance (Single/Annual Trip)
	Allied World Singapore	Travel Insurance (Single/Annual Trip)
	FWD Singapore	Travel Insurance (Single/Annual Trip)
	Seedly	Travel Insurance (Single Trip)
	HL Assurance	HLAS COVIDSafe Travel Protect360 (Single Trip)
	Starr Insurance Singapore	Travel Insurance (Single/Annual Trip)
Car Insurance	Etiqa Insurance	Etiqa (Tiq) Car Insurance
	AIG Asia Pacific Insurance	AIG Car Insurance
	Allianz	Motor Protect
	FWD Singapore	FWD Motor (Comp), FWD Motor (TP+TPFT)
	HL Assurance	HL Assurance Motor
	MSIG	MSIG MotorMax, MSIG MotorMax Plus
	Singlife	Singlife Motor
	Singtel	Singtel Car Protect

Domestic Helper Insurance	MSIG Insurance	MSIG MaidPlus
	Etiqa Insurance	TIQ Maid Insurance
	AIG Asia Pacific Singapore	AIG Domestic Helper Insurance
	FWD Singapore	FWD Maid Insurance
	Great Eastern	GREAT Maid Premier
	HL Assurance	HL Assurance Maid Protect360 Pro

- b. Please contact SingSaver at info@singsaver.com.sg if you have any questions as to whether a particular product is eligible for the purposes of this Promotion.
- c. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the Product Provider.

5. Promotion Reward and Eligibility

- a. The first Eligible Customer to submit the SingSaver Rewards Redemption Form every hour between 1pm to 8pm (times inclusive) on each day of the Promotion Period, based solely on SingSaver’s internal records, will receive the Promotion Reward. A total of two hundred and eighty (280) Eligible Customers will receive Promotion Rewards. For the avoidance of doubt, in order to be eligible for the Promotion Reward, an Eligible Customer must have also completed all the steps set out in Clause 3 above.
- b. SingSaver reserves the right to select the next Eligible Customer who has submitted the SingSaver Rewards Redemption Form at one of the specified time intervals as a replacement in the event the original Eligible Customer does not fulfill any other requirements.
- c. Eligible Customers who fulfill the conditions specified in Clause 3 will have one (1) entry per Eligible Product applied for to receive the following Promotion Reward as set out below:
 - i. \$88 eCapitaVoucher
- d. Eligible Customers can only receive a maximum of one (1) Promotion Reward, even if they purchase more than one (1) Eligible Product, submit more than one (1) SingSaver Rewards Redemption Form and qualify to receive a Promotion Reward more than once.
- e. If SingSaver becomes aware that a single Eligible Customer is redeeming or attempting to redeem multiple Promotion Rewards, the Eligible Customer will only receive one (1) Promotion Reward, even if the Eligible Customer qualifies to receive a Promotion Reward more than once.
- f. SingSaver reserves the right to select the next Eligible Customer who qualifies to receive the Promotion Reward as a replacement in the event that the first Eligible Customer has

more than one valid entry fulfilling the conditions above or is otherwise subsequently disqualified.

- g. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Promotion Reward.
- h. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- i. Duplicate or subsequent submissions of the SingSaver Rewards Redemption Form will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- j. 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). Any enquiries regarding the Promotion Reward(s) should be directed to the provider/manufacturer of the Promotion Rewards.
- k. For the avoidance of doubt, participation in this Promotion does not preclude Eligible Customers from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Promotion.
- l. The Promotion Reward is voucher(s) for a third-party merchant (e.g CapitaMall, 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.
- m. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

6. Promotion Reward Fulfillment Terms

- a. All first Eligible Customers to receive the Promotion Reward(s) will be announced on SingSaver's blog page on a weekly basis, (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) on 19 January 2024, 26 January 2024, 2 February 2024, 9 February 2024 and 16 February 2024, all Eligible Customers are subject to all the steps set out in Clause 3 above.
- b. Eligible Customers who qualify to receive the Promotion Reward will be contacted via email with details on how to redeem the Promotion Reward (the "**Rewards Notification Email**") one month after the end of campaign period (11 March 2024). Eligible Customers are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

