

Last updated as of 13 March 2025

Terms and Conditions of **SingSaver March Madness Campaign** (the “**Promotion**”)

This Promotion is organized by SingSaver Pte. Ltd and SingSaver Insurance Brokers Pte. Ltd (“**SingSaver**”)

1. Promotion Period

- i. 3 March 2025 05:00 PM - 31 March 2025 11:59 PM, both days inclusive, unless otherwise stated.

2. Eligible Participants

In order to participate in the Promotion and to comprise an “Eligible Participant”, 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;
- iv. Provide consent to receive direct marketing messages from SingSaver;
- v. 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 (no redemption form is required to be submitted for direct purchases for Starr, MSIG & Allianz travel insurance made on the SingSaver website);
- vi. Have their application for the Eligible Product approved by the Product Provider, where the approval given is final and unconditional; and
- vii. Fulfil any additional conditions for the Eligible Product applied for as set out in Clause 6 below.

3. Eligibility and Rewards

- i. For the purposes of this Promotion, the Eligible Products and corresponding number of Madness Wheel Spins received are as follows:

Product Type	Product Provider	Eligible Product	No. of Madness Wheel Spins given per Eligible Product Application
Credit Cards (must be New-to-Bank)	Citibank	Citi PremierMiles Card Citi Prestige Card Citi Cash Back Card Citi Cash Back+ Card Citi Rewards Card Citi SMRT Card Citi MI Card	1 Spin
	Standard Chartered	Standard Chartered Simply Cash Credit Card Standard Chartered Smart Credit Card Standard Chartered Rewards+ Credit Card Standard Chartered Journey Credit Card	
	HSBC	HSBC Live+ Credit Card HSBC Revolution Credit Card HSBC TravelOne Credit Card HSBC Advance Credit Card	

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	CIMB	CIMB Visa Infinite Card CIMB Visa Signature Card CIMB World Mastercard
	OCBC	OCBC 365 Credit Card OCBC INFINITY Cashback Credit Card OCBC Rewards Credit Card OCBC 90°N Mastercard OCBC 90°N Visa Card
	UOB	UOB Absolute Cashback Card UOB One Card UOB EVOL Card UOB PRVI Miles Visa Card UOB PRVI Miles World MasterCard UOB PRVI Miles American Express Card
Debit Card	Airwallex	Airwallex Business Debit Card
Personal Loans	CIMB	CIMB Personal Loan
	Standard Chartered	Standard Chartered CashOne Personal Loan
	UOB	UOB Personal Loan
	HSBC	HSBC Personal Loan
	Trust Bank	Trust Bank Instant Loan
Online Brokerage Accounts (must be New-to-Brokerage)	CMC Invest	CMC Invest
	CMC Markets	CMC Markets
	Longbridge	Longbridge
	moomoo	Moomoo SG
	WeBull	WeBull Singapore
	Tiger Brokers	Tiger Brokers
	uSmart	uSMART Securities
	IG	IG
Travel Insurance	Starr	All Single & Annual Trip Policies
	MSIG	All Single & Annual Trip Policies, excluding Pre-X

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	Singlife	All Single & Annual Trip Policies
	Allianz	All Single & Annual Trip Policies
	Income	All Single & Annual Trip Policies, including Pre-X
	Direct Asia	All Single & Annual Trip Policies
Home Insurance	AIG	AIG Homes Essential AIG Homes Advantage Package
	FWD	FWD Home Insurance
	MSIG	MSIG Enhanced HomePlus
Car Insurance	GE	Great Eastern Drive and Save Plus Great EV Protect
	Singtel	Singtel CarProtect (Value) Singtel CarProtect (Essential) Singtel CarProtect (Premium)
	MSIG	MSIG MotorMax MSIG MotorMax Plus
	Singlife	Singlife Motor Lite Singlife Motor Standard Singlife Motor Prestige
	ECICS	ECICS Private Motor
Domestic Helper Insurance	MSIG	MSIG MaidPlus - Standard Plan
	HLAS	HL Assurance Maid Protect360 Pro - Enhanced
	GE	GREAT Maid Protect - Silver Plan

- ii. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the relevant Product Provider.
- iii. 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.
- iv. **“New to Bank”** shall be defined as set out in the [SingSaver Credit Card Rewards Promotion Terms and Conditions](#). For the avoidance of doubt, Eligible Participants are only required to fulfil the conditions required to comprise “New to Bank” and have their application for an Eligible Product approved by the Product Provider, and do not need to fulfil any spending requirements in order to receive a Madness Wheel Spin as part of this Promotion.
- v. **“New to Brokerage”** shall be defined as set out in the [SingSaver Online Brokerage Rewards Promotion Terms and Conditions](#).
- vi. For the avoidance of doubt, Eligible Participants who do not fulfil the criteria to satisfy the definition of “New to Bank” or “New to Brokerage” (as applicable depending on the Eligible Product applied for) will not be eligible for this Promotion.

