

1001!
MILESTONE
GIVEAWAY

UP TO \$\$\$200k

PRIZES UP FOR GRABS

12 Oct 2023 – 20 Dec 2023

GRAND LUCKY DRAW

\$\$\$5,000 cash

TO BE WON EACH WEEK

WEEKLY LUCKY DRAW

7 DEC - 20 DEC



iPhone 15 Pro

10x Apple iPhone
15 Pro 128GB
(worth \$\$\$1,649)

UP FOR GRABS EACH WEEK

Don't miss your final chance to win!

Enjoy up to 3x chances in our
101! Milestone Giveaway Lucky Draw when
you apply for the following products:



Credit Cards:
**CIMB, OCBC,
& Standard Chartered**

Investments:
Tiger Brokers & Webull



Credit Cards:
Citibank & HSBC

CASA:
Citibank

Priority Banking:
Citibank



Credit Cards:
Maybank & UOB

Personal Loans:
CIMB & HSBC

Travel Insurance:
FWD, Starr Travel, & MSIG

Car Insurance:
Etiqa, FWD, & Singtel

Prizes are stackable with existing SingSaver exclusive rewards

APPLY NOW

T&Cs apply.

Terms and Conditions of SingSaver Exclusive: '101 Milestone Giveaway' Lucky Draw (the "Promotion")

1. Customers who successfully apply for an Eligible Product via SingSaver 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. 12 October 2023 – 20 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:

- a. Be a Resident of Singapore;
- b. Have or create a SingSaver account on the SingSaver Website;
- c. Submit an application for an Eligible Product as set out in Table 1 below through SingSaver as a main cardholder/account holder/policyholder/policy owner during the Promotion Period through <http://www.singsaver.com.sg/>;
- 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; and
- f. Fulfil any applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 7 below.

4. Product Providers and Eligible Products

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

Product Type	Product Provider	Eligible Product	Lucky Draw Entries
Credit Cards	CIMB	CIMB Visa Signature Card CIMB World Mastercard CIMB Visa Infinite Card	x3
	OCBC	OCBC 365 Credit Card OCBC 90°N Visa Card OCBC 90°N Mastercard OCBC Titanium Rewards Credit Card	x3
	OCBC (12 Oct - 30 Nov)	OCBC Frank Card	x3
	OCBC (1 Dec - 20 Dec)	OCBC Infinity Cashback Card	x3
	Standard Chartered Bank	Standard Chartered Simply Cash Credit Card Standard Chartered Smart Credit Card Standard Chartered Rewards+ Credit Card Standard Chartered Journey Credit Card	x3
	HSBC	HSBC Revolution Credit Card HSBC TravelOne Credit Card	x2

		HSBC Advance Credit Card HSBC Visa Platinum Credit Card	
	Citibank (9 Nov -20 Dec)	Citi PremierMiles Card Citi Cash Back+ Card Citi Rewards Card Citi Cash Back Card	x2
	Maybank	Maybank Family & Friends Card Maybank Platinum Visa Card Maybank FC Barcelona Visa Signature Card Maybank DUO Platinum MasterCard Maybank Horizon Visa Signature Card Maybank Manchester United Platinum Visa Card Maybank World MasterCard	x1
	UOB	UOB Absolute Cashback Card UOB One Card UOB EVOL Card UOB Lady's Card UOB PRVI Miles World Mastercard UOB PRVI Miles World Visa Card UOB PRVI Miles World American Express Card KrisFlyer UOB Credit Card	x1
Personal Loan	CIMB	CIMB Personal Loan	x1
	HSBC	HSBC Personal Loan	x1
	Standard Chartered Bank	Standard Chartered CashOne Personal Loan	x1
Savings Account	Citibank	Citi Plus	x2
Priority Banking	Citibank	Citigold	x2
Online Brokerage Accounts	Tiger Brokers	Tiger Trade	x3
	Webull Singapore	Webull Trading Account	x3
Insurance	MSIG	Travel Insurance (Single/Annual Trip)	x1
	Starr	TraveLead Insurance (Single/Annual Trip)	x1
	FWD Singapore	Travel Insurance (Single/Annual Trip)	x1
	FWD Singapore	Car Insurance	x1
	Singtel (GE)	Singtel Car Protect	x1
	TIQ	Etiqa (Tiq) Car Insurance	x1

