

Terms and Conditions of Seedly Travel Insurance Lucky Draw Campaign - Lucky Draw (the “Lucky Draw”)

1. This Lucky Draw is organised by SingSaver Pte. Ltd. (“**SingSaver**”).
2. Customers who successfully apply for participating travel insurance products 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

11 March - 31 March 2024, 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, to:

- 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 (as listed in Clause 5(a) below) through SingSaver during the Promotion Period, where the premium payable is at least SGD \$50 based on nett premium after discount;
- 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 (no SingSaver Rewards Redemption Form is required to be submitted for direct purchases on the SingSaver website);
- e. Have their application for the Eligible Product approved by the Product Provider on or before the Eligible Product Approval Date specified in Clause 6, where the approval given is final and unconditional;
- f. Fulfil the applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 7 below; and
- g. 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 (Single Trip) Underwritten by HL Assurance Pte. Ltd.

- 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 Lucky Draw.
- c. 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.
- d. 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.
- e. 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. A total of one (1) Customer will be selected as the lucky draw winner after the end of the Lucky Draw (the “**Winner**”). Eligible Customers who completed their purchase for the Eligible Product provided that the

application for the Eligible Product must be made during the Promotion Period and all other requirements set out in Clause 3 must be completed, will stand a chance to be selected as the Winner).

- b. Unless SingSaver notifies otherwise, the Lucky Draw will be conducted in the presence of external auditors on [11 April 2024] at 3 pm (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 applied for, as set out in Clause 5, to receive the following Lucky Draw Gift as set out below:
 - i. Apple iPhone 15 128GB (worth S\$1,311)
- 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.
- e. 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.
- f. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- g. 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.
- h. SingSaver is not associated with the provider of the Lucky Draw Gift and is not responsible for any issues related to usage of the Lucky Draw Gift. Any enquiries regarding the Lucky Draw Gift should be directed to the provider/manufacture of the Lucky Draw Gift.
- i. Winners agree and acknowledge that (i) the Lucky Draw Gift may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Lucky Draw Gifts. To the extent that a supplier warranty applies to the Lucky Draw Gift, the warranty period may commence from the date of purchase of the Lucky Draw Gift by SingSaver from the supplier, and not the date of redemption or delivery of the Lucky Draw Gift to the Winner.
- j. Where a Lucky Draw Gift 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. Apple is not a participant or sponsor of this Lucky Draw and has no association with this Lucky Draw.

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.

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. Lucky Draw Gift Fulfilment Terms

- a. Winners will be announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 18 April 2024.
- b. Winners 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 (18 April 2024). 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 endeavour to ensure that Winners will receive their Lucky Draw Gift within 2 months after the date of the lucky draw (i.e by 6 June 2024), 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 the 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 promotion, 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 the 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 Winner whose Lucky Draw Gift has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- g. 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.
- h. By accepting any Lucky Draw Gift, Winners 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 Lucky Draw Gift.

10. General Promotion Terms and Conditions

- a. This is a SingSaver promotion. All queries/disputes relating to the Lucky Draw 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.
- b. By participating in this Lucky Draw, Eligible Customers agree to be bound by these Terms and Conditions.
- 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. 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.
- 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 if the launch of the Lucky Draw is delayed and shall have no liability for the same.
- g. Lucky Draw Gifts are not refundable or 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 Gift at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Lucky Draw Gift 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. In the event that delivery of the Lucky Draw Gift(s) is delayed, SingSaver will notify the affected Winners and make the necessary arrangements to deliver the Lucky Draw Gift(s).
- m. 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).
- n. By agreeing to the terms and conditions of this Lucky Draw, Eligible Participants agree to receive communications from SingSaver in relation to this Lucky Draw, 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 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 receive the Lucky Draw Gift, for the purposes of verifying a participant's eligibility for the Lucky Draw Gift.
- 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 Lucky Draw 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 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.
- 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 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.

- 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. 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 Lucky Draw does not take into account investment objectives, financial situations or financial needs.
- u. 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.
- v. 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.
- w. 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.