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Terms and Conditions of SingSaver Exclusive Best Price Travel Insurance Campaign - Lucky Draw (the “Promotion”)

1. Customers who successfully apply for participating travel insurance products during the Promotion Period and complete the requirements set out herein will have a chance to receive a Lucky Draw Gift (each as defined herein).
2. Customers who successfully apply for participating travel insurance products from MSIG Insurance (as specified in Clause 5(a) herein) between 16 May and 12 June 2023 (dates inclusive) and complete the requirements set out herein will receive an Airalo E-SIM in addition to a chance to receive a Lucky Draw Gift.
3. **Promotion Period**
 - a. 8 May 2023 – 31 July 2023, both days inclusive, unless otherwise stated.

4. Eligible Customers

In order to be eligible for one (1) chance to receive a Lucky Draw Gift and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

- a. Be a Resident of Singapore;
- b. Create or have a SingSaver account on the SingSaver Website;
- c. Submit an application for an Eligible Product through SingSaver as a main policyholder/policyowner 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. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address used to create the SingSaver account) within 14 days after completing their application for the Eligible Product;
- e. Have their application for the Eligible Product approved by the Product Provider on or before the Eligible Product Approval Date specified in Clause 7, where the approval given is final and unconditional;
- f. Fulfil the applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 7 below;
- g. Have booked flight tickets in accordance with the terms set out in Clause 6(c); and
- h. Maintain the Eligible Product in a valid state and not cancel nor be refunded for the Eligible Product prior to the Draw Date.

5. Product Providers and Eligible Products

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

Product Provider	Eligible Product
MSIG Insurance	Single Trip
	Annual Trip
Starr Insurance Singapore	Single Trip
	Annual Trip
Etiqa Insurance	Single Trip
	Annual Trip

FWD Singapore	Single Trip
	Annual Trip
Allianz Insurance Singapore	Single Trip
	Annual Trip
AIG Asia Pacific Insurance	AIG Travel Guard Direct Single Trip
	AIG Travel Guard Direct Annual Trip

- a. 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.
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.

6. Conduct of Lucky Draw and Lucky Draw Gifts

- a. A total of twelve (12) Eligible Customers will be selected as lucky draw winners at the end of the Promotion (“Winners”). One (1) Eligible Customer who has submitted the SingSaver Reward Redemption Form during each week of the Promotion Period (i.e between 8 -14 May, 15-21 May and so on, based on SingSaver’s internal records) and subsequently completed the steps set out in Clause 3 will be selected as a Winner. Winners will be drawn randomly on 6 October 2023 at the SingSaver office located at 70 Shenton Way, #18-15, Eon Shenton, Singapore 079118, at 12pm (the “Draw Date”).
- b. Unless SingSaver notifies otherwise, the Draw will be conducted in the presence of external auditors on the above Draw Date (or on such other date as SingSaver may determine at its sole and absolute discretion) at 70 Shenton Way #18-15, Eon Shenton, Singapore 079118 or at such venue as may be determined by SingSaver.
- c. Eligible Customers who fulfil the conditions specified in Clause 3 will have one (1) entry to the lucky draw per Eligible Product applied for to receive the following Lucky Draw Gift as set out below:
- i. Reimbursement of flight tickets (up to a maximum of SGD2,000) by SingSaver.
 1. Winners may only claim for flight tickets in relation to a maximum of one (1) trip during the Travel Period (i.e one set of round trip flight tickets, including any layovers).
 2. Flight tickets redeemed using the Lucky Draw Gift must have travel dates between 8 May 2023 and 30 September 2023, dates inclusive (the “Travel Period”). SingSaver reserves the right in its sole discretion to reject redemption of the Lucky Draw Gift or reimbursement of the flight tickets purchased by the Winner if the travel dates are not within the Travel Period (regardless of whether or not the flight tickets were initially purchased for flights during the Travel Period).
 3. For the avoidance of doubt, Winners may be reimbursed for the purchase of flight tickets for other passengers on the same trip without limitation to the number of passengers (subject to the monetary cap of SGD2,000 and the Travel Period restrictions), but the reimbursement process (via redemption of the Lucky Draw Gift) must be done by the Winner. Winners may not reimburse flight tickets solely for other individuals (i.e the other flight tickets reimbursed must be in addition to the Winner’s flight tickets). Where a Winner is claiming reimbursement for additional flight tickets for other passengers, the additional flight tickets must be for the same flights on the same travel dates.

