

Terms and Conditions of SingSaver [SingSaver OCBC CC Jay Chou Carnival World Tour 2024 - Singapore Giveaway] (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd. (“**SingSaver**”).

2. Promotion Period

24 June 2024 9:00AM - 14 July 2024 11:59PM, both days inclusive (the “**Promotion Period**”), unless otherwise stated.

3. Eligible Customers

- a. In order to comprise “**Eligible Customers**” for the purposes of the Giveaway, a user is required to, during the Promotion Period:
 - i. Be a Resident of Singapore aged 18 or above;
 - ii. Start and submit an application for an Eligible Product as a main cardholder through SingSaver (an “**Application**”) during the Promotion Period;
 - iii. Fully and accurately 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;
- b. “**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.
- c. For the avoidance of doubt, an Application for an Eligible Product as part of this Promotion must be both started and submitted during the Promotion Period. Applications that were started before the Promotion Period, or submitted after the end of the Promotion Period, are not valid for this Promotion.
- d. Eligible Customers will each receive a maximum of one (1) entry to the Giveaway (each as defined herein), subject to complying with these Terms and Conditions.

4. Product Providers and Eligible Products

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

Product Type	Product Provider	Eligible Products
Credit Cards	OCBC	OCBC 365 Credit Card OCBC 90°N Mastercard OCBC 90°N Visa Card OCBC INFINITY Cashback Credit Card OCBC Rewards Credit Card

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

5. Giveaway and Giveaway Prizes

- a. Eligible Customers who take certain actions will receive entries (each an “**Entry**”) to the Giveaway to receive one of the “**Giveaway Prizes**”, in accordance with the following:

Action Performed	Giveaway Entries
Be an Eligible Customer who has applied for an Eligible Product	1x Entry

- b. The following is an example for the purposes of clarification and not binding on SingSaver; any customer or participant.
 - i. An Eligible Customer who has successfully applied for an OCBCCredit Card as part of the giveaway will have a total of one (1) entry to the Giveaway.
- c. One draw (each “**Giveaway Draw**”) will be conducted to select a total of four (4) Eligible Customers as winners (each a “**Winner**”).
- d. The Giveaway Prizes are as follows:
 - i. 4 Winners will each receive a pair of Cat 1 tickets to Jay Chou Carnival World Tour 2024 - Singapore.
- e. Winners will be determined after the end of the Promotion Period by SingSaver in the presence of external auditors on [30 August2024] at the SingSaver office located at 70 Shenton Way, #18-15, Eon Shenton, Singapore 079118, at 4pm (the “**Draw Date**”).
- f. Winners will be announced on [<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>] on [5 September 2024].
- g. Tickets awarded are dated tickets (11 Oct 2024) and are strictly not meant to be resold. SingSaver reserves the right to claw-back or request the equivalent amounts from the winner in such scenarios.
- h. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer is (i) selected as a Winner more than once, or (ii) subsequently otherwise disqualified.
- i. Winners will be contacted via email with details on how to redeem the Giveaway Prize within 1 week after the date of the giveaway (the “**Giveaway Notification Email**”). Winners are encouraged to check spam/junk folders for the Giveaway Notification Email as there may be accidental redirects by the email client. Winners who are announced but do not receive the Giveaway Notification Email may contact info@singsaver.com.sg for further assistance.
- j. SingSaver shall endeavor to ensure that Winners will receive their Giveaway Prize by 04 October 2024 after the Draw Date and after being notified of how to redeem the Giveaway Prize, but shall have no liability if fulfillment cannot be completed by this date. Distribution of the Giveaway Prize may be affected by the actual situation regarding approval for Eligible Products, transaction status or other factors that may affect eligibility for the Giveaway Prize that are outside of SingSaver’s control.
- k. 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.
- l. Any Giveaway Prize 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 Giveaway Prize may be used by SingSaver for future marketing or promotional offers related to SingSaver’s business activities. Any customer whose Giveaway Prize has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- m. In the event that delivery of the Giveaway Prize is delayed, SingSaver will notify the affected Winners and make the necessary arrangements to deliver the Giveaway Prize.

6. General Reward Terms

- a. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Giveaway Prize.
- b. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- c. 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.
- d. Eligible Customers (even if selected as a Winner) will not be eligible for the Giveaway Prize if:
 - i. the Winner's Eligible Product or any of the Winner's account(s) with OCBC is/are not in good standing (as determined by OCBC in its discretion and including where the Eligible Customer is in default of any payment to OCBC) or is/are inactive / closed / terminated / suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by OCBC or for any reason whatsoever) at any time during the Promotion Period before or at the time of the fulfilment of the Giveaway Prize;
 - ii. if OCBC is of the opinion that the Eligible Customer has at any time: a) acted fraudulently or dishonestly; and/or b) conducted themselves in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against OCBC; or
 - iii. for any reason which OCBC determines in its discretion that the Eligible Customer should not be entitled to receive the Giveaway Prize, such discretion to be exercised reasonably.
- e. SingSaver is not associated with the provider of any Giveaway Prize and is not responsible for any issues related to usage of the Giveaway Prize. SingSaver shall have no liability to Eligible Customers for any damages, losses, claims, suits, judgments, costs and expenses arising from the Eligible Customer's usage of the Giveaway Prize. Any enquiries regarding the Giveaway Prize should be directed to the service provider/manufacturer of the Giveaway Prize.
- f. SingSaver reserves the right to reject any Giveaway Prize redemption if the Eligible Product application is found to have been made via other channels, made outside of the Promotion Period, is fraudulent, against the spirit of the promotion, or non-compliant with these Promotion Terms and Conditions, or SingSaver is unable to do so in order to comply with applicable laws and regulations. In the event of disputes, SingSaver's decision shall be final. SingSaver reserves the right to disqualify participants who make their applications in a manner that does not comply with these Terms and Conditions and select a replacement Eligible Customer or otherwise dispose of the Giveaway Prize as it sees fit.
- g. Giveaway Prize(s) are subject to availability. SingSaver reserves the final right to change the Giveaway Prize Without prior notice and reserves the right to replace any Giveaway Prize with alternatives of similar value.
- h. By accepting any Giveaway Prize(s), Eligible Customers agree to hold harmless, defend and indemnify SingSaver from and against any and all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the Giveaway Prize(s).
- i. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

7. General Promotion Terms and Conditions

- a. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- b. All queries/disputes relating to the promotion should be directed to SingSaver. The Product Providers shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Giveaway Prizes.

- c. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Promotion, these Terms and Conditions shall prevail.
- d. 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.
- e. Winners agree and consent to allow their 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.
- f. SingSaver reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period if the launch of the Promotion is delayed and shall have no liability for the same.
- g. Giveaway Prizes 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 Giveaway Prizes at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Giveaway Prizes including but not limited to their quality, supply, delivery and maintenance.
- h. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.
- i. Eligible Customers who are required to but do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive any Giveaway Prizes, 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 Giveaway Prizes.
- k. 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.
- l. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Giveaway Prize(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 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](#).
- n. 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 a Giveaway Prize, 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 a Giveaway Prize, for the purposes of verifying a participant's eligibility for a Giveaway Prize.

- 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 Promotion 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 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 Giveaway Prizes.
- q. 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.
- r. 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.
- 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 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.
- 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 Promotion.
- u. By participating in this Promotion, all participants agree and undertake to, at all times, indemnify, keep indemnified, and hold SingSaver its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by SingSaver or a Product Provider's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Giveaway Prize, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.