- c. Eligible Customers will not be contacted further if the email delivery is unsuccessful, regardless of the reason, including if an incorrect email address or phone number was provided by the Eligible Customer.
- d. SingSaver reserves the right to reject any Promotion Reward redemption if the Eligible Product application is found to have been made via other channels, made outside of the Promotion Period, is fraudulent, against the spirit of the promotion, or non-compliant with these Promotion Terms and Conditions, or SingSaver is unable to do so in order to comply with applicable laws and regulations. In the event of disputes, SingSaver's decision shall be final. SingSaver reserves the right to disqualify participants who make their applications in a manner that does not comply with these Terms and Conditions and select a replacement Eligible Customer .
- e. Promotion Rewards are subject to availability. SingSaver reserves the final right to change the Promotion Reward without prior notice and reserves the right to replace any Promotion Reward with alternatives of similar value.
- a. By accepting any Promotion 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 Promotion Reward.

7. Additional Eligibility Requirements

- a. "Resident of Singapore" includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any reward redemption submissions if the user is not a Resident of Singapore.
- b. The following people are not eligible to participate in the Promotion:
 - i. All permanent and/or contract employees of SingSaver Pte. Ltd. and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, cohabitation or other family extension, and any other persons residing at the same household whether or not related;
 - ii. Individuals who were employed by SingSaver Pte. Ltd., whether in a permanent or contract capacity, at any point in the 12 months prior to the start of the Promotion Period; and
 - iii. All employees of any agencies and/or service providers engaged by SingSaver (including but not limited to advertising agencies, promotion agencies, printing companies, event management agencies and any persons assisting or who are involved in the Promotion) and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, cohabitation or other family extension, and any other persons residing at the same household whether or not related.
- c. SingSaver reserves the right to disqualify a participant from participating in this Promotion if he/she is not a Resident of Singapore or falls under one of the above categories.

8. General Promotion Terms and Conditions

- a. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. The Product Provider shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Promotion Reward.
- b. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- c. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Promotion, these Terms and Conditions shall prevail.
- d. Eligible Customers agree and consent to allow their application reference number, names and likenesses in the form of images or photographs to be used for publicity reasons. SingSaver reserves the rights to publish photograph(s) and/ or statements from the Eligible Customers without further compensation except where prohibited by law.
- e. In the event of any disputes, SingSaver reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
- f. SingSaver reserves the right to amend these Terms and Conditions at any time, including to change the Eligible Products, Promotion Period, the Promotion Reward or date of the fulfillment of the claim if the launch of the Promotion is delayed and shall have no liability for the same.
- g. SingSaver shall have no legal liability relating to any aspects of the Promotion Reward including but not limited to their delivery.
- h. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.
- i. 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.
- j. 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.
- k. Eligible Customers who provide inaccurate, incorrect or false 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.
- l. Any queries regarding the Promotion (including for rewards notifications) received more than 6 months after the end of the Promotion Period will not be responded to.
- m. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

- n. 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).
- o. By agreeing to the terms and conditions of this Promotion, Eligible Participants agree to receive (i) communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, and (ii) direct marketing including personal finance news and exclusive offers by email and other electronic means from SingSaver and its affiliates, each in accordance with SingSaver's [Privacy Policy](#).
- p. By applying for an Eligible Product as part of this Promotion, an Eligible Customer agrees and consents to:
 - i. SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the Eligible Product, in accordance with SingSaver's [Privacy Policy](#);
 - ii. SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's [Privacy Policy](#); and
 - iii. the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for an Eligible Product in connection with the Promotion. including whether or not said application has not been cancelled and whether the participant has fulfilled all the conditions required to receive the Promotion Reward (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Promotion Reward.
- q. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to their credit and risk processing criteria. Participation in this Promotion does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.
- r. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a result of their participation in this Promotion. By participating in this Promotion, Eligible Customers release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.
- s. 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 reward, are the property of their respective owners (with the exception that, as between an Eligible Customer and SingSaver, all intellectual property rights in any documents, images or photos submitted to take part in the Promotion will become the property of SingSaver and can be used by SingSaver in its absolute discretion). SingSaver and the Product Providers are not providing any financial advice, endorsements or sponsorships to their products or services.
- t. 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.

- u. 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.