4. The Lucky Draw Gift is non-transferrable and cannot be redeemed by an individual other than the Winner. The Lucky Draw Gift may not be refunded, exchanged for cash or any other form of compensation, whether monetary or otherwise.
 5. Reimbursement is subject to Winners providing adequate and sufficient proof of purchase of flight tickets (e.g invoices or receipts) to SingSaver within one (1) month of being notified that they are a Winner to verify travel by the Winner during the Travel Period. SingSaver reserves the right to reject redemption of the Lucky Draw Gift or reimbursement of flight tickets purchased by the Winner if the Winner does not provide, in SingSaver's sole opinion, sufficient proof of purchase of the eligible flight tickets, within the specified timeframe.
 6. SingSaver reserves the right to draw a replacement Winner in the event that the original Winner's reimbursement claim is rejected by SingSaver pursuant to Clauses 5(c)(i)(2) or (5).
 7. Redemption of the Lucky Draw Gift must be made on or before 11 November 2023. Winners who have not redeemed their Lucky Draw Gift on or before this date are deemed to have forfeit the Lucky Draw Gift in accordance with Clause 8(e).
- ii. Winners must have not cancelled the Eligible Product applied for prior to the Draw Date. SingSaver reserves the right to, in its discretion, select a replacement Winner in the event that the initial selected Winner is found to have cancelled their Eligible Product or otherwise received a refund from the Product Provider.
 - iii. Winners will receive a lucky draw gift notification email from SingSaver confirming the lucky draw gift (Confirmation Email") to the email address provided in the Reward Redemption Form by 11 October 2023.
 - iv. Reimbursements of flight tickets will be issued to Winners via PayNow. Winners acknowledge that:
 1. they are required to have a PayNow account;
 2. they are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;
 3. they consent to receive any applicable Lucky Draw Gift for this Lucky Draw via the registered PayNow mobile number provided in the Reward Redemption Form;
 4. once submitted, the mobile number provided by the Winner in the Reward Redemption Form cannot be amended; and
 5. SingSaver shall have no obligation to re-issue the Lucky Draw Gift to customers who have provided inaccurate phone numbers. Participants are fully responsible for ensuring that the mobile number submitted is accurate.
 - v. Winners who fail to receive a lucky draw gift notification email from SingSaver by the date stated under 5c(iii) may contact info@singsaver.com.sg for further assistance.
- d. The submission of a SingSaver Rewards Redemption Form does not automatically entitle an Eligible Customer to receive a Lucky Draw Gift.
 - e. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
 - f. 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.
 - g. For the avoidance of doubt, each Eligible Customer may only win a maximum of one (1) Lucky Draw Gift, even if the Eligible Customer applies for more than one Eligible Product (and thus has more than one entry to the Lucky Draw) and is selected as a Winner more than once.
 - h. If SingSaver becomes aware that a single Eligible Customer is redeeming or attempting to redeem multiple Lucky Draw Gifts, the Eligible Customer will only receive one (1) Lucky Draw Gift, even if the Eligible Customer has two separate entries selected as winning entries.

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- i. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer has more than one valid entry selected as a winning entry or is otherwise subsequently disqualified.
- j. SingSaver is not associated with the provider of the Lucky Draw Gift(s) and is not responsible for any issues related to usage of the Lucky Draw Gift(s). Any enquiries regarding the Lucky Draw Gift(s) should be directed to the provider/manufacturer of the Lucky Draw Gift.
- k. For the avoidance of doubt, participation in this Promotion does not preclude Eligible Customers (including Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Promotion.

