

Terms and Conditions of SingSaver [Team Cashback vs AirMiles] (the “Promotion”)

- I. This Promotion is organised by SingSaver Pte. Ltd. (“**SingSaver**”). This Promotion is split into two parts:
 - a. the Cards Campaign (refer to Clause 5 for details); and
 - b. the Lucky Draws (refer to Clause 6 for details).

2. Promotion Period

- Round 1: 8 May 2024, 5:00PM - 21 May 2024, 11.59PM
- Round 2: 24 May 2024, 12:00PM - 6 Jun 2024, 11.59PM,

Both days inclusive (the “**Promotion Period**”), unless otherwise stated.

3. Eligible Customers

- a. In order to comprise “Eligible Customers”, a user is required to, during the Promotion Period:
 - i. Be a Resident of Singapore aged 18 or above;
 - ii. Start and submit an application for an Eligible Product as a New-to-Card main cardholder through SingSaver during the Promotion Period (an “**Application**”);
 - iii. 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;
 - iv. Have their application for the Eligible Product approved by the Product Provider on or before the Eligible Product approval date referred to in Clause 4(d), where the approval given is final and unconditional; and
 - v. Fulfil the applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 4(d) below.
- b. “**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.
- c. For the avoidance of doubt, an Application for an Eligible Product as part of this Promotion must be both started and submitted during the Promotion Period. Applications that were started before the Promotion Period, or submitted after the end of the Promotion Period, are not valid for this Promotion.
- d. Eligible Customers will each receive (i) a Promotion Reward, and (ii) up to **[31]** entries to the Lucky Draw (each as defined herein), subject to these Terms and Conditions.

4. Product Providers and Eligible Products

- a. For the purposes of the Promotion, Product Providers and Eligible Products are as follows:

Round 1 (8 May 2024, 5:00PM - 21 May 2024, dates inclusive)

Product Type	Product Provider	Eligible Products
Cashback Card	Citi	Citi Cash Back+ Card
	Standard Chartered Bank	Standard Chartered Simply Cash Credit Card Standard Chartered Smart Credit Card
	Amex	American Express True Cashback Card
	DBS	DBS Yuu Card

	UOB	UOB One Card
	Maybank	Maybank Family & Friends
Airmiles Card	Citi	Citi PremierMiles Card Citi Rewards Card
	Standard Chartered Bank	Standard Chartered Journey Card Credit Card
	HSBC	HSBC Revolution Credit Card HSBC TravelOne Credit Card
	UOB	UOB Lady's Card
	Maybank	Maybank Horizon Visa Signature

Round 2 (24 May 2024, 12:00PM - 6 June 2024, dates inclusive)

Product Type	Product Provider	Eligible Products
Cashback Card	Citi	Citi Cash Back Card
	Standard Chartered Bank	Standard Chartered Simply Cash Credit Card Standard Chartered Smart Credit Card
	Amex	American Express True Cashback Card
	DBS	DBS Yuu Card
	UOB	UOB One Card
	Maybank	Maybank Family & Friends
Airmiles Card	Citi	Citi PremierMiles Card Citi Rewards Card
	Standard Chartered Bank	Standard Chartered Journey Card Credit Card
	HSBC	HSBC TravelOne Credit Card
	DBS	DBS Altitude Visa Signature Card
	UOB	UOB Lady's Card
	Maybank	Maybank Horizon Visa Signature

- 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. Where the Eligible Product is a credit card, the application for the Eligible Product must be approved and activated by completing transaction(s) which meet the qualifying spending requirements set by the Product Provider within a certain timeframe as set out in the SingSaver Credit Card Rewards [Promotion Terms and Conditions](#) (if applicable). For further details of “Qualifying Spending” and the criteria to comprise “New-to-Card” for each Eligible Product, please refer to the details contained in the respective Product Provider’s individual terms and conditions.

- e. Where an Eligible Customer applies for more than one Eligible Product as part of this Promotion, determination of the order in which the Eligible Products were applied for will be based solely on when the SingSaver Rewards Redemption Form was submitted, according to SingSaver's internal records.

