

Terms and Conditions of SingSaver 100,000 KrisFlyer Miles Travel Giveaway (the “Promotion”)

1. Customers who successfully purchase and maintain an eligible Travel Insurance product during the Promotion Period and complete the requirements set out herein will receive a Promotion Reward and have a chance to receive a Lucky Draw Gift (each as defined herein).

2. Promotion Period

25 March 2024 9:00 am - 1 April 2024 8:59 am, both days inclusive, unless otherwise stated.

3. Eligible Customers

In order to be eligible to receive (i) a Promotion Reward and (ii) one (1) entry to the Lucky Draw for a chance to receive a Lucky Draw Gift, and to comprise “Eligible Customers”, a customer 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 (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 respective Eligible Product applied for, as stated in Clause 7 below, including payment of any premium; and
- g. Maintain the Eligible Product in a valid state at the point of the Draw Date (as defined herein the Eligible Product must not be cancelled or refunded after a successful application, prior to the Draw Date.

4. Product Providers and Eligible Products

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

Product Provider	Eligible Product
AIG Singapore	Single Trip
	Annual Trip
Etika Insurance	Single Trip
	Annual Trip
FWD Singapore	Single Trip
	Annual Trip
Starr Insurance Singapore	Single Trip
	Annual Trip
MSIG Insurance	Single Trip
	Annual Trip
Singlife	Single Trip
	Annual Trip

Direct Asia Insurance	Single Trip
	Annual Trip
HL Assurance Pte. Ltd.	Seedly Travel Insurance (Single Trip) (underwritten by HL Assurance Singapore Pte. Ltd.)
Allianz Insurance Singapore	Single Trip
	Annual Trip
	Single Trip (Travel Hero)
	Annual Trip (Travel Hero)
HL Assurance Insurance	Single Trip
Sompo Japan Insurance	Single Trip
	Annual Trip
Tokio Marine Insurance Singapore	Single Trip
	Annual Trip
Allied World Insurance	Single Trip
	Annual Trip

- 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.
- 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](#).

5. Promotion Rewards

- a. Eligible Customers who fulfil all conditions set out in Clause 3 above will be able to select one of the following Promotion Rewards:
 - i. 2 KrisFlyer Miles for every S\$1 spent in premium payable for the Eligible Product; OR
 - ii. 2 Max Miles for every S\$1 spent in premium payable for the Eligible Product.

For example, if the premium payable for the Eligible Product is S\$100, Eligible Customers who select KrisFlyer Miles will receive 2x100 KrisFlyer Miles or 2x100 Max Miles (depending on which Promotion Reward is selected).
- b. The number of KrisFlyer Miles or Max Miles redeemable pursuant to this Promotion is limited to 250,000 KrisFlyer Miles or Max Miles (as the case may be) per purchase of an Eligible Product.
- c. SingSaver will round down the premium value of all policies purchased to award the Promotion Reward for the purposes of determining the number of KrisFlyer Miles or Max Miles to be awarded, should the value include a decimal place. For example, Eligible Customers who select KrisFlyer Miles with \$100.80 spent in premium payable will receive 200 KrisFlyer Miles.
- d. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Promotion Reward.

- 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. SingSaver is not associated with the provider of the Promotion Reward and is not responsible for any issues related to usage of the Promotion Reward. Any enquiries regarding the Promotion Reward should be directed to the provider/manufacture of the Promotion Reward.
- h. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- i. For the avoidance of doubt, Eligible Customers will be able to receive the Promotion Reward in addition to any rewards receivable pursuant to [SingSaver's Travel Miles Campaign](#) in respect of the same purchase of an Eligible Product.

6. Conduct of Lucky Draw ("Lucky Draw") and Lucky Draw Gift

- a. A total of one (1) Eligible Customer will be selected as the lucky draw winner after the end of the Lucky Draw (the "Winner"). For the avoidance of doubt, in order to be eligible for selection as a Winner, an Eligible Customer must also have completed all the steps set out in Clause 3 above.
- b. Unless SingSaver notifies otherwise, the Lucky Draw will be conducted in the presence of external auditors on 30 April 2024 at 3pm (the "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 purchased, as set out in Clause 4, to receive the following Lucky Draw Gift as set out below:
 - i. 100,000 KrisFlyer Miles, to be credited directly only to the Winner's KrisFlyer Account.
 - 1. 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.
 - 2. Winner must be a KrisFlyer membership account holder, with the same corresponding name as the policy account holder.
 - 3. SingSaver reserves the right to draw a replacement Winner in the event that the original Winner's claim is rejected by SingSaver pursuant to these Terms and Conditions.
- d. For the avoidance of doubt:
 - i. The purchase of additional Eligible Products by the same Eligible Customer will count as additional entries to the Lucky Draw; and
 - ii. An Eligible Customer may only be a Winner once, regardless of how many Eligible Products are purchased. SingSaver reserves the right to select a replacement Winner in the event an Eligible Customer is selected as a Winner more than once.
- e. Winners must have not cancelled the Eligible Product applied for prior to the Draw Date. SingSaver reserves the right to, at 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.
- f. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Lucky Draw Gift.
- g. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- h. 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.
- i. 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.

