

Terms and Conditions of **SingSaver x American Express Credit Cards Lucky Draw** (the “**Promotion**”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Promotion Period

i. 15 Oct 2024 12:00 PM - 15 Nov 2024 11.59 PM, both days inclusive, unless otherwise stated.

3. Eligible Participants

In order to participate in the Promotion, be eligible for chances to receive a Lucky Draw Gift and to comprise “Eligible Participants”, a user is required to:

- i. Be a “Resident of Singapore”, which includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits, aged 21 or above;
- ii. Not be an undischarged bankrupt;
- iii. Start and submit an application for an Eligible Product through SingSaver during the Promotion Period as a New-to-Card User;
- iv. Fully complete and submit the SingSaver Rewards Redemption Form with full name as per NRIC (which shall be sent to the email address provided to SingSaver) (a) within 14 days after completing their application for the Eligible Product, or (b) before the end of the Promotion Period, whichever is earlier;
- v. Have their application for the Eligible Product approved by the Product Provider on or before 11:59PM on 15 November 2024, where the approval given is final and unconditional; and
- vi. Complete payment of the annual fee for the Eligible Product.

4. Eligibility and Lucky Draw Chances

i. For the purposes of this Promotion, the Eligible Products and corresponding lucky draw entries (“Chances”) are as follows:

Product Type	Product Provider	Eligible Product	Chances
Credit Cards	American Express	The American Express® Platinum Card	10x
		The American Express® Platinum Credit Card	3x
		The American Express® Singapore Airlines KrisFlyer Ascend Credit Card	
		The American Express® Singapore Airlines Business Credit Card	

- ii. Eligible Participants who complete all criteria set out in Clause 3 above will receive up to ten (10) entries to the lucky draw (“**Chances**”) to receive a Lucky Draw Gift, depending on the Eligible Product applied for, as set out in Clause 4(i) above.
- iii. In order to comprise “New-to-Card Users”, Eligible Participants are required to:
 - a) have not already submitted an application for an American Express credit card as a main cardholder which is pending approval at the time of their application for an Eligible Product from American Express as part of this Promotion;

- b) does not have an existing American Express credit card account as a main cardholder and/or at the time their application for an Eligible Product from American Express under this Promotion is approved;
- c) prior to being issued the Eligible Product from Amex pursuant to this Promotion, did not previously have a American Express credit card account as a main cardholder that was terminated or closed (whether by the individual or by American Express) in the twelve (12) months immediately prior to their Eligible Product account opening date.
- iv. 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 or if you have any questions about eligibility for this Promotion.
- v. Confirmation of whether an Eligible Participant has completed all criteria necessary to receive Chances is subject to SingSaver and the Product Providers' internal records. In the event of any disputes, SingSaver's decision shall be final.
- vi. The submission of a SingSaver Rewards Redemption Form does not automatically entitle an Eligible Participant to receive the Lucky Draw Gift.
- vii. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- viii. 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.
- ix. For the avoidance of doubt, participation in this Promotion does not preclude Eligible Participants (including Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Promotion.
- x. The following people are not eligible to participate in the Lucky Draw:
 - a) All permanent and/or contract employees of SingSaver Pte. Ltd. or SingSaver Insurance Brokers Pte. Ltd. and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any other persons residing at the same household whether or not related;
 - b) All employees of any agencies and/or service providers engaged by SingSaver (including but not limited to advertising agencies, promotion agencies, printing companies, event management agencies and any persons assisting or who are involved in this Promotion) and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, cohabitation or other family extension, and any other persons residing at the same household whether or not related.

5. Lucky Draw Gift Fulfillment Terms

- i. Based on the Chances received as set out in Clause 4 above, each Eligible Participant will have a chance to win one of the following Lucky Draw Gifts:
 - a) 1 Winner will receive one Fayyaz Travels 11 Days 10 Nights Holiday package to Greece for 2 Pax (worth up to S\$9,000);
 - b) 2 Winners will receive one 3 Days 2 Nights Stay package at Sentosa Sofitel, Prestige Family Suite (worth up to S\$2,900); and
 - c) 3 Winners will receive Klook Vouchers with a face value of S\$500.