5. Cards Campaign and Promotion Reward

- a. The Cards Campaign is split into two rounds (each a “**Round**”). During a Round, each Application made by an Eligible Customer will contribute one (1) point to that category of product (i.e Cashback Card or Airmiles Card).
- b. For the avoidance of doubt, calculation of points for each Round is based on when the Application is submitted, according to SingSaver's internal records.
- c. Eligible Customers who submitted an Application for an Eligible Product in the category with the most points at the end of each Round will receive a Promotion Reward, in addition to any other rewards available from SingSaver in connection with the same Application for the Eligible Product.
- d. Calculation of points and eligibility for the Promotion Reward are subject to (i) the Application being approved by the Product Provider, and (ii) all requirements set out in Clause 3(a) being satisfied by the Eligible Customer (including additional requirements as set out in Clause 4(d), as determined by SingSaver in its sole discretion.
- e. The following is an example for the purposes of clarification and not binding on SingSaver, any customer or participant:
 - i. If, as part of a Round, there are 100 Eligible Customers who successfully applied for a Cashback Card and 70 who successfully applied for an Airmiles Card, (all having subsequently completed the requirements set out in Clause 3(a), each Eligible Customer who applied for a Cashback Card will receive the Promotion Reward for that Round, in addition to any other reward(s) available from SingSaver in connection with their Application for that Eligible Product.
 - ii. Eligible Customers who applied for an Airmiles Card (following the above example) will not receive the Promotion Reward for that Round, but will still receive other reward(s) available from SingSaver in connection with their Application for that Eligible Product.
- f. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.
- g. Selection of a Promotion Reward in the SingSaver Rewards Redemption Form does not guarantee that the Eligible Customer will receive the Promotion Reward.
- h. **Round I (8 May, 5:00PM - 21 May 2024, dates inclusive)**
 - i. The Promotion Reward for Round I is up to 10,000 Max Miles **OR** up to SGD100 in vouchers (please refer to Clause 5(h)(ii) for details).
 - ii. For the purposes of Round I, the Promotion Reward offered will depend on the Eligible Product applied for, in accordance with the following:

Product Type	Eligible Products	Bonus** Promotion Reward for the Winning Team
Cashback Card	Citi Cash Back+ Card Standard Chartered Simply Cash Credit Card	+S\$100 Voucher*
	Standard Chartered Smart Credit Card American Express True Cashback Card	+S\$80 Voucher*
	DBS Yuu Card UOB One Card Maybank Family & Friends	+S\$30 Voucher*

Airmiles Card	Citi PremierMiles Card HSBC Revolution Credit Card	+10,000 Max Miles
	Citi Rewards Card Standard Chartered Journey Card Credit Card	+8,000 Max Miles
	HSBC TravelOne Credit Card UOB Lady's Card Maybank Horizon Visa Signature	+3,000 Max Miles

* Vouchers include Grab, Sephora, Zalora etc, and are selectable through SingSaver's voucher redemption partner, Reward360. Voucher types are subject to availability and may change during the term of the Promotion, as determined by SingSaver.

** "Bonus" refers to being in addition to other rewards redeemable through SingSaver in connection with the same Application for an Eligible Product outside of this Promotion.

i. **Round 2 (24 May, 12:00PM - 6 June 2024, dates inclusive)**

- i. The Promotion Reward for Round 2 is up to 20,000 Max Miles **OR** up to SGD200 in vouchers (please refer to Clause 5(i)(ii) for details).
- ii. Rewards for Round 2 is valid only for the [first 400 eligible customers](#)
- iii. For the purposes of Round 2, the Promotion Reward offered will depend on the Eligible Product applied for, in accordance with the following:

