

Terms and Conditions of SingSaver Exclusive a-MAY-zing Campaign - Contest (the “Contest”)

SingSaver Pte. Ltd. (“SingSaver”) is the organiser of this Contest which will be held virtually at <https://www.singsaver.com.sg/campaign/amazing>. This Contest is a game of skill, not of chance or luck.

By entering into this Contest, participants agree to be bound by these Terms and Conditions set out herein.

1. Contest Period

- a. 5th to 25th May 2022 (the “Contest Period”), all days inclusive, unless otherwise stated.

2. Eligibility

- a. In order to be an “Eligible Participant” and enter the Contest, a participant is required to
 - i. be a Resident of Singapore aged between 22 and 47 (ages inclusive). “Resident of Singapore” includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits; and
 - 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.
- b. Employees of any agencies and/or service providers engaged by SingSaver (including but not limited to advertising agencies, Contest agencies, printing companies, event management agencies and any persons assisting or who are involved in this Contest) will not be eligible for the Contest.
- c. SingSaver reserves the right to disqualify any participant from participating in this Contest if the participant is not a Resident of Singapore or falls under one of the above categories.

3. Entry Requirements

- a. To enter into the Contest, Eligible Participants must, during the Contest Period, enter their details and answer the contest question on the form available at <https://www.singsaver.com.sg/campaign/amazing> (the “Contest Form”) and ensure that:
 - i. all fields of the Contest Form are completed;
 - ii. the contest question is answered in English within a 300 character limit; and
 - iii. the Contest Form is successfully submitted to SingSaver.
- b. Each person may only submit one (1) Contest Form, determined by unique email and phone number. For example:
 - i. If a user submits multiple Contest Forms using different email addresses and phone numbers, each entry will be considered a separate entry.
 - ii. If a user submits multiple Contest Forms using multiple email addresses but the same phone number, all entries will only count as one (1) entry,
 - iii. If a user submits multiple Contest Forms using one (1) email address and multiple phone numbers, all entries will only count as one (1) entry.

4. Judging Criteria

- a. Fifty (50) Eligible Participants who successfully complete a Contest Form will be selected as winners (“Winners”) at the end of the Contest based on the Judging Criteria stated in clause 4b.
- b. A panel of judges selected by SingSaver will (in its sole discretion) review all entries and choose each of the fifty (50) Winners in accordance with the following criteria:
 - i. Practicality of concept (50%)
 - ii. Creativity of concept (50%)

- c. The decision of the judging panel is final and not subject to appeal. The judges are under no obligation to provide any reasons for their decisions and will not engage in any conversation or correspondence regarding their decision.

5. Contest Prize

- a. Winners who have satisfied the entry requirements specified in clause 3 will each receive an Apple Watch SE 40mm (worth \$419) (the “**Contest Prize**”).

6. Contest Fulfilment Terms

- a. Winners will be announced on SingSaver’s blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 6 Sep 2022.
- b. Winners will be contacted via email with details on how to redeem the Contest Prize within 1 week after the Winners have been picked (the “**Prize Notification Email**”). Winners are encouraged to check spam/junk folders for the Prize Notification Email as there may be accidental redirects by the email client.
- c. Winners who fail to receive the Prize Notification Email within this period should contact info@singsaver.com.sg for assistance,
- d. SingSaver shall endeavour to ensure that Winners will receive their Contest Prize within 2 months after the date of winner announcement (i.e by 31 Oct 2022), after being notified of how to redeem the Contest Prize, but shall have no liability if fulfilment cannot be completed by this date.
- e. 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.
- f. SingSaver reserves the right to reject any Contest Prize redemption if the entry is found to have been made outside of the Contest 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 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 Contest Prize as it sees fit.
- g. Any Contest Prize 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 Contest Prize may be used by SingSaver for future marketing or promotional offers related to SingSaver’s business activities. Any customer whose Contest Prize has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- h. Contest Prizes are subject to availability. SingSaver reserves the final right to change the Contest Prize without prior notice and reserves the right to replace any Contest Prize with alternatives of similar value.
- i. Any queries regarding the Contest (including for the Prize Notification Email) received more than 6 months after the end of the Contest Period will not be responded to.
- j. Prizes are non-transferable, non-exchangeable nor refundable for cash or other rewards. SingSaver accepts not responsibility for any variation of the Prize due to circumstances outside SingSaver’s control.

7. General Terms and Conditions

- a. This is a SingSaver Contest. All queries/disputes relating to the Contest should be directed to SingSaver. SingSaver shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Contest and/or the Contest Prizes.
- b. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Contest Period or Contest Prize or to terminate this Contest with or without prior notice or reason.
- c. By participating in this Contest, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Contest and they will not use this Contest 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.

- d. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Contest 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).
- e. By agreeing to the terms and conditions of this Contest, you 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](#).
- f. 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 Contest. By participating in this Contest, Eligible Participants release SingSaver and its agents from all liability, including, without limitation, with respect to this Contest and the Contest Prize.
- g. SingSaver is an introducer and not a distributor of Prudential Assurance Company Singapore (Pte) Limited ("Prudential") products. SingSaver cannot give advice or provide any recommendation on any Prudential products or arrange any contract of insurance in respect of life policies, other than to the extent of carrying out introducing activities. SingSaver may receive a fee through the introduction and will disclose the fee, if requested by you,
- h. SingSaver and Prudential will not take any responsibility in case of any event that may prevent a participant from participating in the Contest 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.
- i. SingSaver and Prudential 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 Contest.