

SingSaver Home Insurance Rewards for December 2022

Terms and Conditions

Contents

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Terms and Conditions of SingSaver MSIG Home Insurance Promotion (the “Promotion”)

Enjoy 20% off and S\$10 via PayNow for MSIG Home Insurance when you purchase NOW! Valid 1 Dec 2022 till 3 Jan 2023.

1. This Promotion is organized by SingSaver Pte. Ltd. (“**SingSaver**”).
2. Customers who successfully apply for **MSIG Enhanced HomePlus** via the **SingSaver MSIG Home Insurance Promotion** during the Promotion Period and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).
3. **Promotion Period**
1 December 2022 – 3 January 2023, both days inclusive, unless otherwise stated.
4. **Product Provider**
For the purposes of the Promotion, the Product Provider is **MSIG Insurance (Singapore) Pte Ltd** (“MSIG Insurance”).
5. **Eligible Products**
 - MSIG Enhanced HomePlus (NEW TO MSIG) (the “**Eligible Product**”)
 - MSIG Enhanced HomePlus (RENEWALS) (the “**Eligible Product**”)
6. All queries regarding the Eligible Product, including but not limited to application status and the Eligible Product itself should be directed to the Product Provider.
7. **Eligible Customers**
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 an Eligible Customer who is a Resident of Singapore;
 - ii. Submit an application for an Eligible Product 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) within 14 days after completing their application for the Eligible Product;
 - iv. Have their application for the Eligible Product approved by the Product Provider and ensure payment for the Eligible Product is successfully made by **3 January 2023**, where the approval given is final and unconditional.
8. **Promotion Rewards**
Eligible Customers who fulfill the conditions above will be able to qualify for the applicable Promotion Reward set out below, subject to availability.
 - i. **Promotion Reward: S\$10 Cash via PayNow**
 - ii. If 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.
 - iii. The Promotion Reward cannot be combined with any other SingSaver offers. Eligible Customers shall not be entitled to receive other rewards from SingSaver in relation to the same application for the Eligible Product, if any.
 - iv. 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.
 - v. Eligible Customers must ensure that the Eligible Product is valid and in good standing (not canceled, whether freelooked or otherwise) at the point of fulfillment of the Promotion Reward. SingSaver reserves the right to retract, seek the return of and/or otherwise cancel the Promotion Reward if the Eligible Customer cancels (including via any freelook option) the Eligible Product less than 150 days after (i) applying for the Eligible Product or (ii) submitting the SingSaver Rewards Redemption Form, whichever is later.
 - vi. 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/manufacture of the Promotion Reward.
 - vii. Where a Promotion Reward is available in multiple colors or other cosmetic variations, Eligible Customers will not be able to select a color and will receive one at random.
 - viii. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
9. **Additional Requirements**
The SingSaver General Promotion Terms and Conditions apply to this Promotion

Terms and Conditions of SingSaver TIQ Home Insurance Promotion (the “Promotion”)

Use promo code **TIQSINGSAVER** to get **25% off and Up to S\$50 PayNow** when you apply. Valid till **31 Dec 2022**. Plus win up to **\$8,000 worth of prizes in TIQ Lucky Draw** (for purchase 1 Nov to 31 Dec 2022). [T&Cs apply](#).

1. This Promotion is organized by SingSaver Pte. Ltd. (“**SingSaver**”).
2. Customers who successfully apply for **TIQ Home Insurance** via the **SingSaver TIQ Home Insurance Promotion** during the Promotion Period and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).
3. **Promotion Period**
1 December 2022 – 31 December 2022, both days inclusive, unless otherwise stated.
4. **Product Provider**
For the purposes of the Promotion, the Product Provider is **ETIQA INSURANCE PTE. LTD. (“Etiqua Insurance”)**.
5. **Eligible Products**
TIQ Home Insurance (the “**Eligible Product**”)
6. All queries regarding the Eligible Product, including but not limited to application status and the Eligible Product itself should be directed to the Product Provider.
7. **Eligible Customers**
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 an Eligible Customer who is a Resident of Singapore;
 - ii. Submit an application for an Eligible Product 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) within 14 days after completing their application for the Eligible Product;
 - iv. Have their application for the Eligible Product approved by the Product Provider and ensure payment for the Eligible Product is successfully made by **31 December 2022**, where the approval given is final and unconditional.

