

Terms and Conditions of SingSaver Travel Miles Campaign - Promotional Campaign (the “Promotion”)

1. Customers who purchase and maintain an eligible travel insurance product during the Promotion Period and complete the requirements set out herein will receive a Promotion Reward (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 a Promotion Reward and to comprise “Eligible Customers”, a customer 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 4(a) below) through SingSaver during the Promotion Period;
- 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 fulfilment (“Fulfilment Date”). The Eligible Product must not be cancelled or refunded after successful application, prior to the Fulfilment Date.

4. Product Providers and Eligible Products

- a. For the purposes of the 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. Conduct of Promotional Campaign

- 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 2 x100 KrisFlyer Miles or 2 x100 Max Miles (depending on which Promotion Reward is selected).
- b. SingSaver will round down the premium value of all policies purchased to award the Promotion Reward, should the value include a decimal place. For example, \$100.80 spent in premium payable will receive 200 KrisFlyer Miles and 200 Max Miles.
- c. 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.
- d. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- e. 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.
- f. 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.

- g. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- h. 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 100,000 Miles Travel Giveaway](#) in respect of the same purchase of an Eligible Product.

6. 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.

7. 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.

8. Promotional Reward Fulfilment Terms

- a. The Promotion Reward is not a physical reward:
 - 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 ("heymax") containing details on how to activate the heymax 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 heymax will aim to credit the Max Miles to Eligible Customers' heymax 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 heymax before they can start earning and redeeming Max Miles.
 - 5. may not open or maintain multiple heymax 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 Promotion Reward and may not allocate the Promotion 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/ppscub_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 Promotion Reward and shall have no liability for the same nor have any obligation to provide a replacement Promotion Reward in the event the Eligible Customer provides incorrect or inaccurate details.
- b. SingSaver reserves the right to reject any Promotional 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 Promotional Reward as it sees fit.
 - e. Promotional Reward(s) are subject to availability. SingSaver reserves the final right to change the Promotional Reward without prior notice and reserves the right to replace any Promotional Reward with alternatives of similar value.
 - f. By accepting any Promotional 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 Promotional Reward(s).

9. 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 Promotional Rewards.
- b. By participating in this Promotion, 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 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. 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. Promotional 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 Promotional Rewards at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Promotional Rewards including but not limited to their quality, supply, delivery and maintenance.
- g. 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.
- h. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotional 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 Promotional Rewards.
- j. Eligible Customers who qualify to receive the Promotional Rewards 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 Promotional Reward(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Promotional Reward(s).
- m. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotional 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 Promotional 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 Promotional Reward (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Promotional Rewards.
- 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 Promotional Reward.
- 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.