^Table 1

- b. 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. Lucky Draw Gifts

Date of Submitting SingSaver Rewards Redemption Form	Lucky Draw Gift	Number of Winners
12 Oct - 20 Dec 2023	WEEKLY GRAND PRIZE: S\$5,000 Cash	10 winners (one during each week)
12 Oct, 9:00 am - 26 Oct 2023, 8:59 am	S\$1,010 Cash	20 winners
26 Oct, 9:00 am - 9 Nov 2023, 8:59 am	Apple Watch Ultra 2 GPS + Cellular, 49mm (worth S\$1,199)	20 winners
9 Nov, 9:00 am - 23 Nov 2023, 8:59 am	Apple Macbook Air 256GB 13 inch (M2 chip) (worth \$1,599)	20 winners
23 Nov, 9:00 am - 7 Dec 2023 8:59 am	Samsung LS03B 43" The Frame Art Mode 4K QLED Smart TV (2022) (worth \$1916)	20 winners
7 Dec, 9:00 am - 21 Dec 2023 8:59 am	iPhone 15 Pro 128GB Black Titanium (worth \$1,649)	20 winners

^ Table 2

- a. A total of one hundred and ten (110) Eligible Customers will be selected as lucky draw winners at the end of the Promotion ("**Winners**"). Unless SingSaver notifies otherwise, Winners will be drawn randomly on 31 May 2024 at the SingSaver office located at 70 Shenton Way, #18-15 EON Shenton, Singapore, 079118, which will be open to the general public and in the presence of external auditors on the above draw date (or on such other dates as SingSaver may determine at its sole and absolute discretion).
- b. Eligible Customers who fulfil the conditions specified in Clause 3 will have up to three (3) entries to the lucky draw per Eligible Product applied for to receive one of the following "**Lucky Draw Gifts**" as set out below.
 - i. Weekly Grand Lucky Draw: 10 Winners will receive S\$5,000 Cash;
 - ii. Weeks 1-2: 20 Winners will receive S\$1,010 Cash;
 - iii. Weeks 3-4: 20 Winners will receive Apple Watch Ultra 2 GPS + Cellular, 49mm (worth S\$1,199);
 - iv. Weeks 5-6: 20 Winners will receive Apple Macbook Air 256GB 13 inch (M2 chip) (worth \$1,599);
 - v. Weeks 7-8: 20 Winners will receive a Samsung LS03B 43" The Frame Art Mode 4K QLED Smart TV (2022) (worth \$1916);
 - vi. Weeks 9-10: 20 Winners will receive an Apple iPhone 15 Pro 128GB Black Titanium (worth \$1,649);
- c. The number of entries to the Lucky Draw will depend on the Eligible Product applied for, as set out in Table 1 above.
- d. The applicable Lucky Draw Gift is dependent on when the SingSaver Rewards Redemption Form is submitted to SingSaver, as set out in Table 2 above. For the avoidance of doubt, in order to be eligible to enter the lucky draw and comprise an "Eligible Customer", a user must submit the SingSaver Rewards Redemption Form and also complete the specific product requirements as set out in Clause 7.
- e. 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.
- f. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.

- g. 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.
- h. 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.
- i. 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.
- j. 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.
- k. 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/manufacture of the Lucky Draw Gift.
- l. 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.
- m. 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.
- n. 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.
- o. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- p. SingSaver reserves the right to (i) conduct know-your-customer, sanctions and other due diligence checks on any selected Winner for the purposes of complying with SingSaver's internal anti-money laundering policies and procedures and applicable laws, and (ii) select an alternative Winner if SingSaver reasonably believes that distribution of the Lucky Draw Gift to such Winner would be in breach of SingSaver's anti-money laundering policy or any applicable laws.

