

Terms and Conditions of SingSaver Seedly Travel Insurance Promotion - Seedly Travel Insurance Klook Voucher Lucky Draw (the “Lucky Draw”)

1. This Lucky Draw is organised by SingSaver Pte. Ltd. (“**SingSaver**”).
2. Customers who successfully apply for a Seedly Travel Insurance product via SingSaver 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).

3. Promotion Period

9 November 2023 - 31 December 2023, both days inclusive, unless otherwise stated.

4. Eligible Customers

In order to be eligible for a 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/ policy owner during the Promotion Period;
- 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 and ensure payment for the Eligible Product is successfully made by 30 November 2023, where the approval given is final and unconditional; and
- f. 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 Lucky Draw, Product Providers and Eligible Products are as follows:

Product Provider	Eligible Product
HL Assurance Pte. Ltd.	Seedly Travel Insurance Safe
	Seedly Travel Insurance Secure

- 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 Lucky Draw.
- b. For the purposes of these Terms and Conditions, “Product Provider” shall mean HL Assurance Pte. Ltd. Seedly Travel Insurance is underwritten by HL Assurance Singapore Pte. Ltd.
- c. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to SingSaver Insurance Brokers Pte Ltd or the Product Provider.
- d. SingSaver Insurance Brokers Pte. Ltd is a licensed and authorised insurance broker regulated by the Monetary Authority of Singapore (MAS). SingSaver Insurance Brokers Pte. Ltd. is a wholly owned subsidiary of SingSaver. Seedly Pte. Ltd. and SingSaver Pte. Ltd. are not regulated by MAS. Seedly, SingSaver and SingSaver Insurance Brokers Pte Ltd are all part of the [MoneyHero Group](#).

6. Conduct of Lucky Draw

- a. One Eligible Customer who submits the SingSaver Rewards Redemption Form (and subsequently completes all other steps as set out in Clause 4 above), based solely on SingSaver's internal records, will be randomly selected as the lucky draw winner (the "**Winner**"). The Winner will be randomly selected by SingSaver based on the above criteria on 31 Jan 2024 at the SingSaver office located at 70 Shenton Way, #18-15, Eon Shenton, Singapore 079118, at 3PM (the "**Draw Date**").
- b. Eligible Customers who fulfil the conditions specified in Clause 4 will have one entry to the lucky draw per Eligible Product applied for, to receive Klook Vouchers worth a total of S\$600 (the "Lucky Draw Gift")
 - i. The Lucky Draw Gift can only be used when making a purchase via Klook Singapore (<https://www.klook.com/en-SG/>).
 - ii. Any references to flight tickets and their prices in marketing materials relating to this Lucky Draw are an estimation of return flight ticket prices only. The Winner is responsible for purchasing and booking their own flight tickets via Klook using the Lucky Draw Gift, should they wish to do so.
 - iii. The Lucky Draw Gift is subject to the terms and conditions of the vouchers' merchant. Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. The supplier of Promotion Reward(s) reserves the right to change, cancel, terminate or suspend the order for Promotion Reward(s) or other Rewards or any part thereof or any part of the applicable Terms and Conditions from time to time with or without prior notice. 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 the Lucky Draw Gift. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.
- c. The submission of a SingSaver Rewards Redemption Form does not automatically entitle an Eligible Customer to receive a Lucky Draw Gift.
- d. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- e. 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.
- f. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer is subsequently disqualified.
- g. For the avoidance of doubt, participation in this Lucky Draw does not preclude Eligible Customers (including Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Lucky Draw.
- h. SingSaver reserves the right to (i) conduct know-your-customer, sanctions and other due diligence checks on the Winner for the purposes of complying with SingSaver's internal anti-money laundering policies and procedures and applicable laws, and (ii) select an alternative Winner if SingSaver reasonably believes that distribution of the Lucky Draw Gift to such Winner would be in breach of SingSaver's anti-money laundering policy or any applicable laws.