Product Type	Eligible Products	Bonus** Promotion Reward for the Winning Team
Cashback Card	Citi Cash Back Card Standard Chartered Simply Cash Credit Card	+\$200 Voucher*
	Standard Chartered Smart Credit Card American Express True Cashback Card	+\$160 Voucher*
	DBS Yuu Card UOB One Card Maybank Family & Friends	+\$60 Voucher*
Airmiles Card	Citi PremierMiles Card HSBC TravelOne Credit Card	+20,000 Max Miles
	Citi Rewards Card Standard Chartered Journey Card Credit Card	+16,000 Max Miles
	DBS Altitude Visa Signature Card UOB Lady's Card Maybank Horizon Visa Signature	+6,000 Max Miles

* Vouchers include Grab, Sephora, Zalora etc, and are selectable through SingSaver's voucher redemption partner, Reward360. Voucher types are subject to availability and may change during the term of the Promotion, as determined by SingSaver.

** "Bonus" refers to being in addition to other rewards redeemable through SingSaver in connection with the same Application for an Eligible Product outside of this Promotion.

- j. The Promotion Rewards are digital. Eligible Customers who qualify to receive the Promotion Reward:

- i. will receive an email from SingSaver confirming the redemption details for the Promotion Reward (the “**Reward Notification Email**”). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
- ii. acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

6. Lucky Draw and Lucky Draw Prizes

- a. For the purposes of this Clause 6, “Eligible Customer” is as defined in Clause 3(b).
- b. The Lucky Draw is split into two (2) separate rounds:
 - i. the Round 1 Lucky Draw; and
 - ii. the Round 2 Lucky Draw,
 (collectively referred to as the “**Lucky Draw**”).
- c. Eligible Customers who take certain actions will receive entries (each an “**Entry**”) to either the Round 1 Lucky Draw or the Round 2 Lucky Draw, depending on when their submission of a SingSaver Rewards Redemption Form is made in respect of an Application. Eligible Customers who enter one of the Lucky Draws will have a chance to randomly receive one of the “**Lucky Draw Prizes**”, in accordance with the following:

Action Performed	Lucky Draw Entries
Be an Eligible Customer who has applied for an Eligible Product (regardless of Round)	1x Entry (up to a maximum of 14)
Be an Eligible Customer who has applied for an Eligible Product that is on a Winning Team (regardless of Round)	+ 1x bonus Entry (up to a maximum of 7)
Be an Eligible Customer who (i) follows @singsaver_sg on Instagram, (ii) share SingSaver’s Instagram Game for this Campaign on their Instagram story, and (iii) send a direct message to SingSaver via Instagram containing their Application Reference Number (ARN)	+ 10x bonus Entries

- d. Eligible Customers may enter both the Round 1 Lucky Draw and the Round 2 Lucky Draw. Eligible Customers may receive more entries to the Lucky Draw by applying for additional Eligible Products.
- e. Notwithstanding Clause 3(ii), an Eligible Customer is not required to be New-to-Card in order to enter either Lucky Draw, but must fulfill all other requirements.
- f. The following is an example for the purposes of clarification and not binding on SingSaver, any customer or participant. Using the example from Clause 5(e):
 - i. An Eligible Customer who has successfully applied for a Cashback Card as part of a Round will have a total of two (2) entries to the Lucky Draw; and
 - ii. An Eligible Customer who has successfully applied for an Airmiles Card as part of a Round will have a total of one (1) entry to the Lucky Draw.
- g. A total of one (1) Eligible Customer will be randomly selected as a winner (each a “**Winner**”) of each Lucky Draw to receive the corresponding “**Lucky Draw Prize**” as follows.
 - i. Round 1 Lucky Draw Prize: 320,000 max miles (equivalent to a pair of return trip business class tickets from Singapore to Zurich, Switzerland;