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 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, co-habitation 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 or to select an alternative Winner if he/she is not a Resident of Singapore or falls under one of the above categories.

7. Specific Product Requirements

- a. The following terms apply depending on the type of Eligible Product applied for:

SingSaver Reward Redemption Form Submission Date: 12 October 2023 - 31 October 2023	
For Credit Cards Only	The Eligible Product (credit card) applied for must be activated on or before 30 November 2023.
For Personal Loans Only	The application for the Eligible Product must be approved by the Product Provider, where such approval is final and unconditional, followed by the complete payment of the processing fee and receipt of the loan in the Eligible Customer's account on or before the Eligible Product Approval date or before 30 November 2023, whichever is earlier.
For Savings Account Only	The application for the Eligible Product (Citi Plus) must be approved by the Product Provider, where such approval is final and unconditional at the time of lucky draw and Lucky Draw Gift redemption. Eligible Customers are required to apply for a Citi Plus account on or before 31 October 2023, be approved for the same and successfully open the account on or before 30 November 2023.
For Priority Banking Only	The Eligible Customer must successfully apply for and open an account and subsequently deposit the minimum required sum (as specified in the SingSaver Terms and Conditions specific to the Eligible Product) into the opened account on or before the following dates: Citigold: on or before 31 December 2023.
For Brokerage Accounts Only	The Eligible Product (Online Investment Brokerage Accounts) must be successfully applied for, opened and funded within the following periods: Tiger Brokers: Open a Tiger Brokers account & fund any amount into the account within 30 days of account opening. Webull Singapore: Open a Webull account & fund a min. of S\$100 into the account during the Promotion Period.
For Insurance Only	The purchased insurance product must not be cancelled & must be valid at the time of the lucky draw and Lucky Draw Gift redemption.

SingSaver Reward Redemption Form Submission Date: 1 November 2023 - 30 November 2023	
For Credit Cards Only	The Eligible Product (credit card) applied for must be activated on or before 30 December 2023.
For Personal Loans Only	The application for the Eligible Product must be approved by the Product Provider, where such approval is final and unconditional, followed by the complete payment of the processing fee and receipt of the loan in the Eligible Customer's account on or before the Eligible Product Approval date or before 31 December 2023, whichever is earlier.
For Savings Account Only	The application for the Eligible Product (Citi Plus) must be approved by the Product Provider, where such approval is final and unconditional at the time of lucky draw and Lucky Draw Gift redemption. Eligible Customers are required to apply for a Citi Plus account on or before 30 November 2023, be approved for the same and successfully open the account on or before 31 December 2023.

For Priority Banking Only	<p>The Eligible Customer must successfully apply for and open an account and subsequently deposit the minimum required sum (as specified in the SingSaver Terms and Conditions specific to the Eligible Product) into the opened account on or before the following dates:</p> <p>Citigold: on or before 31 January 2024.</p>
For Brokerage Accounts Only	<p>The Eligible Product (Online Investment Brokerage Accounts) must be successfully applied for, opened and funded within the following periods:</p> <p>Tiger Brokers: Open a Tiger Brokers account & fund any amount into the account during the Promotion Period.</p> <p>Webull Singapore: Open a Webull account & fund a min. of S\$100 into the account during the Promotion Period.</p>
For Insurance Only	<p>The purchased insurance product must not be cancelled & must be valid at the time of the lucky draw and Lucky Draw Gift redemption.</p>

