

Terms and Conditions of SingSaver Exclusive Best Price Travel Insurance Q4 Campaign - Lucky Draw (the “Promotion”)

1. Customers who successfully apply for participating travel insurance products during the Promotion Period and complete the requirements set out herein will have a chance to receive a Lucky Draw Gift (each as defined herein).

2. Promotion Period

- a. 7 August 2023 – 31 December 2023, both days inclusive, unless otherwise stated.

3. Eligible Customers

In order to be eligible for a chance to receive a Lucky Draw Gift and to comprise “Eligible Customers”, a user is required to, during the Promotion Period or Flash Deal Period (whichever is applicable):

- 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 through SingSaver as a main policyholder/policyowner as part of an Eligible Promotion through <https://www.singsaver.com.sg/travel-insurance> and/ or during the Eligible Period for that Eligible Product (each as listed in Clause 4(a) below);
- 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 type of Eligible Product applied for, as stated in Clause 7 below; and
- g. Maintain the Eligible Product in a valid state and not cancel nor be refunded for the Eligible Product prior to the Draw 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	Draw Chances
MSIG Insurance	Single Trip	1x
	Annual Trip	3x
Starr Insurance Singapore	Single Trip	1x
	Annual Trip	3x
Etiqa Insurance	Single Trip	1x
	Annual Trip	3x
FWD Singapore	Single Trip	1x
	Annual Trip	3x
Allianz Insurance Singapore	Single Trip	1x
	Annual Trip	3x
AIG Asia Pacific Insurance	AIG Travel Guard Direct Single Trip	1x

	AIG Travel Guard Direct Annual Trip	3x
Great Eastern	Single Trip	1x
	Annual Trip	3x
Singlife	Single Trip	1x
	Annual Trip	3x
Allied World Singapore	Single Trip	1x
	Annual Trip	3x

- a. 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.

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.

5. Conduct of Lucky Draw and Lucky Draw Gifts

- a. A total of two hundred and seventy-three (273) Eligible Customers will be selected as lucky draw winners at the end of the Promotion (“Winners”). Thirteen (13) Eligible Customers will be selected as Winners for each week of the Promotion Period, based on when the SingSaver Reward Redemption Form was submitted (e.g 13 Eligible Customers who submitted their SingSaver Reward Redemption Form between 7 - 13 August will be selected as Winners, 13 Eligible Customers who submitted their SingSaver Reward Redemption Form between 14 - 20 August will be selected as Winners and so on). For the avoidance of doubt, in order to be eligible for selection as a Winner, an Eligible Customer must also have completed all the steps set out in Clause 3 above.
- b. Unless SingSaver notifies otherwise, the Lucky Draw will be conducted in the presence of external auditors on [11 March 2024] at 12pm (the “Draw Date”), or on such other date as SingSaver may determine at its sole and absolute discretion, at 70 Shenton Way #18-15, Eon Shenton, Singapore 079118 or at such venue as may be determined by SingSaver.
- c. Eligible Customers who fulfil the conditions specified in Clause 3 will have either one (1) or three (3) entries to the lucky draw per Eligible Product applied for, as set out in Clause 4, to receive one of the following Lucky Draw Gifts as set out below:
- i. One (1) of the weekly Winners will receive flight tickets (up to a maximum of S\$1,000) (“Flight Tickets”), subject to further terms and conditions set out in Clause 5(d) below; and
 - ii. Twelve (12) of the weekly Winners will receive a Samsonite Volant Spinner 68/25 EXP (worth S\$480).
- d. For the avoidance of doubt:
- i. The purchase of additional Eligible Products by the same Eligible Customer will count as additional entries to the lucky draw; and
 - ii. An Eligible Customer may only be a Winner once, regardless of how many Eligible Products are purchased.
- e. Specific Terms for the Flight Tickets:
- i. Each Winner of the Flight Tickets will be able to select flight tickets to a travel destination of his/her choice, subject to availability, SingSaver’s power of procurement and the total price of the tickets.
 - ii. Winners may select a single flight ticket or multiple tickets, provided that the total price of the Flight Tickets may not exceed S\$1,000. Where multiple tickets are selected, at least one (1) Flight Ticket must be for the Winner and the additional ticket(s) must be for travel on the same flight on the same date and time.