8. Promotion Rewards

Eligible Customers who fulfill the conditions above will be able to qualify for the applicable Promotion Reward set out below, subject to availability.

i. Promotion Reward:

Type of Plan	PayNow Rewards Value (S\$)
1 Years	\$5 PayNow Rewards
3 Years	\$20 PayNow Rewards
5 Years	\$50 PayNow Rewards

- ii. If 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.
- iii. The Promotion Reward cannot be combined with any other SingSaver offers. Eligible Customers shall not be entitled to receive other rewards from SingSaver in relation to the same application for the Eligible Product, if any.
- iv. 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.
- v. Eligible Customers must ensure that the Eligible Product is valid and in good standing (not canceled, whether freelooked or otherwise) at the point of fulfillment of the Promotion Reward. SingSaver reserves the right to retract, seek the return of and/or otherwise cancel the Promotion Reward if the Eligible Customer cancels (including via any freelook option) the Eligible Product less than 150 days after (i) applying for the Eligible Product or (ii) submitting the SingSaver Rewards Redemption Form, whichever is later.

- vi. 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 Reward.
- vii. Where a Promotion Reward is available in multiple colors or other cosmetic variations, Eligible Customers will not be able to select a color and will receive one at random.
- viii. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

9. Additional Requirements

The SingSaver General Promotion Terms and Conditions apply to this Promotion.

Terms and Conditions of SingSaver AIG Home Insurance Promotion

10th October 2022 – 31st Dec 2022

Get up to a \$100 PayNow Reward when you apply for selected AIG Home Insurance policies.

Promotion Terms and Conditions

Eligibility

1. The “AIG Home Insurance Promotion” (“Promotion”) will run from **10th October 2022 to 31st December 2022**, both days inclusive (“Promotion Period”).
2. This Promotion is organised by SingSaver Pte Ltd (“SingSaver”) and AIG Asia Pacific Insurance Pte. Ltd. (“AIG”) and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits (each an “Eligible Participant”). SingSaver and AIG reserve all rights to reject any Reward (defined below) redemption submissions if the participant is not a resident of Singapore.
3. By participating in this Promotion, each Eligible Participant agrees to be bound by these terms and conditions.
4. An Eligible Participant who completes the following steps during the Promotion Period, shall be entitled to receive the reward (“Reward”) as set out in Table 1 below:
 - a. The Eligible Participant must successfully complete an online purchase of any of the selected AIG Home Insurance policies through the SingSaver Website (<https://www.singsaver.sg>) (each an “Eligible Policy”). For avoidance of doubt, AIG Home Insurance policies purchased through other channels will not be eligible for this Promotion. The list of Eligible Policies is set out in Table 1 below.

Table 1: Eligible AIG Home Insurance Policies

Provider	Eligible Home Insurance Policies	Reward per policy
AIG	5-year Enhanced Public Housing Contents Insurance	\$50 Cash via PayNow
AIG	3-year Homes Complete	\$100 Cash via PayNow
AIG	Homes Advantage Package	\$100 Cash via PayNow

- b. Once AIG has informed the Eligible Participant of the successful purchase of an Eligible Policy, the Eligible Participant must complete the SingSaver Rewards redemption process as set out below:
 - i) Eligible Participants must enter their email addresses on the “Register for your reward before you go!” webpage on the SingSaver website. Eligible Participants who have done so, will receive a Rewards redemption email from SingSaver (“Rewards Redemption Email”).
 - ii) The Rewards Redemption Email will provide the Eligible Participants with a link to the SingSaver Rewards Redemption Form which must be completed and submitted by the Eligible Participant by 14th January 2023 23:59SGT.
 - iii) Eligible Participants who submit SingSaver Rewards Redemption Forms after the period specified in 4(d)(ii) above or that are incomplete or that contain invalid fields / information will not be eligible to receive the Reward. For the avoidance of doubt:
 - I. Eligible Participants must include the correct policy number of the Eligible Policy (Refer to policy number format).
 - II. Eligible Participants must ensure that the mobile telephone number provided in the Rewards Redemption Form is the correct mobile telephone number linked to their registered PayNow account.

- III. Eligible Participants consent to receive the Reward via the registered PayNow mobile number provided in the SingSaver Rewards Redemption Form.
- IV. Once submitted, the mobile telephone numbers provided by Eligible Participants cannot be amended.
- V. Rewards will not be re-issued to Eligible Participants who have provided inaccurate mobile telephone numbers.

