

Terms and Conditions of SingSaver Exclusive "Tag along with SS" TI Campaign - Flash Deal (the "Promotion")

1. This Promotion is organised by SingSaver Pte. Ltd. ("SingSaver").
2. Customers who successfully apply for participating travel insurance products (as specified in Clause 5(a) herein) during the Promotion Period and complete the requirements set out herein will (i) receive a ReboundTAG (the "ReboundTAG or "Reward") and (ii) have a chance to receive a Flash Deal Gift, based on when their application is approved.
3. **Promotion Period**
 - a. 20 February 2023 – 12 March 2023, both days inclusive, unless otherwise stated.

4. Eligible Customers

In order to be eligible for the ReboundTAG and have a chance to receive a Flash Deal Gift and to comprise "Eligible Customers", a user is required to, during the Promotion Period:

- a. Be a Resident of Singapore;
- b. Submit an application for a travel insurance product specified in Clause 5(a) herein on the SingSaver Website as a main policyholder/policyowner during the Eligible Period for that Eligible Product (each as listed in Clause 5(a) below);
- c. Create a SingSaver account on the SingSaver Website;
- 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 9, where the approval given is final and unconditional; and
- f. Fulfil the applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 9 below.

5. Product Providers and Eligible Products

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

Product Provider	Eligible Product
MSIG Insurance	Single Trip
	Annual Trip
Etiqa Insurance (TIQ)	Single Trip
	Annual Trip
Starr Insurance Singapore	Starr TraveLead Single Trip/ Annual Trip
	Starr Cruise to Nowhere (Single)
ALLIANZ Partners Singapore	Single Trip
FWD Singapore	Single Trip
	Annual Trip

- b. Please contact SingSaver at info@singsaver.com.sg if you have any questions as to whether a particular product is eligible for the purposes of this Promotion.
- c. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the Product Provider.

6. ReboundTAG Reward

- a. All Eligible Customers who successfully apply for a travel insurance product available on the SingSaver Website during the Promotion Period and fulfil the conditions set out in Clause 4 will receive a ReboundTAG, subject to availability.
- b. Eligible Customers will receive one (1) ReboundTAG per travel insurance policy successfully applied for via SingSaver (i.e Eligible Customers may receive more than one (1) ReboundTAG).
- c. In the event that a Reward is not available from SingSaver's suppliers or the selected Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Reward with an alternative.
- d. SingSaver is not associated with the provider of the Reward and is not responsible for any issues related to usage of the Reward. Any enquiries regarding the Reward should be directed to the provider/manufacturer of the Reward.
- e. Where a Reward is available in multiple colours or other cosmetic variations, Eligible Customers will not be able to select a colour and will receive one at random.
- f. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- g. Eligible Customers agree and acknowledge that (i) the Rewards may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Rewards. To the extent that a supplier warranty applies to the Rewards, the warranty period may commence from the date of purchase of the Rewards by SingSaver from the supplier, and not the date of redemption or delivery of the Reward to the Eligible Customer.

7. Flash Deal Gifts

- a. Every 18th Eligible Customer (each a "Flash Deal Winner") whose purchase of an Eligible Product is approved by the Product Provider (i.e the 18th, 36th, 54th and so on approved Eligible Customer, based solely on SingSaver's internal records) during the Flash Deal Period will receive a Samsonite Straren Spinner 67/24 (retail value of SGD \$600) (the "Flash Deal Gift"), (subject to a limit of 80 Flash Deal Gifts in total).
- b. The Flash Deal Period is as follows:
 - i. 20 February 2023 to 12 March 2023 (both days inclusive, unless otherwise stated.)
- c. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Flash Deal Gift.
- d. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- e. 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.
- f. Participation in this Promotion does not preclude Eligible Customers (including the Flash Deal Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Promotion.
- g. SingSaver is not associated with the provider of the Flash Deal Gift(s) and is not responsible for any issues related to usage of the Flash Deal Gift(s). Any enquiries regarding the Flash Deal Gift(s) should be directed to the provider/manufacturer of the Flash Deal Gift.

- h. For the avoidance of doubt, Flash Deal Winners may only win a maximum of one (1) Flash Deal Gift, even if the Flash Deal Winner qualifies to win a Flash Deal Gift more than once. SingSaver reserves the right to select a replacement Flash Deal Winner if a Flash Deal Winner is selected more than once.
- i. Flash Deal Winners agree and acknowledge that (i) the Flash Deal Gift 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 Flash Deal Gift, the warranty period may commence from the date of purchase of the Flash Deal Gift by SingSaver from the supplier, and not the date of redemption or delivery of the Flash Deal Gift to the Winner.
- j. Where a Flash Deal 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.
- k. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

8. 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, 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 if he/she is not a Resident of Singapore or falls under one of the above categories.

9. 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 freeloop/ 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.

10. Reward Fulfilment Terms

- a. Where the Reward is a physical reward (e.g AirPods), Eligible Customers:
 - i. will receive an email from SingSaver confirming the redemption details for the Reward (the “Reward Notification Email”). Eligible Customers are encouraged to check spam/junk folders for the Reward

Notification Email if it has not been received as there may be accidental redirects by the email client; and

- ii. acknowledge and agree that Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

11. Flash Deal Gift Fulfilment Terms

- a. The Flash Deal Winners (collectively, “Winners”) will be announced on SingSaver’s blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 12 June 2023.
- b. Winners will be contacted via email with details on how to redeem the Flash Deal Gift (the “Rewards Notification Email”) within 1 week after the announcement of the Winners. 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 Flash Deal Gift within 2 months after being notified of how to redeem the Flash Deal 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 was provided by the Winner.
- e. SingSaver reserves the right to reject any Flash Deal 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 Flash Deal Gift as it sees fit.
- e. Any Flash Deal 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 customers, and the unclaimed Flash Deal Gift(s) may be used by SingSaver for future marketing or promotional offers related to SingSaver’s business activities. Any customer whose Flash Deal Gift has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- f. Flash Deal Gifts are subject to availability. SingSaver reserves the final right to change the Flash Deal Gifts without prior notice and reserves the right to replace any Flash Deal Gift with alternatives of similar value.
- a. By accepting any Flash Deal 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 Flash Deal Gift.

12. 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 Reward/Flash Deal 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 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. Rewards/Flash Deal 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 Rewards/Flash Deal Gifts at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Rewards/Flash Deal 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 Reward/Flash Deal 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 Reward/Flash Deal Gift.
- k. Eligible Customers who qualify to receive the Reward 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 4 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 Rewards/Flash Deal Gift(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Reward/Flash Deal Gift(s).
- n. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Rewards/Flash Deal 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 Reward/Flash Deal 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 Reward/Flash Deal Gift (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Reward/Flash Deal 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 Reward/Flash Deal 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.