- iii. Winners are required to inform SingSaver of their travel dates and a list of preferred destinations within 1 month after receiving the notification from SingSaver that they have won the Flight Tickets. SingSaver shall provide the Winner with options for the flight tickets based on the Winner's preferred travel dates and destinations, from which the Winner will be required to select one (1). The Winner will not be able to select the airline for the flight tickets and is required to select one of the options presented by SingSaver.
 - iv. Blackout dates apply to the Flight Tickets, taking into consideration major holidays, peak travel seasons and availability of flights, as notified by SingSaver from time to time to the Winner.
 - v. If the chosen flight ticket(s) exceeds the \$1,000 limit, SingSaver will propose a list of alternative destinations to the Winner based on their selected travel dates. Winners may not contribute additional funds if the desired flights exceed S\$1,000 in total.
 - vi. The Flight Tickets are not resellable, interlineable, refundable, transferable or re-routable. The Flight Tickets may not be exchanged for cash or other rewards.
 - vii. The Flight Tickets are subject to seat availability at the time of reservation or ticket issuance;
 - viii. The Flight Tickets shall not be eligible for mileage accrual and cannot be used in conjunction with any frequent flyer miles for any upgrade awards; and
 - ix. The Flight Tickets have no cash value and Winners are required to pay all relevant taxes, including but not limited to excess baggage charges (where applicable), airport taxes and insurance charges.
- f. Winners must have not cancelled the Eligible Product applied for prior to the Draw Date. SingSaver reserves the right to, in its discretion, select a replacement Winner in the event that the initial selected Winner is found to have cancelled their Eligible Product or otherwise received a refund from the Product Provider.
 - g. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Lucky Draw Gift.
 - h. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
 - i. 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.
 - j. For the avoidance of doubt, each Eligible Customer may only win a maximum of one (1) Lucky Draw Gift, even if the Eligible Customer applies for more than one Eligible Product (and thus has more than one entry to the Lucky Draw) and is selected as a Winner more than once.
 - k. If SingSaver becomes aware that a single Eligible Customer is redeeming or attempting to redeem multiple Lucky Draw Gifts, the Eligible Customer will only receive one (1) Lucky Draw Gift, even if the Eligible Customer has two separate entries selected as winning entries.
 - l. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer has more than one valid entry selected as a winning entry or is otherwise subsequently disqualified.
 - m. 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 Lucky Draw Gift.
 - n. For the avoidance of doubt, participation in this Promotion does not preclude Eligible Customers (including Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Promotion.
 - o. Winners agree and acknowledge that (i) the Lucky Draw Gifts may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Promotion Rewards. To the extent that a supplier warranty applies to the Lucky Draw Gifts, the warranty period may commence from the date of purchase of the Lucky Draw Gift by SingSaver from the supplier, and not the date of redemption or delivery of the Lucky Draw Gift to the Winner.
 - p. 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.
 - q. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

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 user is not a Resident of Singapore.
- b. The following people are not eligible to participate in the Promotion:
 - i. All permanent and/or contract employees ("Employees") of SingSaver 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, cohabitation or other family extension, and any other persons residing at the same household whether or not related;
 - ii. Individuals who were employed by SingSaver Pte. Ltd., whether in a permanent or contract capacity, at any point in the 12 months prior to the start of the Promotion Period; and
 - iii. 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 the 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.
- c. SingSaver reserves the right to disqualify a participant from participating in this Promotion and select a replacement Winner if he/she is not a Resident of Singapore or falls under one of the above categories.

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 freelook/ 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. Lucky Draw Gift Fulfilment Terms

- a. Winners will be announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 22 March 2024.
- b. Winners will be contacted via email with details on how to redeem the Lucky Draw Gift within 1 week after the date of the lucky draw (15 March 2024). Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
- c. SingSaver shall endeavour to ensure that Winners will receive their Lucky Draw Gift within 2 months after the date of the lucky draw (i.e by 10 May 2024), after being notified of how to redeem the Lucky Draw Gift, but shall have no liability if fulfilment cannot be completed by this date.
- d. Winners will not be contacted further if the email delivery is unsuccessful, regardless of the reason, including if an incorrect email address or phone number was provided by the Winner.
- e. SingSaver reserves the right to reject any Lucky Draw Gift 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 new Winner or otherwise dispose of the

Lucky Draw Gift as it sees fit.

- e. Any Lucky Draw Gift(s) 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 Winner, and the unclaimed Lucky Draw Gift(s) may be used by SingSaver for future marketing or promotional offers related to SingSaver's business activities. Any Winner whose Lucky Draw Gift has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- f. Lucky Draw Gifts are subject to availability. SingSaver reserves the final right to change the Lucky Draw Gifts without prior notice and reserves the right to replace any Lucky Draw Gift with alternatives of similar value.
- a. By accepting any Lucky Draw Gift, Winners 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 Lucky Draw Gift.

9. General Promotion Terms and Conditions

- a. This is a SingSaver promotion. 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 Lucky Draw Gifts.
- b. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- c. Eligible Customers agree and consent to allow their application reference number, 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.
- 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 or date of the lucky draw if the launch of the Promotion is delayed and shall have no liability for the same.
- f. 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 the 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 will not be eligible for the Promotion.
- g. 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 Customers are responsible for checking the quality of the Lucky Draw Gifts at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Lucky Draw Gifts including but not limited to their quality, supply, delivery and maintenance.
- h. 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.
- i. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Lucky Draw Gift, even if they fulfil all other conditions. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- j. 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 Lucky Draw Gift.

- k. Eligible Customers who qualify to receive the Lucky Draw Gift 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.
- 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. In the event that delivery of the Lucky Draw Gift(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Lucky Draw Gift(s).
- n. 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).
- o. By agreeing to the terms and conditions of this Promotion, 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](#).
- p. 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 Lucky Draw Gift, 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 Lucky Draw Gift (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Lucky Draw Gift.
- q. 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.
- r. 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 Lucky Draw Gift.
- s. 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.
- 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.