

Last updated: 22 March 2024

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

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Promotion Period

i. 6 March (5pm) – 31 March 2024, both days inclusive, unless otherwise stated.

3. Eligible Customers

In order to be eligible for a chance to receive a Promotion Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

- i. Be a “Resident of Singapore”, which includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits;
- ii. Submit an application for an Eligible Product through SingSaver during the Promotion Period;
- iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver) within 14 days after completing their application for the Eligible Product;
- iv. Have their application for the Eligible Product approved by the Product Provider on or before the date set out in Clause 8, where the approval given is final and unconditional; and
- v. Fulfill the specific requirements for the type of Eligible Product applied for, as set out in Clause 8 below.

4. Promotion Rewards

- i. Two (2) types of Promotion Reward are available as part of this Promotion:
 - a) **iPhone 15 (128GB) (worth S\$1,311) Giveaway**, available between 6 March (5pm) and 17 March 2024 (dates inclusive), split into two (2) phases; and
 - b) **Grand Lucky Draw: A Pair of Return Business Class Tickets to Tokyo NRT (worth S\$13,144)**, available during the entire Promotion Period.

5. iPhone 15 (128GB) (worth S\$1,311) & Apple iPad Air (5th Generation) 10.9" WiFi 256 GB + Apple Pencil (2nd Gen) Combo (worth S\$1,322.20) Giveaway Terms

- i. Eligible Customers who submit a SingSaver Rewards Redemption Form between 6 March (5pm) and 18 March (11:59am) 2024 (dates inclusive) after applying for an Eligible Product through SingSaver, based on SingSaver’s internal records, will have a chance to receive an iPhone 15 (128GB) (worth S\$1,311) OR Apple iPad Air (5th Generation) 10.9" WiFi 256 GB + Apple Pencil (2nd Gen) Combo (worth S\$1,322.20) (each a “**Giveaway Prize**”), based on the following mechanics:

| Date of Submitting SingSaver Rewards Redemption Form | Giveaway Mechanics | Number of Winners |
|---|--|--------------------------|
| 6 Mar, 5pm - 12 Mar 11.59pm (dates inclusive) (Phase I) | Every 10th Eligible Customer to submit a SingSaver Rewards Redemption Form will receive a reward upgrade to iPhone 15 (128GB) (please refer to Clause 5(iv) below for details). (i.e the 10th, 20th, 30th, 40th, 50th, 60th, 70th, 80th, 90th, 100th, 110th and so on Eligible Customer will receive the reward upgrade) | 110 Winners in total |

Last updated: 22 March 2024

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| <p>13 Mar 12am - 18 Mar, 11.59 am (dates inclusive) (Phase 2)</p> | <p>The first 10 Eligible Customers who submit a SingSaver Rewards Redemption Form at 12pm, 3pm & 6pm on each day during Phase 2 will receive a reward upgrade to the following products, depending on the time at which the SingSaver Reward Redemption Form is submitted (please refer to Clause 5(iv) below for details):</p> <ul style="list-style-type: none"> • 12pm: Apple iPhone 15 128GB (worth S\$1,311) • 3pm: Apple iPad Air (5th Generation) 10.9" WiFi 256 GB + Apple Pencil (2nd Gen) Combo (worth S\$1,322.20) • 6pm: Apple iPhone 15 128GB (worth S\$1,311) | <p>120 Winners for iPhone 15 (128GB)</p> <p>60 Winners for Apple iPad Air (5th Generation) 10.9" WiFi 256 GB + Apple Pencil (2nd Gen) Combo</p> |
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- ii. The Eligible Products for the iPhone 15 (128GB) (worth S\$1,311) and Apple iPad Air (5th Generation) 10.9" WiFi 256 GB + Apple Pencil (2nd Gen) Combo (worth S\$1,322.20) Giveaway are as follows:

| Product Type | Product Provider | Eligible Product |
|---------------|-------------------------|---|
| Credit Cards | Citi | Citi PremierMiles Card Citi Cash Back+ Card Citi Rewards Card Citi Cash Back Card |
| | Standard Chartered Bank | Standard Chartered Simply Cash Credit Card Standard Chartered Smart Credit Card Standard Chartered Rewards+ Credit Card Standard Chartered Journey Credit Card |
| | HSBC | HSBC Revolution Credit Card HSBC TravelOne Credit Card HSBC Advance Credit Card HSBC Visa Platinum Credit Card |
| | CIMB | CIMB Visa Signature Card CIMB World Mastercard CIMB Visa Infinite Card |
| | Amex | American Express True Cashback Card |
| Personal Loan | CIMB | CIMB Personal Loan |
| | Standard Chartered Bank | Standard Chartered CashOne Personal Loan |
| | Moomoo Singapore | Moomoo |

