

Terms and Conditions of SingSaver Exclusive Campaign - Best Deal for Your Home Insurance Campaign (the “Promotion”)

1. This Promotion is organised by SingSaver Pte. Ltd. (“**SingSaver**”).
2. The first fifty (50) customers who successfully purchase participating home insurance products through SingSaver during each Phase of the Promotion Period and complete the requirements set out herein will receive a S\$20 e-CapitaVoucher.

3. Promotion Period

- a. 1 June 2024 - 31 July 2024, both days inclusive, unless otherwise stated.

4. Eligible Customers

In order to receive a Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

- a. Be a Resident of Singapore;
- b. Submit an application for an Eligible Product through SingSaver as a main policyholder/ policy owner through <https://www.singsaver.com.sg/home-insurance> during either Phase of the Promotion Period;
- c. 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;
- d. Have their application for the Eligible Product approved by the Product Provider on or before the Eligible Product Approval Date specified in the specific terms and conditions for that Eligible Product as set out in Clause 7, where the approval given is final and unconditional;
- e. Fulfil the applicable specific requirements for the type of Eligible Product applied for (including but not limited to payment of the applicable premium), as stated in Clause 7 below; and
- f. Maintain the Eligible Product in a valid state and not cancel nor be refunded for the Eligible Product prior to the date of redemption of the Reward..

5. Product Providers and Eligible Products

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

Product Provider	Eligible Product
Great Eastern	Great Eastern HomeGR8 Plus
MSIG	MSIG Enhanced HomePlus
FWD	FWD Home Insurance
AIG	AIG Enhanced Public Housing Contents Insurance AIG Homes Advantage Package
Etiqua	TIQ Home Insurance

- 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.
- b. 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.
- c. 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. SingSaver Pte. Ltd. is not regulated by MAS. SingSaver and SingSaver Insurance Brokers Pte Ltd are all part of the [MoneyHero Group](#).

6. Reward Fulfilment Terms

- a. This Promotion is split into two (2) “**Phases**”, dates inclusive:
 - i. Phase 1: 1 June 2024 - 30 June 2024;
 - ii. Phase 2: 1 July 2024 - 31 July 2024.
- b. The first fifty (50) Eligible Customers who fulfil the conditions set out above during each Phase of the Promotion will receive a S\$20 e-Capita voucher (the “**Reward**”).
- c. Eligibility for the Reward will be based on when the SingSaver Rewards Redemption Form is submitted, according to SingSaver’s internal records. 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 users.
- d. In the event more than one Eligible Customer completes a purchase of an Eligible Product at the same time to become the 50th Eligible Customer for that Phase (as applicable), eligibility for the Reward will be based on the higher premium paid (after applying any discounts).
- e. [Eligible Customers who successfully purchase more than one Eligible Product which fulfils the criteria set out herein (i.e one of the first 50 during one of the Phases set out in Clause 6(a) above) will receive a maximum of one (1) Reward as part of this Promotion, regardless of the number of Eligible Products purchased and in which Phase they are purchased. SingSaver reserves the right to select the next Eligible Customer in the event the originally selected Eligible Customer has already been deemed eligible to receive a Reward as part of this Promotion.]
- f. In the event that a Reward is not available from SingSaver’s suppliers or the selected Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Reward with an alternative of similar value.
- g. SingSaver is not associated with the provider of the Reward and is not responsible for any issues related to usage of the Reward. Any enquiries regarding the Reward should be directed to the provider/manufacturer of the Reward.
- h. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Reward. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- i. 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.
- j. Where a Reward is available in multiple colours or other cosmetic variations, Eligible Customers will not be able to select a colour and will receive one at random.
- k. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- l. The Reward is not a physical reward. Eligible Customers:
 - i. will receive an email from SingSaver confirming the redemption details for the 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
 - ii. acknowledge and agree that Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- m. The Reward is a voucher for a third-party merchant (e.g CapitaMall, 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.

- n. 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 users who make their applications in a manner that does not comply with these Terms and Conditions.
- o. By accepting any Reward, 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.
- p. The redemption process may take 120 to 150 days starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the Eligible Product, transaction status or other factors that may affect eligibility for the Reward.

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 user is not a Resident of Singapore.
- b. SingSaver reserves the right to disqualify a user from participating in this Promotion if he/she is not a Resident of Singapore.
- c. Eligible Customers must successfully make payment of the premium for the Eligible Product on or before the specified date and that the particular product is not freeloop/ cancelled at the point of redemption. Please refer to the following for additional details:
 - i. [SingSaver Home Insurance Rewards Promotion Terms and Conditions](#)
- d. 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.

8. General Promotion Terms and Conditions

- a. 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.
- b. 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.
- c. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- 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 users.
- e. 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.
- f. 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.
- g. By participating in this Promotion, users 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 user 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.

- h. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive any Rewards, even if they fulfil all other conditions. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- i. 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 Reward.
- j. Eligible Customers who qualify to receive the 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.
 - i. Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.
- 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 is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Reward.
- m. SingSaver reserves the right to (at its own discretion) disqualify any user and withhold or confiscate in full or part, any Reward if the user 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 Customers agree to receive (i) communications from SingSaver and its subsidiary, SingSaver Insurance Brokers Pte. Ltd., in relation to this Promotion and (ii) direct marketing including personal finance news and exclusive offers by email and other electronic means from SingSaver and its affiliates, via 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 SingSaver 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 SingSaver 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 user has fulfilled all the conditions required to receive the Reward, for the purposes of verifying a user'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. 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 to take part in the Promotion will become the property of SingSaver and can be used by SingSaver in its absolute discretion). SingSaver and the Product Providers are not providing any financial advice, endorsements or sponsorships to their products or services.

- s. 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.
- t. SingSaver and the Product Providers will not take any responsibility in case of any event that may prevent a user 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.
- v. Applying for an Eligible Product as part of this Promotion 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 the Eligible Customer upon acceptance of the Eligible Customer's application by the Product Provider.