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- vii. Confirmation of whether an Eligible Participant has completed all criteria necessary to receive a Madness Wheel Spin is subject to SingSaver and the Product Providers' internal records. In the event of any disputes, SingSaver's decision shall be final.
- viii. The submission of a SingSaver Rewards Redemption Form does not automatically entitle an Eligible Participant to receive a Madness Wheel Spin.
- ix. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- x. 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.
- xi. For the avoidance of doubt, participation in this Promotion does not preclude Eligible Participants from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Promotion.
- xii. All insurance product-related transactions are arranged and administered by SingSaver Insurance Brokers Pte. Ltd., a wholly owned subsidiary of SingSaver Pte. Ltd. SingSaver Insurance Brokers Pte. Ltd. is a licensed and authorised broker regulated by the Monetary Authority of Singapore ("**MAS**"). SingSaver Pte. Ltd. (which administers all other financial products on the SingSaver Website) is not regulated by MAS.
- xiii. For the avoidance of doubt, in order to receive a Madness Wheel Spin in respect of Online Brokerage Accounts, Eligible Participants are only required to apply for an account and are not required to subscribe to or purchase any capital markets products or investment products and/or initiate any transactions or dealings or capital markets products or investment products.
- xiv. SingSaver is not responsible for any rewards that are offered and fulfilled by a Product Provider. All queries relating to the same should be directed to the Product Provider.
- xv. SingSaver Rewards Redemption Forms are unique to each Eligible Product application.
- xvi. Eligible Participants who do not receive the SingSaver Rewards Redemption Form immediately after submitting their application for an Eligible Product should contact info@singsaver.com.sg immediately for assistance.
- xvii. Eligible Participants found sharing the SingSaver Rewards Redemption Form may be disqualified from receiving all Rewards.

4. Madness Wheel Terms

- i. Eligible Participants will each receive one (1) Madness Wheel Spin per Eligible Product applied for.
- ii. Each Madness Wheel Spin will provide one of the following "**Rewards**":
 - a) 50% of monthly salary; capped at S\$2,500 (to be distributed via PayNow);
 - b) 1x SK Jewellery Roly Poly God of Wealth Figurine (Gold Bar);
 - c) 1x SK Jewellery Smooth Sailing 999 Pure Gold Bar Figurine (Gold Bar);
 - d) 1x SK Jewellery Fortune Bag 999 Pure Gold Coin Angpow (Gold Bar);
 - e) 2D/1N Stay with Compass Hospitality Hotels;
 - f) Amara Sanctuary Hotel Dining, Cartimes Autorent, Chrysalis Spa, SK Jewellery or Under Amour Voucher (please refer to Clause 5(iii) for details);
 - g) 388 HeyMax Max Miles; or
 - h) a S\$5 off discount code for purchasing Travel Insurance products (only applicable for Starr Single Trip & Annual Trip, MSIG Single Trip & Annual Trip, Allianz Single Trip & Annual Trip, HLAS Single Trip & Annual Trip, Zurich Single Trip) from SingSaver Insurance Brokers, where the premium is at least S\$33.
- iii. The Reward will be randomly determined when an Eligible Participant spins the Madness Wheel.
- iv. Rewards are available on a first come first served basis and are limited in quantity.
- v. Eligible Participants may only spin the Madness Wheel between 3 March and 7 April 2025 (the "**Redemption Period**"). Eligible Participants will be given access to a dashboard where the Madness Wheel will be hosted during the Redemption Period, upon which the Reward to be received will be displayed. For the avoidance of