Date of Submitting SingSaver Rewards Form	Lucky Draw Gift	Number of Winners
15 Oct 2024, 12:00 PM -	Fayyaz Travels 11 Days 10 Nights Holiday package to Greece for 2 Pax (worth up to S\$9,000)	1 winner

15 Nov 2024, 11:59 PM	3 Days 2 Nights Stay package at Sentosa Sofitel, Prestige Family Suite (worth up to S\$2,900)	2 winners
	Klook Vouchers with a face value of S\$500	3 winners

^ Table 1

- ii. A total of six (6) Eligible Participants who submitted applications for an Eligible Product during the Promotion Period and subsequently completed all requirements set out in Clause 3 will be randomly selected as winners of the Lucky Draw Gifts (“**Winners**”), as set out in Table 1 above, by SingSaver on 9th June 2025 in the presence of external auditors at the SingSaver office located at 70 Shenton Way, #18-15, Eon Shenton, Singapore 079118, at 2:00PM.
- iii. Winners will be announced on <https://www.singsaver.com.sg/blog/Giveaway-and-competition-winners> by 16th June 2025.
- iv. The Lucky Draw Gift won by each Winner will be determined randomly by SingSaver. Winners will not be able to select which Lucky Draw Gift they receive.
- v. SingSaver reserves the right to select a replacement Winner in the event that (i) a Winner is selected more than once, or (ii) the originally selected Winner is subsequently deemed ineligible for any reason, including for non-compliance with these Terms and Conditions.
- vi. Winners will be contacted via email with details on how to redeem the Lucky Draw Gift within 1 week after the date of the respective lucky draw. Winners are encouraged to check spam/junk folders for the notification email as there may be accidental redirects by the email client. If the Winner does not receive the notification email, they should contact info@singsaver.com.sg for further assistance.
- vii. Specific Terms for the “Fayyaz Travels 11 Days 10 Nights Holiday to Greece for 2 Pax”:
 - a) The Lucky Draw Gift is a holiday package inclusive of economy class flights and hotel accommodations for 2 individuals with twin sharing beds, provided by Fayyaz Travels.
 - b) Redemption and usage of the Lucky Draw Gift (including selection of airline and hotel) are subject to additional terms and conditions set by Fayyaz Travels. Details will be provided to the Winner upon redemption of the Lucky Draw Gift. In the event of any disputes, Fayyaz Travels’ decision shall be final.
 - c) The Lucky Draw Gift is valid until 31 October 2025 and must be redeemed before this date.
- viii. Specific Terms for the “3 Days 2 Nights Stay at Sentosa Sofitel Prestige Family Suite”:
 - a) Redemption and usage of the Lucky Draw Gift are subject to additional terms and conditions set by Sofitel. Details will be provided to the Winner upon redemption of the Lucky Draw Gift. In the event of any disputes, Sofitel’s decision shall be final.
 - b) The Lucky Draw Gift is valid for 6 months from the date of issuance.
 - c) Blackout Dates include: 1 January 2025, 29 January – 2 February 2025, 10 March – 16 March 2025, 29 March – 31 March 2025, 18 April – 20 April 2025, 1 May 2025, 10 May – 12 May 2025, 6 June – 8 June 2025, 8 August – 10 August 2025, 1 October – 6 October 2025, 21 October 2025, 19 December – 31 December 2025
- ix. Lucky Draw Gifts are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Participants are responsible for checking the quality of the Lucky Draw Gifts at the time of redemption. SingSaver shall have no liability relating to any aspects of the Lucky Draw Gifts including but not limited to their quality, supply, delivery and maintenance.
- x. The Lucky Draw Gifts may not be sold, offered to be sold (including on the secondary market), or advertised or used for or in connection with any competitions, promotions, sweepstakes or any other promotional, commercial or trade purposes whatsoever. Any such sale or use of the Lucky Draw Gifts by a Winner shall be deemed a material breach of these Terms and Conditions and such Winners will be deemed to have forfeit the