SingSaver Reward Redemption Form Submission Date: 1 December 2023 - 20 December 2023	
For Credit Cards Only	<p>The Eligible Product (credit card) applied for must be activated on or before 20 January 2024.</p>
For Personal Loans Only	<p>The application for the Eligible Product must be approved by the Product Provider, where such approval is final and unconditional, followed by the complete payment of the processing fee and receipt of the loan in the Eligible Customer's account on or before the Eligible Product Approval date or before 20 January 2024, whichever is earlier.</p>
For Savings Account Only	<p>The application for the Eligible Product (Citi Plus) must be approved by the Product Provider, where such approval is final and unconditional at the time of lucky draw and Lucky Draw Gift redemption. Eligible Customers are required to apply for a Citi Plus account on or before 20 December 2023, be approved for the same and successfully open the account on or before 20 January 2024.</p>
For Priority Banking Only	<p>The Eligible Customer must successfully apply for and open an account and subsequently deposit the minimum required sum (as specified in the SingSaver Terms and Conditions specific to the Eligible Product) into the opened account on or before the following dates:</p> <p>Citigold: on or before 29 February 2024.</p>
For Brokerage Accounts Only	<p>The Eligible Product (Online Investment Brokerage Accounts) must be successfully applied for, opened and funded within the following periods:</p> <p>Tiger Brokers: Open a Tiger Brokers account & fund any amount into the account during the Promotion Period.</p> <p>Webull Singapore: Open a Webull account & fund a min. of S\$100 into the account during the Promotion Period.</p>
For Insurance Only	<p>The purchased insurance product must not be cancelled & must be valid at the time of the lucky draw and Lucky Draw Gift redemption.</p>

- i. Where the Eligible Product is a credit card, the application for the Eligible Product must be approved and activated by completing a transaction which meets the qualifying spending requirements set by the Product Provider as set out in Clause 7(b) below (if applicable).
- ii. Where the Eligible Product is a personal loan, the application for the Eligible Product must be approved by the Product Provider, where such approval is final and unconditional, followed by the complete payment of the processing fee and/or instalment payment and receipt of the loan in the Eligible Customer's account on or before the Eligible Product Approval Date specified above.
- iii. Where the Eligible Product is a priority banking product, the Eligible Customer must successfully meet the minimum holding period for the minimum required sum (i.e keep the minimum required sum into the opened account for the specified minimum holding period) set by the Product Provider.
- iv. Where the Eligible Product is an insurance product, the Eligible Customer must successfully make payment for the Eligible Product within 14 days after purchase.
- v. Where the Eligible Product is a brokerage account, the application for the brokerage account must be approved by the Product Provider and the brokerage account must be successfully opened. For the avoidance of doubt, in order to comprise "Eligible Customers", a user is only required to fund the brokerage account with the specified amount and is 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.
- vi. Please refer to the terms and conditions applicable for each Eligible Product in the SingSaver Rewards Promotion Terms and Conditions that are available for each Eligible Product on the SingSaver Website for additional requirements specific to each Product Provider. Eligible Customers must also fulfil these terms and conditions specific to each Eligible Product in order to be eligible for this Promotion and to have a chance to win a Lucky Draw Gift.

b. Where the Eligible Product applied for is a credit card, the following additional requirements apply:

Product Provider	Eligible Product	Qualifying Spend Requirements
CIMB	CIMB Visa Signature Card CIMB World Mastercard CIMB Visa Infinite Card	Eligible Customers are required to spend a minimum of S\$988 in Qualifying Spending within 60 days of card approval.
HSBC	HSBC Revolution Credit Card HSBC TravelOne Credit Card HSBC Advance Credit Card HSBC Visa Platinum Credit Card	No minimum spending required. The Eligible Product (credit card) applied for must be approved and activated.
Citibank (9 Nov -20 Dec)	Citi PremierMiles Card Citi Cash Back+ Card Citi Rewards Card Citi Cash Back Card	Eligible Customers are required to spend a minimum of S\$500 in Qualifying Spending within 30 days of card approval.

