

Last updated: 18 November 2024

Terms and Conditions of **SingSaver Cash Quest: S\$50K Giveaway** (the “**Promotion**”)

1. This Promotion is organized by SingSaver Pte. Ltd. and SingSaver Insurance Brokers Pte. Ltd.

**2. Promotion Period**

i. 6 Nov 2024 5:00PM - 22 Dec 2024 11:59 PM, both days inclusive, unless otherwise stated.

**3. Eligible Participants**

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

- i. Be a “Resident of Singapore”, which includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits, aged 21 or above;
- ii. Not be an undischarged bankrupt;
- iii. Start and submit an application for an Eligible Product through SingSaver during the Promotion Period;
- 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; and
- vi. Ensure that:
  - a) the application for the Eligible Product is not withdrawn, cancelled or otherwise retracted in any way; and
  - b) consent to receive direct marketing messages from SingSaver is not withdrawn.

**4. Eligibility and Lucky Draw Chances**

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

<b>Product Type</b>	<b>Product Provider</b>	<b>Eligible Product</b>	<b>Chances per Eligible Product Application</b>
Credit Cards	Citibank	Citi PremierMiles Card Citi Cash Back Card Citi Cash Back+ Card Citi Rewards Card Citi Prestige Card Citi SMRT Card Citi MI Card	10
	Standard Chartered	Standard Chartered Simply Cash Credit Card Standard Chartered Smart Credit Card Standard Chartered Rewards+ Credit Card Standard Chartered Journey Credit Card	
	HSBC (Only from 6 Nov, 5:00PM - 13 Nov, 11:59 PM)	HSBC Live+ HSBC TravelOne HSBC Advance	

	UOB	UOB One Credit Card UOB Lady's Card UOB EVOL Card	
	Maybank (Only from 6 Nov, 5:00PM - 13 Nov, 11:59 PM)	Maybank Family & Friends Card Maybank Horizon Visa Signature Card Maybank World Mastercard	
Personal Loan	CIMB	CIMB Personal Loan	3
	Standard Chartered	Standard Chartered CashOne Personal Loan	
	UOB	UOB Personal Loan	
	HSBC	HSBC Personal Loan	
	Trust Bank (Only from 6 Nov, 5:00PM - 15 Nov, 11:59 AM; 3 Dec, 12:00AM - 22 Dec, 11:59PM)	Trust Bank Personal Loan	
Trust Bank (Only from 15 Nov, 12:00PM - 2 Dec, 11:59PM)	Trust Bank Personal Loan (Flash Deal)	10	
Priority Banking	Citibank	Citigold	2
Online Brokerage Accounts	CMC Invest	CMC Invest	5
	CMC Markets	CMC Markets	
	Longbridge	Longbridge	
	moomoo	moomoo SG	
	weBull	Webull Singapore	
Car Insurance	Singtel	Singtel CarProtect (Value) Singtel CarProtect (Essential) Singtel CarProtect (Premium)	2
	Singlife	Singlife Motor Lite Singlife Motor Standard Singlife Motor Prestige	

	Etiqa	TIQ Comprehensive TIQ Third Party only	
	MSIG	MSIG MotorMax MSIG MotorMax Plus	
	Great Eastern	Great Eastern Drive and Save Plus	
Domestic Helper Insurance	HLAS	HL Assurance Maid Protect360 Pro - Enhanced	2
	AIG	AIG Domestic Helper Insurance - Classic	
	FWD	FWD Maid Insurance - Essential Plan	
Home Insurance	AIG	AIG Homes Essential AIG Homes Advantage Package	2
	FWD	FWD Home Insurance	
	MSIG	MSIG Enhanced HomePlus - Standard Plan	
<b>BONUS CHANCES</b>			
<p>Applications for 2 or more Eligible Products:</p> <p>(a) from the same Product Provider, but different Product Types; or</p> <p>(b) of the same Product Type, but from different Product Providers; or</p> <p>(c) of the different Product Type, from different Product Providers</p>			10 additional Chances for every additional product application (capped at a total of 5 product applications), on top of the base number of Chances
<p>Download the SingSaver App and complete a verified login using the same SingSaver account* used to apply for an Eligible Product as part of this Promotion</p> <p><i>*Eligible Participants are advised to use the same method to log in (e.g via email or Google account) to both the SingSaver website and SingSaver App, and avoid using Apple Login to ensure all bonus Chances remain consolidated under the same entry.</i></p>			20 additional Chances

- 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](mailto: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. Confirmation of whether an Eligible Participant has completed all criteria necessary to receive Chances is subject to SingSaver and the Product Providers' internal records. In the event of any disputes, SingSaver's decision shall be final.
- v. The submission of a SingSaver Rewards Redemption Form does not automatically entitle an Eligible Participant to receive the Giveaway Prize.
- vi. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- vii. 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.
- viii. SingSaver reserves the right to select a replacement Eligible Participant in the event that the originally selected Eligible Participant is subsequently deemed ineligible for any reason.

