

## Terms and Conditions of SingSaver's Minute to Win It Lucky Draw (the "Lucky Draw")

SingSaver Pte. Ltd. ("**SingSaver**") is the organiser of the Lucky Draw.

- I. Customers who successfully submit the required lead form at [www.singsaver.com.sg/campaign/minute-to-win-it-promotion](http://www.singsaver.com.sg/campaign/minute-to-win-it-promotion) 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. **Lucky Draw Period**

- a. 4th September to 1st October 2023, all days inclusive, unless otherwise stated.

### 3. **Eligibility**

- a. In order to be an "**Eligible Participant**" and enter the Lucky Draw, a participant is required to
  - i. be a Resident of Singapore aged between 21 and 60 (ages inclusive). "Resident of Singapore" includes Singaporeans, Permanent Residents and foreigners holding Employment Passes;
  - ii. be contactable via the email address and Singapore phone number provided to SingSaver, i.e by providing a valid Singapore phone number which starts with +65, and a valid email address; and
  - iii. not fall under one of the categories set out in Clause 6 below.
- b. SingSaver reserves the right to disqualify any participant from participating in this Contest if the participant is not a Resident of Singapore or falls into one of the above categories.

### 4. **Entry Requirements**

- a. To enter the Lucky Draw, Eligible Participants must, during the Lucky Draw Period, enter their details and answer all fields on the form available at [www.singsaver.com.sg/campaign/minute-to-win-it-promotion](http://www.singsaver.com.sg/campaign/minute-to-win-it-promotion) (the "**Lucky Draw Form**") and ensure that:
  - i. all fields of the Lucky Draw Form are completed; and
  - ii. the Lucky Draw Form is successfully submitted to SingSaver, based on SingSaver's internal records.
- b. Each person may only submit one (1) Lucky Draw Form, determined by unique email address and phone number. For example:
  - i. If a user submits multiple Lucky Draw Forms using different email addresses and phone numbers, each entry will be considered a separate entry.
  - ii. If a user submits multiple Lucky Draw Form using multiple email addresses but the same phone number, all entries will only count as one (1) entry,
  - iii. If a user submits multiple Lucky Draw Forms using one (1) email address and multiple phone numbers, all entries will only count as one (1) entry.

- c. Participants who do not fulfill the requirements set out in Clause 3 above will not be eligible to participate in this Lucky Draw, even if they submit a Lucky Draw Form in accordance with this Clause 4.

## **5. Conduct of Lucky Draw**

- a. Twenty-five (25) Eligible Customers will be selected as lucky draw winners at the end of the Promotion (“Winners”). Winners will be drawn randomly on 12 December 2023 at the SingSaver office located at 70 Shenton Way, #18-08 EON Shenton, Singapore 079118, at 12pm, in the presence of external auditors.
- b. Each Eligible Customer who submits a Lucky Draw Form will have a maximum of one (1) entry to the Lucky Draw to receive one of the following Lucky Draw Gifts as set out below.
  - i. 25 Winners will receive a Samsung Galaxy Z Flip 5 (worth S\$1498).
- c. The submission of a Lucky Draw Form does not automatically entitle an Eligible Customer to receive a Lucky Draw Gift.
- d. Duplicate or subsequent submissions of the Lucky Draw Form will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- e. 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.
- f. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer is found to have not complied with any of these terms and conditions..
- g. 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.
- h. Winners agree and acknowledge that (i) the Lucky Draw Gifts may not include any warranty and (ii) SingSaver does not guarantee any applicable warranty period for any Lucky Draw Gifts. To the extent that a supplier warranty applies to the Lucky Draw Gifts, the warranty period may commence from the date of purchase of the Lucky Draw Gifts by SingSaver from the supplier, and not the date of redemption or delivery of the Lucky Draw Gift to the Winner.
- i. Where Reward is available in multiple colours or other cosmetic variations, Winners will not be able to select a colour and will receive one at random.

## **6. Additional Eligibility Requirements**

- a. “Resident of Singapore” includes Singaporeans, Permanent Residents and foreigners holding Employment Passes. 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

- 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.
- c. SingSaver reserves the right to disqualify a participant from participating in this Promotion if he/she is not a Resident of Singapore or falls under one of the above categories.

#### **7. Lucky Draw Gift Fulfillment Terms**

- a. Winners will be notified and announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 15 December 2023.
- b. The Lucky Draw Gift is a physical reward. After being confirmed, Winners will be contacted via email with details on how to redeem the Lucky Draw Gift within 2 weeks after the date of the lucky draw (12 December 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 endeavor to ensure that Winners will receive their Lucky Draw Gift within 2 months after the date of the lucky draw (i.e by 16 February 2024), after being notified of how to redeem the Lucky Draw Gift, but shall have no liability if fulfillment 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 was provided by the Winner.
- e. SingSaver reserves the right to reject any Lucky Draw Gift Redemption if the Lucky Draw Form is found to have been submitted via other channels, outside of the Promotion Period, or is fraudulent, against the spirit of the promotion, or non-compliant with these Terms and Conditions. In the event of disputes, SingSaver's decision shall be final. SingSaver reserves the right to disqualify participants who submit their Lucky Draw Forms 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 more than 2 months after the announcement of the Winners shall be forfeited without any liability on the part of SingSaver to the customers, 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 pursuant to this Clause 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.

#### **8. Lucky Draw Gift Fulfillment Terms**

- a. This is a SingSaver Lucky Draw. All queries/disputes relating to the Lucky Draw should be directed to SingSaver. SingSaver shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Lucky Draw and/or the Lucky Draw Prizes.

- b. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Lucky Draw Period or Lucky Draw Prize or to terminate this Lucky Draw with or without prior notice or reason.
- 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. 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.
- e. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Lucky Draw Prize 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).
- f. By participating in and agreeing to the terms and conditions of this Lucky Draw, participants 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](#).
- g. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Participants as a result of their participation in this Lucky Draw. By participating in this Lucky Draw, Eligible Participants release SingSaver and its agents from all liability, including, without limitation, with respect to this Lucky Draw and the Lucky Draw Prize.
- h. Rewards are not refundable nor exchangeable for cash or other rewards. Winners are responsible for checking the quality of the Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.
- i. Winners who provide inaccurate or incorrect information in the Lucky Draw Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Reward and SingSaver reserves the right to select a replacement Winner.
- j. SingSaver strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the 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 a relevant product.
- k. By submitting a Lucky Draw Form and participating in the Lucky Draw, Winners agree and consent to SingSaver sending relevant information to SingSaver's promotion partners as required to facilitate the Winner's redemption of the Lucky Draw Prize.
- l. SingSaver and Income 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.

- m. SingSaver and Income 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 Participant's participation in the Lucky Draw.