Maybank	<p>Maybank Family & Friends Card</p> <p>Maybank Platinum Visa Card</p> <p>Maybank FC Barcelona Visa Signature Card</p> <p>Maybank DUO Platinum MasterCard</p> <p>Maybank Horizon Visa Signature Card</p> <p>Maybank Manchester United Platinum Visa Card</p> <p>Maybank World MasterCard</p>	<p>No minimum spending required. The Eligible Product (credit card) applied for must be approved and activated.</p>
OCBC	<p>OCBC 365 Credit Card</p> <p>OCBC 90°N Visa Card</p> <p>OCBC 90°N Mastercard</p> <p>OCBC Titanium Rewards Credit Card</p> <p>OCBC Frank Card (12 Oct - 30 Nov)</p> <p>OCBC Infinity Cashback Card (1 Dec - 20 Dec)</p>	<p>Eligible Customers are required to spend a minimum of S\$500 in Qualifying Spending within 30 days of card approval.</p>
Standard Chartered Bank	<p>Standard Chartered Simply Cash Credit Card</p> <p>Standard Chartered Smart Credit Card</p> <p>Standard Chartered Rewards+ Credit Card</p> <p>Standard Chartered Journey Credit Card</p>	<p>Eligible Customers are required to spend a minimum of S\$500 (using either the physical or digital version of the Credit Card) in Qualifying Spending within 30 days of card approval.</p> <p>Eligible Customers are required to spend a minimum of S\$250 (using either the physical or digital version of the Credit Card) in Qualifying Spending within 30 days of card approval.</p> <p>No minimum spending required. The Eligible Product (credit card) applied for must be approved and activated.</p>
UOB	<p>UOB Absolute Cashback Card</p> <p>UOB One Card</p> <p>UOB EVOL Card</p> <p>UOB Lady's Card</p> <p>UOB PRVI Miles World Mastercard</p> <p>UOB PRVI Miles World Visa Card</p>	<p>UOB Absolute Cashback Card, UOB ONE Card & UOB Lady's Card: Eligible Customers are required to spend a minimum of S\$1,000 in Qualifying Spending per month for 2 consecutive months from their card approval date.</p> <p>UOB EVOL Card: Eligible Customers are required to spend a minimum of S\$1,000 in Qualifying Spending per month for 2 consecutive months from their card approval date and also register via SMS in the prescribed format (PMAF<space>Last 4 alphanumeric digits of your NRIC</p>

	<p>UOB PRVI Miles World American Express Card</p> <p>KrisFlyer UOB Credit Card</p>	<p>or <i>Passport Number to 77862</i>) during the Promo Period.</p> <p>UOB PRVI MILES Amex Credit Card, UOB PRVI MILES Visa Credit Card & UOB PRVI MILES Mastercard Credit Card: Eligible Customers are required to spend a minimum of S\$1,000 in Qualifying Spending per month for 2 consecutive months from card approval date and make payment of the first year annual fee, plus also register via SMS in prescribed format (<i>PMAF<space>Last 4 alphanumeric digits of your NRIC or Passport Number to 77862</i>) during the Promo Period.</p> <p>KrisFlyer UOB Credit Card: Eligible Customers are required to spend a minimum of S\$2,000 in Qualifying Spending within 60 days of card approval.</p>
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- i. For details of "Qualifying Spending" for each Eligible Product, please refer to the details contained in the respective Product Provider's individual terms and conditions in the SingSaver Rewards Promotion Terms and Conditions that are available for each Eligible Product on the SingSaver Website.

8. Lucky Draw Gift Redemption Terms

- a. Winners will be announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 7 June 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 (31 May 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. Winners will not be contacted further if the email delivery is unsuccessful, regardless of the reason, including if an incorrect email address was provided by the Winner.
- d. 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, or is fraudulent, against the spirit of the promotion, or non-compliant with these Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final. SingSaver reserves the right to disqualify participants who make their applications in a manner that does not comply with these Terms and Conditions and select a new Winner or otherwise dispose of the Lucky Draw Gift as it sees fit.
- e. All Lucky Draw Gifts (or their equivalent value) which remain unclaimed more than 2 months after the announcement of their Winners shall be donated to the Community Chest or to such other charity as may be approved by the Minister, unless the Minister directs otherwise.
- f. 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. 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.
- d. 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.

- 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. 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.
- 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. 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.
- 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. 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. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this campaign/promotion, in particular those relating to the campaign/promotion prizes, are the property of their respective owners. SingSaver and the Product Providers are not providing any financial advice, endorsements or sponsorships to their products or services.
- t. 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.
- u. 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.
- v. SingSaver does 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.
- w. SingSaver 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.