Rewards Redemption

- 5. For the avoidance of doubt, each Eligible Participant is only entitled to receive one Reward for each Eligible Policy purchased.
- 6. The Reward will be issued to each Eligible Participant via PayNow to the Eligible Participant's mobile telephone number provided in the SingSaver Rewards Redemption Form within 120 to 150 days after the date of submission of the SingSaver Rewards Redemption Form.
- 7. Eligible Participants will receive a Rewards Notification Email from SingSaver confirming the disbursement of the Reward ("Confirmation Email") to the email address provided in the Rewards Redemption Form within 120 to 150 days after the date of completion of the Rewards Redemption Form. If the Eligible Participant fails to receive a Confirmation Email from SingSaver more than 150 days after the date of completion of the Rewards Redemption Form, the Eligible Participant may contact info@singsaver.com.sg for further assistance.

General

- 8. 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.
- 9. This Promotion cannot be combined with any other offers or discounts offered by either SingSaver or AIG. The Eligible Participant shall not be entitled to receive any other rewards in relation to the same application for the Eligible Policy, if any.
- 10. By applying for an Eligible Policy as part of this Promotion, you consent to:
 - i. SingSaver sending the information provided in the SingSaver Rewards Redemption Form to AIG to facilitate the redemption of the Reward, in accordance with SingSaver's [Privacy Policy](#);
 - ii. AIG informing SingSaver of the status of your application, including but not limited to whether your application is successful; and
 - iii. SingSaver sending relevant information provided in the SingSaver Rewards Redemption Form to SingSaver's promotion partners (e.g PayNow) to facilitate your redemption of the Reward, in accordance with SingSaver's [Privacy Policy](#).
- 11. SingSaver and AIG reserve the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Rewards 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 of AIG's and/or SingSaver's processes, or website). Where SingSaver or AIG suspects a participant is participating in any form of unlawful activity or fraud, SingSaver and AIG reserve the right to report such activity or suspicions to the police or relevant authorities.
- 12. 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.
- 13. Final approval of the Eligible Policy is determined by AIG in its absolute discretion and may be subject to its credit and risk processing criteria. Participation in this Promotion does not guarantee the approval of any Eligible Policy applied for. SingSaver does not guarantee the approval of any Eligible Policy applied for.
- 14. SingSaver and AIG accept no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Participants as a result of their participation in this Promotion. By participating in this Promotion, Eligible Participants release SingSaver and AIG and their respective agents from all liability, including, without limitation, with respect to this Promotion and the Reward.

15. SingSaver and AIG's decision on all matters relating to the Promotion will be final and binding on all parties.
16. Neither SingSaver nor AIG are responsible for any SingSaver Rewards Redemption Form or information not being received. SingSaver and AIG assume no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication, which may result in any policy not being purchased during the Promotion Period. Any correspondence on missing and/or delayed applications / submissions shall not be reviewed or responded to by SingSaver and/or AIG.
17. Unless otherwise stated, all Rewards are strictly not exchangeable for cash or other rewards. SingSaver and AIG shall have no legal liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.
18. SingSaver and AIG may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason. SingSaver and AIG reserve the final right to change or vary the Reward at any time and without prior notice.
19. 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](#).
20. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).
21. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore. The Courts of Singapore shall have exclusive jurisdiction over any disputes arising from this Promotion and these Terms and Conditions, including the validity and enforceability thereof
22. AIG's Enhanced Public Housing Contents Insurance is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for these policies is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).
23. The statement below is applicable to individual policyholders only: AIG's Homes Advantage Package and Homes Complete are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for these policies is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).

SingSaver General Promotion Terms and Conditions

General Reward Terms

1. "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.
2. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:
 - 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
 - acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
3. Where the Promotion Reward is through PayNow, Eligible Customers:
 - are required to have a PayNow account;
 - consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;
 - 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;
 - 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
 - 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.
4. 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.
5. 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.
6. The redemption process may take at least 120-150 days starting from the date on which the SingSaver Rewards Redemption Form, depending on the actual situation regarding approval for the Eligible Product, transaction status or other factors that may affect eligibility for the Promotion Reward.
7. 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.
8. 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.
9. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
10. 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.
11. 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.
12. 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.

13. 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.
14. 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.
15. 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.
16. 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.
17. 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.
 - Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.
18. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.
19. 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.
20. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.
21. 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).
22. 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](#).
23. By applying for an Eligible Product as part of this Promotion, an Eligible Customer agrees and consents to:
 - 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](#);
 - 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
 - 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 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.

24. 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.
25. 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.
26. 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.

Appendix

As a reference, here's what we need when you fill in your Rewards Redemption Form for this Promotion:

Insurance Policy Sample Format

Home Insurance

Insurance Company	Correct Policy Number Format Examples
MSIG	B xxxxxxxxx QHE
Etiqa	Hxxxxxx or Fxxxxxx
AIG	722xxxxxx