- ix. For the avoidance of doubt, participation in this Promotion does not preclude Eligible Participants (including Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Promotion.
- x. 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.
- xi. For the avoidance of doubt, in order to receive Chances in respect of Online Brokerage Accounts, Eligible Participants are only required to apply for 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.
- xii. The following people are not eligible to participate in the Lucky Draw:
  - a) All permanent and/or contract employees of SingSaver Pte. Ltd. or SingSaver Insurance Brokers Pte. Ltd. and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as “in-laws,” or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any other persons residing at the same household whether or not related;
  - b) All employees of any agencies and/or service providers engaged by SingSaver (including but not limited to advertising agencies, promotion agencies, printing companies, event management agencies and any persons assisting or who are involved in this Promotion) and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as “in-laws,” or by current or past marriage(s), remarriage(s), adoption, cohabitation or other family extension, and any other persons residing at the same household whether or not related.

## 5. Giveaway Prize Fulfillment Terms

- i. Based on the Chances received as set out in Clause 4 above, each Eligible Customer will have a chance to win the following Giveaway Prize:
  - a) Cash Prize of fifty thousand Singapore Dollars (\$50,000).
- ii. One (1) Eligible Participant will be randomly selected as the winner of the Giveaway Prize (the “**Winner**”) by SingSaver on 15 January 2025 at the SingSaver office located at 70 Shenton Way, #18-15, Eon Shenton, Singapore 079118, at 2:00PM.
- iii. The Winner of the Giveaway Prize will be announced on <https://www.singsaver.com.sg/blog/Giveaway-and-competition-winners> by 22 January 2025.
- iv. SingSaver reserves the right to (i) conduct know-your-customer, sanctions and other due diligence checks on the 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 Giveaway Prize to such Winner would be in breach of SingSaver’s anti-money laundering policy or any applicable laws.
- v. The Winner will be contacted via email with details on how to redeem the Giveaway Prize within 1 week after the date of the lucky draw. The Winner is encouraged to check spam/junk folders for the notification email as there may be accidental redirects by the email client. If the Winner does not receive the notification email, they should contact [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for further assistance.
- vi. SingSaver shall endeavour to ensure that the Winner receives the Giveaway Prize within 2 months after the date of the lucky draw, but shall have no liability if fulfilment cannot be completed by this date.
- vii. The Winner 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.
- viii. The Winner agrees and consents 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 the Winner without further compensation except where prohibited by law.

- ix. As a condition of receiving the Giveaway Prize, the Winner agrees and consents (i) to be contacted by and be available for an interview with SingSaver, and (ii) for the interview content to be published by SingSaver and featured in SingSaver's marketing and promotional materials without further compensation. SingSaver reserves the right to randomly select an alternative Winner if the original Winner declines or is otherwise unavailable for the interview, after reasonable efforts by SingSaver to arrange the same.
- x. SingSaver reserves the right to reject the Giveaway Prize redemption or demand the return of the Giveaway Prize or payment of its equivalent value (if it has already been awarded) if the Eligible Product application is withdrawn, cancelled or otherwise retracted by the Winner, found to have been made via other channels, made outside of the Promotion Period, is fraudulent, against the spirit of the Promotion, or non-compliant with these Promotion Terms and Conditions (even if discovered after announcement of the Winner), or SingSaver is 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 Giveaway Prize as it sees fit.
- xi. Any unclaimed Giveaway Prize shall be forfeited without any liability on the part of SingSaver to the Eligible Participant, and the unclaimed Giveaway Prize may be used by SingSaver for future marketing or promotional offers related to SingSaver's business activities. Any Eligible Participant whose Giveaway Prize has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- xii. In the event that delivery of the Giveaway Prize is delayed, SingSaver will notify the affected Eligible Participants and make the necessary arrangements to deliver the Giveaway Prize.
- xiii. By accepting any Giveaway Prize, 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 Giveaway Prize.

## **6. General Promotion Terms and Conditions**

- i. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions.
- ii. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. The Product Providers shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Promotion and/or the Giveaway Prizes.
- 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 Giveaway Prizes or to terminate this Promotion with or without prior notice or reason.
- vi. Giveaway Prizes 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 Giveaway Prizes at the time of redemption. SingSaver shall have no liability relating to any aspects of the Giveaway Prizes 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 Giveaway Prize, 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 Giveaway Prize, even if selected to receive the Giveaway Prize, 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 Giveaway Prize(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 Giveaway Prize, in accordance with SingSaver's [Privacy Policy](#); and
  - c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Participant's application for an Eligible Product in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Giveaway Prize, for the purposes of verifying a participant's eligibility for the Giveaway Prize.
- 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 Giveaway Prize.
- 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 and Prudential, 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 Giveaway Prize, 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 that is an insurance 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 you upon acceptance of your application by the Product Provider.