Last updated: 22 March 2024

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|---------------------------|-------------------------------------|------------------------|
| Online Brokerage Accounts | Webull Singapore | Webull Trading Account |
| | Tiger Brokers (7 Mar, 9am - 10 Mar) | Tiger Trade |
| | CMC Invest Singapore | CMC Invest |

- iii. In order to be eligible for a chance to receive a Giveaway Prize, all criteria set out in Clauses 3 and 8 must be completed.
- iv. Winners who are selected to receive the Giveaway Prize as part of Phase 1 & 2 will receive the Giveaway Prize in place of any other reward(s) pursuant to any other campaign carried out by SingSaver in respect of the same application for the Eligible Product (the “**Original Reward**”), including but not limited to the campaigns set out in Clause 8, and will not receive the Original Reward. Winners who do not wish to receive the Giveaway Prize and instead would like to receive the Original Reward should contact SingSaver at info@singsaver.com.sg.
- v. Winners agree and acknowledge that SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Giveaway Prize. To the extent that a supplier warranty applies to the Giveaway Prize, the warranty period may commence from the date of purchase of the Giveaway Prize by SingSaver from the supplier, and not the date of redemption or delivery of the Giveaway Prize to the Winner.

6. Grand Lucky Draw: A Pair of Return Business Class Tickets to Tokyo NRT (worth S\$13,144) Terms

- i. One (1) Eligible Customer who applies for an Eligible Product as set out in Clause 6(ii) below will be randomly selected to receive a pair of Return business class tickets from Singapore SIN to Tokyo NRT (the “**Grand Prize**”), subject to completion of all criteria set out in Clauses 3 and 8.
- ii. The Eligible Products for the Grand Lucky Draw: A Pair of Return Business Class Tickets from Singapore SIN to Tokyo NRT are as follows:

| Product Type | Product Provider | Eligible Product | Lucky Draw Entries for the Grand Prize |
|--------------|--------------------------------|---|--|
| Credit Cards | UOB (22 Mar, 12pm - 31 Mar) | KrisFlyer UOB Credit Card UOB Absolute Card UOB EVOL Card UOB Lady’s Card UOB One Credit Card UOB PRVI Miles American Express UOB PRVI Miles World Mastercard UOB PRVI Miles Visa Card | x5 |
| | Citi | Citi PremierMiles Card Citi Cash Back+ Card Citi Rewards Card Citi Cash Back Card | x3 |
| | Standard Chartered Bank | Standard Chartered Simply Cash Credit Card Standard Chartered Smart Credit Card Standard Chartered Rewards+ Credit Card | x3 |

Last updated: 22 March 2024

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|---------------------------|-------------------------------------|---|--|
| | | Standard Chartered Journey Credit Card | |
| | HSBC | HSBC Revolution Credit Card HSBC TravelOne Credit Card HSBC Advance Credit Card HSBC Visa Platinum Credit Card | x2 |
| | CIMB | CIMB Visa Signature Card CIMB World Mastercard CIMB Visa Infinite Card | x2 |
| | Amex | American Express True Cashback Card | x1 |
| Personal Loan | CIMB | CIMB Personal Loan | x2 |
| | Standard Chartered Bank | Standard Chartered CashOne Personal Loan | x2 |
| | HSBC | HSBC Personal Loan | x1 |
| Priority Banking | Citibank | Citigold | x2 |
| Online Brokerage Accounts | Webull Singapore | Webull Trading Account | x3 |
| | Tiger Brokers (7 Mar, 9am - 10 Mar) | Tiger Trade | x2 (7 Mar, 9am - 10 March) x1 (11 March - 31 March) |
| | Moomoo Singapore | Moomoo | x2 |
| | CMC Invest Singapore | CMC Invest | x1 |