- j. 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.
- k. 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.
- l. For the avoidance of doubt, the Winner will receive both the Lucky Draw Gift and the Promotion Reward.
- m. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- n. 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. 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 customer is not a Resident of Singapore.
- b. SingSaver reserves the right to disqualify a participant from participating in this Promotion and/or select a replacement Winner (if applicable) if he/she is not a Resident of Singapore or falls under one of the above categories.

8. 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.

9. Reward Fulfilment Terms

- a. For the purposes of this Clause 9, "Reward" shall include both the Promotion Reward and the Lucky Draw Gift.
- b. The Rewards are not physical rewards:
 - i. Eligible Customers who choose to receive Max Miles:
 - 1. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
 - 2. will receive an email from Max Now Pte Ltd ("heyman") containing details on how to activate the heyman account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the "Max Miles Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
 - 3. acknowledge and agree that heyman will aim to credit the Max Miles to Eligible Customers' heyman accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.
 - 4. Are required to create and maintain an account with heyman before they can start earning and redeeming Max Miles.
 - 5. may not open or maintain multiple heyman accounts under different identities or for any

fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.

6. For more information on heymax, [click here](#) or reach out to max@heymax.ai

ii. Eligible Customers who choose to receive KrisFlyer Miles:

1. are required to have a personal account with KrisFlyer ("KrisFlyer Account");
2. are responsible for ensuring that all information provided in the SingSaver Rewards Redemption Form, including but not limited to their KrisFlyer Account details, is correct;
3. must use their own personal KrisFlyer Account for the purposes of redeeming the Reward and may not allocate the Reward to another individual's KrisFlyer Account; and
4. will have the miles credited to their KrisFlyer Account by 31 May 2024, provided that all information in the SingSaver Rewards Redemption Form is accurate and the above conditions are complied with.
5. acknowledge and agree that all KrisFlyer Miles awarded under this Promotion will be subject to the KrisFlyer Terms and Conditions at

https://www.singaporeair.com/en_UK/ppsclub_krisflyer/termsconditions-kf/

iii. In the event of any disputes, SingSaver, heymax and/or KrisFlyer's decision shall be final.

iv. SingSaver, heymax and/or KrisFlyer are not responsible for any incorrect information that may be provided by the Eligible Customer, which may result in the Eligible Customer being unable to receive the Reward and shall have no liability for the same nor have any obligation to provide a replacement Reward in the event the Eligible Customer provides incorrect or inaccurate details.

- c. SingSaver reserves the right to reject any Reward 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 Reward as it sees fit.
- e. Reward(s) are subject to availability. SingSaver reserves the final right to change the Reward without prior notice and reserves the right to replace any Reward with alternatives of similar value.
- f. By accepting any Reward(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 Reward(s).

10. Lucky Draw Gift Specific Fulfilment Terms

- a. The Winner will be announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 6 May 2024.
- b. The Winner 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 May 2024). The Winner is encouraged to check spam/junk folders for this email as there may be accidental redirects by the email client.
- c. The Winner 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. Any Lucky Draw Gift(s) not claimed more than 2 months after the announcement of the Winner 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.

II. General Lucky Draw Terms and Conditions

- a. For the purposes of this Clause II, "Reward" shall include both the Promotion Reward and the Lucky Draw Gift.
- b. This Promotion 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 Promotion and/or the Rewards.
- c. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- d. The Winner agrees and consents 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. 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 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.
- 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 do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive any 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.
- 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 any Rewards.
- 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. In the event that delivery of the Reward(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Reward(s).
- m. 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).
- n. By agreeing to the terms and conditions of this Promotion, Eligible Participants 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](#).
- o. 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 Reward, 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 Reward (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Reward.
- p. 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.
- q. 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.
- 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. 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.
- t. 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.
- u. 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.