7. Lucky Draw Gift Fulfilment Terms

- a. Winners will be announced on <https://www.singsaver.com.sg/blog/giveaway-and-competition-winners> by 6 Feb 2024.
- b. Winners will be contacted via email at the email address provided in the SingSaver Reward Redemption Form with details on how to redeem the Lucky Draw Gift within 1 week after the Draw Date (the "**Lucky Draw Notification Email**"). Winners are encouraged to check spam/junk folders for the Lucky Draw Notification Email as there may be accidental redirects by the email client. Winners who do not receive the Lucky Draw Notification Email may contact info@singsaver.com.sg for further assistance.
- c. SingSaver shall endeavour to ensure that Winners will receive their Lucky Draw Gift within 2 months after the

Draw Date and after being notified of how to redeem the Lucky Draw Gift, but shall have no liability if fulfilment cannot be completed by this date.

- d. Winners will not be contacted further if 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 Lucky Draw, or non-compliant with these Lucky Draw 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.
- f. Any Lucky Draw Gift(s) not claimed more than 2 months after announcement of the Winners 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 customer whose Lucky Draw Gift has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- g. In the event that delivery of the Lucky Draw Gift(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Lucky Draw Gift(s).
- h. By accepting any Lucky Draw Gift, Winners agree to hold harmless, defend and indemnify SingSaver from and against 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.

8. 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 Lucky Draw:
 - 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, co-habitation 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 Lucky Draw) 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 Lucky Draw if he/she is not a Resident of Singapore or falls under one of the above categories.

9. General Lucky Draw Terms and Conditions

- a. By participating in this Lucky Draw, Eligible Customers agree to be bound by these Terms and Conditions.
- b. This Lucky Draw is organised by SingSaver Pte. Ltd. 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 Lucky Draw and/or the Lucky Draw Gifts.
- c. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Lucky Draw, 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 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 Lucky Draw is delayed and shall have no liability for the same.
- g. Lucky Draw Gifts are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Lucky Draw are available while stock lasts. Eligible Customers are responsible for checking the quality of the Lucky Draw Gifts at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Lucky Draw Gifts including but not limited to their quality, supply, delivery and maintenance.
- h. By participating in this Lucky Draw, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Lucky Draw and they will not use this Lucky Draw 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. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Lucky Draw Gift, even if they fulfil all other conditions. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- j. 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 Lucky Draw Gift.
- k. Any queries regarding the Lucky Draw (including for rewards notifications) received more than 6 months after the end of the Promotion Period will not be responded to.
- l. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Lucky Draw Gift(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).
- m. By agreeing to the terms and conditions of this Lucky Draw, 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](#).
- n. By applying for an Eligible Product as part of this Lucky Draw, 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 Lucky Draw Gift, 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 Lucky Draw. including whether or not said application is successful and whether the participant has fulfilled all the conditions required to have a chance to receive the Lucky Draw Gift , for the purposes of verifying a participant's eligibility for the Lucky Draw Gift.
- o. 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 Lucky Draw does not guarantee the approval of

any product applied for. SingSaver does not guarantee the approval of any product applied for.

- p. 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 Lucky Draw, including circumstances which may limit an Eligible Customer's ability to participate in the Lucky Draw (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 Lucky Draw, Eligible Customers release SingSaver and its agents from all liability, including, without limitation, with respect to this Lucky Draw and the Lucky Draw Gift.
- q. 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 as part of the Lucky Draw will become the property of SingSaver and can be used by SingSaver in its absolute discretion). SingSaver is not providing any financial advice, endorsements or sponsorships to its products or services.
- r. 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.
- s. SingSaver and the Product Providers will not take any responsibility in case of any event that may prevent a participant from participating in the Lucky Draw 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.
- t. 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 Lucky Draw.
- u. Applying for an Eligible Product as part of this Lucky Draw shall not be deemed as a contract of insurance. Full details of the terms, conditions and exceptions of the insurance policy are provided in the policy wording and will be sent to you upon acceptance of your application by the Product Provider.