- ii. Round 2 Lucky Draw Prize: 120,000 max miles (equivalent to a pair of return trip business class tickets from Singapore to Tokyo, Japan;
- h. Winners will be determined after the end of the Promotion Period by SingSaver in the presence of external auditors on 4 Nov 2024 at the SingSaver office located at 70 Shenton Way, #18-15, Eon Shenton, Singapore 079118, at 3pm (the “**Draw Date**”).
- i. Winners will be announced on <https://www.singsaver.com.sg/blog/giveaway-and-competition-winners> by 12 Nov 2024.
- j. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer is (i) selected as a Winner more than once, or (ii) subsequently otherwise disqualified.
- k. Winners will be contacted via email with details on how to redeem the Promotion Reward within 1 week after the date of the Lucky Draw (the “**Lucky Draw Notification Email**”). Winners are encouraged to check spam/junk folders for the Lucky Draw Notification Email as there may be accidental redirects by the email client. Winners who are announced but do not receive the Lucky Draw Notification Email may contact info@singsaver.com.sg for further assistance.
- l. SingSaver shall endeavour to ensure that Winners will receive their Lucky Draw Prize within 2 months after the Draw Date and after being notified of how to redeem the Lucky Draw Prize, but shall have no liability if fulfilment cannot be completed by this date.
- m. 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.
- n. Any Lucky Draw Prize not claimed more than 2 months after announcement of the Winners shall be forfeited without any liability on the part of SingSaver to the Winner, and the unclaimed Lucky Draw Prize may be used by SingSaver for future marketing or promotional offers related to SingSaver’s business activities. Any customer whose Lucky Draw Prize has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- o. In the event that delivery of the Lucky Draw Prize is delayed, SingSaver will notify the affected Winners and make the necessary arrangements to deliver the Lucky Draw Prize.

7. General Reward Terms

- a. For the purposes of this Clause [7], “**Reward**” shall include the Promotion Reward and Lucky Draw Prizes.
- b. Where the Reward is Max Miles:
 - i. Eligible Customers and Winners:
 - 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;
 - 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; and

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.
- ii. Alternatively, Max Miles can be exchanged for miles and points at a 1:1 transfer ratio with any of the 24 airline and hotel partners of Max Miles on heymax.ai, starting with 1,000 Max Miles.
 - iii. Max Miles can also be exchanged for popular gift cards and vouchers, starting at 1,000 Max Miles each.
 - iv. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
 - v. Winners may redeem their Max Miles for flight tickets through the "Max Concierge" service on the redemption page of the heymax.ai account. A personal concierge will be provided to guide Winners through the booking process.
 - vi. For more information on heymax, click here or reach out to max@heymax.ai.
- c. Where the Promotion Reward is a voucher provided by a third-party merchant, Eligible Customers agree that usage of the Promotion Reward is subject to the terms and conditions of such third party merchant. 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 the Promotion Reward. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.
 - d. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Reward.
 - e. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
 - f. 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.
 - g. SingSaver is not associated with the provider of any Reward and is not responsible for any issues related to usage of the Reward. SingSaver shall have no liability to Eligible Customers for any damages, losses, claims, suits, judgments, costs and expenses arising from the Eligible Customer's usage of the Reward. Any enquiries regarding the Reward should be directed to the service provider/manufacturer of the Reward.
 - h. SingSaver reserves the right to reject any 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 Reward as it sees fit.
 - i. Reward(s) are subject to availability. SingSaver reserves the final right to change the Reward without prior notice and reserves the right to replace any Reward with alternatives of similar value.
 - j. By accepting any 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 Reward(s).
 - k. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
 - l. The redemption process for Promotion Rewards (including determining the results of each round) may take at least 4 months from the end of the Promotion Period, depending on the actual situation regarding approval for

Eligible Products, transaction status or other factors that may affect eligibility for the Promotion Reward that are outside of SingSaver's control.

8. General Promotion Terms and Conditions

- a. For the purposes of this Clause [8], "**Reward**" shall include the Promotion Reward and Lucky Draw Prizes.
- b. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- c. 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 Customer in connection with this Promotion and/or the Rewards.
- d. 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.
- 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. 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.
- g. 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.
- h. 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 Rewards at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.
- i. 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.
- j. Eligible Customers who are required to but do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive any 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.
- k. 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 Rewards.
- l. 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.
- m. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any 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 Customers 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 a 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 a Reward, for the purposes of verifying a participant's eligibility for a Reward.
- 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 Rewards.
- 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.
- v. 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 Reward, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.