- Lucky Draw Gifts, which will not be usable by the Winner nor any other individual.
- xi. In the event that a Lucky Draw Gift is not available from SingSaver's suppliers, SingSaver reserves the right to replace the Lucky Draw Gift with an alternative of similar value.
 - xii. 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 Promotion Reward.
 - xiii. Where a Lucky Draw Gift is available in multiple colours or other cosmetic variations, Winners will not be able to select a colour and will receive one at random.
 - xiv. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
 - xv. Winners agree and acknowledge that where the Lucky Draw Gift is a voucher for a third-party merchant, the Lucky Draw Gift is 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.
 - xvi. Winners will not be contacted further if email delivery is unsuccessful, regardless of the reason, including if an incorrect email address or phone number was provided by the Winner.
 - xvii. Winners agree and consent to allow their name and likeness 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 Winners without further compensation except where prohibited by law.
 - xviii. SingSaver reserves the right to reject the Lucky Draw Gift redemption or demand the return of the Lucky Draw Gift or payment of its equivalent value (if it has already been awarded) if the Eligible Product application is withdrawn, cancelled or otherwise retracted by the Winner, 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 (even if discovered after announcement of the Winner), or SingSaver is required 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 Winner or otherwise dispose of the Lucky Draw Gift as it sees fit.
 - xix. Any unclaimed Lucky Draw Gift shall be forfeited without any liability on the part of SingSaver to the Winner, and the unclaimed Lucky Draw Gift may be used by SingSaver for future marketing or promotional offers related to SingSaver's business activities. Any Eligible Participant whose Lucky Draw Gift has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
 - xx. In the event that delivery of the Lucky Draw Gift is delayed, SingSaver will notify the affected Eligible Participants and make the necessary arrangements to deliver the Lucky Draw Gift.
 - xxi. By accepting any Lucky Draw Gift, Eligible Participants agree to hold harmless, defend and indemnify SingSaver from and against 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.

6. General Promotion Terms and Conditions

- i. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions.
- ii. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. The Product Providers shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Promotion and/or the Lucky Draw Gifts.

- iii. 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.
- iv. 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.
- v. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Lucky Draw Gifts or to terminate this Promotion with or without prior notice or reason.
- vi. 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.
- vii. Eligible Participants who do not submit the SingSaver Reward Redemption Form within the Promotion Period will not be able to receive the Lucky Draw Gift, even if they fulfil all other conditions. SingSaver is not responsible for any SingSaver Rewards Redemption Form or other information not being received by SingSaver. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- viii. Eligible Participants 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, even if selected to receive the Lucky Draw Gift, and SingSaver reserves the right to select a replacement Eligible Participant.
- ix. 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.
- x. 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).
- xi. 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](#).
- xii. By applying for an Eligible Product as part of this Promotion, an Eligible Participant agrees and consents to:
 - a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Participant's application for the Eligible Product, in accordance with SingSaver's [Privacy Policy](#);
 - b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Participant's redemption of the Lucky Draw Gift, in accordance with SingSaver's [Privacy Policy](#); and
 - c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Participant's application for an Eligible Product in connection with the Promotion. Including but not limited to 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.
- xiii. 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.

- xiv. 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 Promotion. By participating in this Promotion, Eligible Participants release SingSaver and its affiliates, suppliers, distributors, advertising/promotion agencies and each of their respective parent companies and each such company's officers, directors, employees and agents from all claims and liability, including, without limitation, with respect to this Promotion and the Lucky Draw Gift.
- xv. SingSaver and the Product Provider will not take any responsibility in case of any event that may prevent a participant from participating in this 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.
- xvi. SingSaver and the Product Provider 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 a Participant's participation in this Promotion.
- xvii. By participating in this Promotion, all participants agree and undertake to, at all times, indemnify, keep indemnified, and hold SingSaver, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by SingSaver or a Product Provider's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Lucky Draw Gift, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
- xviii. 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 Participants should refer to the Product Provider's website for the most updated rates/fees/T&Cs etc on the relevant product.