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- doubt, the Reward to be received will not be determined until the Eligible Participant accesses the dashboard during the Redemption Period and spins the Madness Wheel.
- vi. For the avoidance of doubt, Eligible Participants will not be able to receive the Reward until the application for the Eligible Product has been approved and confirmation of eligibility from the Product Provider is received by SingSaver, which may take 12-16 weeks following completion of the application, and may be further affected by factors outside of SingSaver's control, even if the Madness Wheel is spun and a Reward is determined.
 - vii. Eligible Participants will be contacted via email with details on how to redeem their Reward. Eligible Participants are encouraged to check spam/junk folders for the notification email as there may be accidental redirects by the email client. Eligible Participants who do not receive the notification email should contact info@singsaver.com.sg for further assistance.
 - viii. SingSaver shall endeavour to ensure that Eligible Participants receive the Reward within the timeframe set out in Clause 4(v), but shall have no liability if fulfilment cannot be completed by this date.
 - ix. SingSaver reserves the right to (i) conduct know-your-customer, sanctions and other due diligence checks on Eligible Participants for the purposes of complying with SingSaver's internal anti-money laundering policies and procedures and applicable laws, and (ii) select an alternative Eligible Participant if SingSaver reasonably believes that distribution of a Reward to such Eligible Participant would be in breach of SingSaver's anti-money laundering policy or any applicable laws.
 - x. Eligible Participants 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 Eligible Participant.
 - xi. Eligible Participants 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 Eligible Participants without further compensation except where prohibited by law.
 - xii. SingSaver reserves the right to reject Reward redemption or demand the return of the Reward or payment of its equivalent value (if it has already been awarded) if the Eligible Product application is (i) withdrawn, cancelled or otherwise retracted by the Eligible Participant, (ii) ultimately not approved by the Product Provider, (iii) found to have been made via other channels or outside of the Promotion Period, (iv) fraudulent, against the spirit of the Promotion, or non-compliant with these Promotion Terms and Conditions, or (v) 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 Participant or otherwise dispose of the Reward as it sees fit.
 - xiii. Where the Eligible Product applied for is an insurance product, Eligible Participants who cancel or otherwise receive a refund of the purchased Eligible Product during the coverage period are deemed to have forfeit the Reward. SingSaver reserves the right to withhold Rewards in respect of any cancelled or forfeited Eligible Products and claw back the Reward or its equivalent value.
 - xiv. Where an Eligible Participant has spun the Madness Wheel but is subsequently deemed ineligible for the Reward for any reason, the Reward remains undrawn during the Promotion Period or unclaimed past the stipulated redemption period, the Reward will be deemed forfeited without any liability on the part of SingSaver to the Eligible Participant. Such Rewards may be used by SingSaver for future marketing or promotional offers related to SingSaver's business activities. Any Eligible Participant whose Reward has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
 - xv. In the event that delivery of the Reward is delayed, SingSaver will notify the affected Eligible Participants and make the necessary arrangements to deliver the Reward.
 - xvi. By accepting any Reward, 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 Reward.

5. Madness Wheel Rewards Terms

- i. The 50% of Monthly Salary Reward will be distributed via PayNow.
 - a) Eligible Participants receiving this Reward:
 - i. must present the Reward email at SingSaver Office, 70 Shenton Way, #18-15 Eon Shenton, Singapore 079118 when redeeming the Reward;
 - ii. must show a redacted copy of their March payslip or other income proof showing their income for March 2025. The income proof will only be viewed by the SingSaver team designated to handle fulfilment of this Reward. Where a payslip is provided, only the gross salary amount will be used to determine the final Reward amount to be disbursed. SingSaver reserves the right to make a copy of the Eligible Participant's income proof for record keeping purposes; and
 - iii. as a condition of receiving the Reward, agree to sign any documentation required by SingSaver in connection with the same, including but not limited to any document declaring the accuracy of any information provided to SingSaver.
 - b) Eligible Participants receiving this Reward are encouraged to ensure that their NRIC, bank account number, and full salary breakdown are redacted from the pay slip presented to SingSaver.
 - c) This Reward is capped at S\$2,500, regardless of the actual monthly salary set out in the Eligible Participant's payslip or income proof.
 - d) In the event that an Eligible Participant is unemployed or unable to show sufficient and satisfactory income proof, this Reward will be set at S\$500.
 - e) The Reward will be processed and released within 14 days of presenting the redemption email and payslip at the SingSaver office.
 - f) In order to receive the Reward, Eligible Participants:
 - i. are required to have a PayNow account;
 - ii. consent to receive the Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;
 - iii. are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account; and
 - iv. acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Reward will not be re-issued to Eligible Participants who have provided incorrect phone numbers.
- ii. SK Jewellery Gold Bars
 - a) The Reward is a physical reward. Eligible Participants will be provided with redemption instructions via email from SingSaver and must present the email at the designated SK Jewellery Outlet specified in the email to claim the Reward.
- iii. Vouchers
 - a) These Rewards are vouchers for various third party merchants. Vouchers are subject to the terms and conditions set by the vouchers' merchants and will be communicated to Eligible Participants upon redemption. 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.
 - b) The vouchers that may be received as a Reward are:
 - i. Amara Sanctuary Hotel Dining Voucher
 - a. 30% with every four guests dining;