7. Airalo E-SIM for MSIG customers

- a. Eligible Customers who (i) successfully apply for a MSIG travel insurance product as set out in Clause 5(a) available on the SingSaver Website between 16 May and 12 June 2023, and (ii) complete the steps set out in Clauses 4(a), (b), (c) and (e) will receive an Airalo E-SIM (with credit value SGD \$6.70) (the "Airalo E-SIM"), subject to availability, in addition to their entry to the Lucky Draw.
- b. Eligible Customers will receive one (1) Airalo E-SIM per travel insurance policy successfully applied for via SingSaver (i.e Eligible Customers may receive more than one (1) Airalo E-SIM).
- c. In the event that the Airalo E-SIM is not available from SingSaver's suppliers or can no longer be purchased from official channels, SingSaver reserves the right to replace the Airalo E-SIM with an alternative.
- d. SingSaver is not associated with the provider/manufacturer of the Airalo E-SIM and is not responsible for any issues related to usage of the Airalo E-SIM. Any enquiries regarding the Airalo E-SIM should be directed to the provider/manufacturer of the Airalo E-SIM.
- e. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- f. The Airalo E-SIM is not a physical reward. Eligible Customers:
 - i. will receive an email from SingSaver confirming the redemption details for the Airalo E-SIM (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
 - ii. acknowledge and agree that Airalo E-SIMs remaining unclaimed after the collection period stated in the Reward Notification Email (i.e 9 August 2023) will be forfeited.
 - iii. SingSaver will aim to send across the promo code for Airalo eSIM to users within 2 working days of sign up.

8. Airalo E-SIM for AIG customers

- a. Eligible Customers who (i) successfully apply for a AIG travel insurance product as set out in Clause 5(a) available on the SingSaver Website between 19 May and 16 June 2023, and (ii) complete the steps set out in Clauses 4(a), (b), (c), (d) and (e) will receive an Airalo E-SIM, subject to availability, in addition to their entry to the Lucky Draw.
- b. Eligible Customers will receive one (1) Airalo E-SIM per travel insurance policy successfully applied for via SingSaver (i.e Eligible Customers may receive more than one (1) Airalo E-SIM).
- c. In the event that the Airalo E-SIM is not available from SingSaver's suppliers or can no longer be purchased from official channels, SingSaver reserves the right to replace the Airalo E-SIM with an alternative.
- d. SingSaver is not associated with the provider/manufacturer of the Airalo E-SIM and is not responsible for any issues related to usage of the Airalo E-SIM. Any enquiries regarding the Airalo E-SIM should be directed to the provider/manufacturer of the Airalo E-SIM.

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- e. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- f. The Airalo E-SIM is not a physical reward. Eligible Customers:
 - i. will receive an email from SingSaver confirming the redemption details for the Airalo E-SIM (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
 - ii. acknowledge and agree that Airalo E-SIMs remaining unclaimed after the collection period stated in the Reward Notification Email (i.e 9 August 2023) will be forfeited.
- g. SingSaver will aim to send across the promo code for Airalo to users within 2 working days of confirming eligibility from the Product Provider, but shall have no liability to the Eligible Customer if it is unable to do so.

9. Airalo E-SIM for FWD customers

- a. Eligible Customers who (i) successfully apply for a FWD travel insurance product as set out in Clause 5(a) available on the SingSaver Website between 2 June and 2 July 2023, and (ii) complete the steps set out in Clauses 4(a), (b), (c), (d) and (e) will receive an Airalo E-SIM, subject to availability, in addition to their entry to the Lucky Draw.
- b. Eligible Customers will receive one (1) Airalo E-SIM per travel insurance policy successfully applied for via SingSaver (i.e Eligible Customers may receive more than one (1) Airalo E-SIM).
- c. In the event that the Airalo E-SIM is not available from SingSaver’s suppliers or can no longer be purchased from official channels, SingSaver reserves the right to replace the Airalo E-SIM with an alternative.
- d. SingSaver is not associated with the provider/manufacture of the Airalo E-SIM and is not responsible for any issues related to usage of the Airalo E-SIM. Any enquiries regarding the Airalo E-SIM should be directed to the provider/manufacture of the Airalo E-SIM.
- e. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- f. The Airalo E-SIM is not a physical reward. Eligible Customers:
 - i. will receive an email from SingSaver confirming the redemption details for the Airalo E-SIM (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
 - ii. acknowledge and agree that Airalo E-SIMs remaining unclaimed after the collection period stated in the Reward Notification Email (i.e 9 August 2023) will be forfeited.
- g. SingSaver will aim to send across the promo code for Airalo to users within 2 working days of confirming eligibility from the Product Provider, but shall have no liability to the Eligible Customer if it is unable to do so.

