

Terms and Conditions of SingSaver x 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, 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. 09 October - 31 October 2024, 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 set out below:

- i. Be a Singapore Resident who does not have any 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 the Longbridge SG Account, deposit assets of at least SGD 2,000 into the Longbridge SG Account and ensure the assets remain in the Longbridge SG Account for 30 days.

For the avoidance of doubt, to qualify as an "Eligible Customer", a user is only required to fund the Longbridge 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 Long Bridge Securities Pte. Ltd (“Longbridge SG”).

6. Promotion Rewards

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

- Apple AirPods 4 (worth S\$199); or
- S\$180 Shopee Voucher,
- S\$180 eCapita Voucher^{^*~}

SingSaver Exclusive ONLY for Eligible New Longbridge SG Customers who fund at least S\$ 2K into their Longbridge SG Account
09 October - 31 October 2024 (dates inclusive)
Apple AirPods 4 (without Noise Cancellation) (worth S\$199) OR S\$180 Shopee Voucher ^{^*} OR S\$180 eCapita Voucher ^{^*~}
<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 and maintain the funds for 30 days.</i>

Table 1

[^]Rewards will be fulfilled by SingSaver.

^{*}Stackable with Longbridge's BAU welcome offer

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

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

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

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, has never submitted any brokerage account application to Longbridge SG.

9. 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, eCapita), 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 (in this case Longbridge SG). 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 Longbridge 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).

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 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, 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.