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- b. 35% Off Food & Beverage Voucher with every two guests dining;
 - c. S\$50 dining credit at Sanctuary Tearoom when you book a suite or villa at Amara Sanctuary Sentosa
 - ii. Cartimes Voucher
 - a. Cartimes Autorent (Rental) - 10% off Daily Car Rental Rate
 - iii. Chrysalis Spa Voucher
 - a. One (1) Free Session of Emshape & Emfiore
 - b. One (1) Free Session of Customized Facial
 - iv. 15% Off Under Armour Products Voucher
 - v. SK Jewellery S\$8 Off E-voucher
 - vi. 2D/1N Stay with Compass Hospitality Voucher
 - iv. 388 Max Miles, where the Reward to be received comprises Max Miles, Eligible Participants:
 - a) are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
 - b) will receive an email from Max Now Pte Ltd (“heymax”) containing details on how to activate the heymax account (if the Eligible Participant does not already have one) and how to redeem the Max Miles (the “Max Miles Reward Notification Email”). Eligible Participants 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;
 - c) are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles;
 - d) acknowledge that the Reward may only be redeemed once per heymax account;
 - e) acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Participants’ 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; and
 - f) 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 Participant’s account and the forfeiture of all Max Miles earned.
 - v. The Travel Insurance discount code reward is a digital reward and can only be used for purchases of Travel Insurance products via SingSaver Insurance Brokers. Usage of the discount code is subject to SingSaver Insurance Brokers’ promo code [Terms and Conditions](#).

6. Additional Eligibility Conditions

- i. Where the Eligible Product is an online investment brokerage account, the Eligible Participant must fund the minimum required sum into the opened account on or before the relevant date specified in the SingSaver Investment Rewards Promotion Terms and Conditions. For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Participant to receive any Rewards. Please refer to the [SingSaver Investment Rewards Promotion Terms and Conditions](#) for further details.
- ii. Where the Eligible Product is an insurance product, the Eligible Participant must successfully make payment of the premium for the Eligible Product and ensure that the Eligible Product is not freelook/ cancelled at the point of redeeming the Reward. Please refer to the [SingSaver Travel Insurance Rewards Promotion Terms and Conditions](#) or [SingSaver Car Insurance Rewards Promotion Terms and Conditions](#) or [SingSaver Home Insurance Rewards Promotion Terms and Conditions](#) or [SingSaver Domestic Helper Insurance Rewards Promotion Terms and Conditions](#) for further details.

7. General Promotion Terms and Conditions

- i. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions.

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- 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 Rewards.
- 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 Rewards or to terminate this Promotion with or without prior notice or reason.
- vi. 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 Participants are responsible for checking the quality of the Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.
- vii. 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.
- viii. Eligible Participants who do not submit the SingSaver Reward Redemption Form within the Promotion Period will not be able to receive the Reward, 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.
- ix. 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 Reward, even if selected to receive the Reward, and SingSaver reserves the right to select a replacement Eligible Participant.
- x. 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.
- xi. 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).
- xii. 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](#).
- xiii. 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 Reward, 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

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the conditions required to receive the Reward, for the purposes of verifying a participant's eligibility for the Reward.

- xiv. 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.
- xv. 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 agents from all liability, including, without limitation, with respect to this Promotion and the Reward.
- xvi. 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.
- xvii. 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.
- xviii. 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.
- xix. 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.
- xx. 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.
- xxi. Applying for an Eligible Product as part of this Promotion 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 the Eligible Participant upon acceptance of the Eligible Participant's application by the Product Provider.