10. 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 (“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 and select a replacement Winner if he/she is not a Resident of Singapore or falls under one of the above categories.

11. Specific Product Requirements

- a. Where the Eligible Product is an insurance product, the Eligible Customer must successfully make payment of the premium for the Eligible Product and that the particular product is not freeloop/ cancelled at the point of redemption. Please refer to the following for additional details:
 - i. [SingSaver Travel Insurance Rewards Promotion Terms and Conditions](#)
- b. Please refer to the details contained in each Product Provider’s individual terms and conditions in the SingSaver Rewards Promotion Terms and Conditions for additional eligibility requirements specific to each Product Provider.

12. Lucky Draw Gift Fulfilment Terms

- a. Winners will be announced on SingSaver’s blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 11 October 2023.
- b. Winners will be contacted via email with details on how to redeem the Lucky Draw Gift within 1 week after the date of the lucky draw (6 October 2023). Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
- c. SingSaver shall endeavour to ensure that Winners will receive their Lucky Draw Gift within two (2) weeks after submitting proof of their eligible flight tickets(?) to SingSaver, but shall have no liability if fulfilment cannot be completed by this date.
- d. Winners 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 Winner.
- e. SingSaver reserves the right to reject any Lucky Draw Gift Redemption if the Eligible Product application is found to have been made via other channels, made outside of the Promotion Period, 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 new Winner or otherwise dispose of the Lucky Draw Gift as it sees fit.
- e. Any Lucky Draw Gift(s) not claimed on or before 11 November 2023 shall be forfeited without any liability on the part of SingSaver to the Winner, and the unclaimed Lucky Draw Gift(s) may be used by SingSaver for future marketing or promotional offers related to SingSaver’s business activities. Any Winner whose Lucky Draw Gift has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- f. Lucky Draw Gifts are subject to availability. SingSaver reserves the final right to change the Lucky Draw Gifts without prior notice and reserves the right to replace any Lucky Draw Gift with alternatives of similar value.

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- a. By accepting any Lucky Draw Gift, Winners agree to hold harmless, defend and indemnify SingSaver from and against any and all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the Lucky Draw Gift.

13. General Promotion Terms and Conditions

- a. For the purposes of this Clause 11, “**Reward**” shall include the Lucky Draw Gifts and Airalo E-Sim, as applicable.
- b. 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.
- c. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- d. Eligible Customers agree and consent to allow their application reference number, names and likenesses in the form of images or photographs to be used for publicity reasons. SingSaver reserves the rights to publish photograph(s) and/ or statements from the Winners without further compensation except where prohibited by law.
- e. In the event of any disputes, SingSaver reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
- f. SingSaver reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period or date of the lucky draw if the launch of the Promotion is delayed and shall have no liability for the same.
- g. 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.
- h. Rewards are not replaceable, 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 legal liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.
- i. 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.
- j. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive their Reward, even if they fulfil all other conditions. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- k. 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 Rewards.
- l. Eligible Customers who qualify to receive the Rewards will receive a rewards notification from SingSaver confirming the redemption details within four (4) calendar months from the date of completion of all requirements set out in Clause 3 above, unless otherwise stated.
 - i. Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

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- m. 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.
- n. In the event that delivery of the Reward is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Reward(s).
- o. 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).
- p. 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](#).
- q. 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 Rewards, in accordance with SingSaver's [Privacy Policy](#); and
 - iii. the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for an Eligible Product in connection with the Promotion. including whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Rewards (including policy status, if necessary), for the purposes of verifying a participant's eligibility for the Rewards.
- r. 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.
- s. 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, including circumstances which may limit an Eligible Customer's ability to participate in the Promotion (including but not limited to technical hardware or software failures of any kind, lost or unavailable network connections or failed, incomplete, garbled or delayed electronic transmission). 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 Rewards.
- t. 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.
- u. SingSaver and the Product Providers will not take any responsibility in case of any event that may prevent a participant from participating in the Promotion or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.
- v. SingSaver and the Product Providers shall not be responsible or liable for any claims of loss or damage including loss of business, revenue or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with an Eligible Customer's participation in the Promotion.