- iii. Eligible Customers who complete all criteria set out in Clauses 3 and 8 will have up to three (3) entries to the lucky draw to win the Grand Prize per Eligible Product applied for, depending on the Eligible Product applied for, as set out in Clause 6(ii) above.
- iv. The Winner of the Grand Prize agrees and acknowledges that the Grand Prize is a set of flight tickets provided by a third-party merchant. The Grand Prize is subject to the terms and conditions of the third-party merchant. SingSaver shall not in any way be liable for any goods, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. SingSaver is not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of the Grand Prize. Any such enquiries, complaints or comments should be directed to the relevant third-party.
- v. Specific Terms for the Round Trip to Japan, Tokyo:
 - a) Air tickets for the Round Trip to Tokyo (the "Air Tickets") are not interlineable, refundable, upgradeable, transferable or re-routable;
 - b) Redemption of the flight ticket will be handled by HutchGo. Redemption instructions for the Grand Prize will be issued to the Winner of the Grand Prize. Redemption and usage of the Grand Prize is subject to HutchGo's terms and conditions.
 - c) The Winner will only receive flight tickets for business class travel (i.e may not choose any other class of travel).

Last updated: 22 March 2024

- d) Blackout dates apply to the Grand Prize, taking into consideration major holidays, peak travel seasons and availability of flights, as notified by SingSaver from time to time to the Winner.
- e) Air Tickets are subject to seat availability at the time of reservation or ticket issuance;
- f) Air Tickets shall not be eligible for mileage accrual and cannot be used in conjunction with any frequent flyer miles for any upgrade awards; and
- g) Air 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.

7. General Reward Terms

- i. The Grand Prize and Giveaway Prize shall collectively be referred to herein as “**Promotion Reward**”.
- ii. Eligible Customers who are selected as winners of a Promotion Reward shall be referred to herein as “**Winners**”.
- iii. The Winners of the Giveaway Prize (Phase 1) will be determined after the end of the Promotion Period by SingSaver in the presence of external auditors on 5 July 2024 at the SingSaver office located at 70 Shenton Way, #18-15, Eon Shenton, Singapore 079118, at 3pm.
- iv. The Winner of the Grand Prize will be determined after the end of the Promotion Period by SingSaver in the presence of external auditors on 30 August 2024, at the SingSaver office located at 70 Shenton Way, #18-15, Eon Shenton, Singapore 079118, at 3pm.
- v. Eligible Customers who apply for more than one Eligible Product will have additional chances to receive a Promotion Reward as set out in Clauses 5 and 6.
- vi. Eligible Customers who submit a SingSaver Rewards Redemption Form during **Phase 2** of the ***iPhone 15 (128GB) (worth S\$1,311) & Apple iPad Air (5th Generation) 10.9" WiFi 256 GB + Apple Pencil (2nd Gen) Combo (worth S\$1,322.20) Giveaway*** will only be able to receive a maximum of one (1) Giveaway Prize as part of Phase 2. SingSaver reserves the right to select the next Eligible Customer as a replacement Winner if the originally selected Winner of a Giveaway Prize (Phase 2) has already been determined as a Winner of a Giveaway Prize (Phase 2). For the avoidance of doubt, any such Winner will still receive the Original Reward in connection with their application for an Eligible Product.
- vii. The submission of a SingSaver Rewards Redemption Form does not automatically entitle an Eligible Customer to receive a Promotion Reward.
- viii. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- ix. 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.
- x. In the event that a Promotion Reward is not available from SingSaver’s suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with an alternative.
- xi. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer is subsequently disqualified.
- xii. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the provider/manufacturer of the Promotion Reward.
- xiii. Where a Promotion 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.
- xiv. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- xv. Apple is not a participant or sponsor of this Promotion and has no association with this Promotion.

8. Additional Requirements

- i. SingSaver reserves all rights to reject any reward redemption submissions if the user is not a Resident of Singapore.
- ii. 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 the SingSaver Credit Card Rewards [Promotion Terms and Conditions](#) (if applicable). For further details of “Qualifying Spending” for each Eligible Product, please refer to the details contained in the respective Product Provider’s individual terms and conditions.
- iii. 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 any date specified in the SingSaver Personal Loan Rewards [Promotion Terms and Conditions](#).
- iv. Where the Eligible Product is a priority banking product, the Eligible Customer must deposit the minimum required sum into the opened account on or before the relevant date specified in the SingSaver Priority Banking Rewards [Promotion Terms and Conditions](#).
- v. Where the Eligible Product is an online investment brokerage account, the Eligible Customer must fund the minimum required sum into the opened account on or before the relevant date specified in the SingSaver Investment Rewards [Promotion Terms and Conditions](#). For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Customer to have a chance to receive any Promotion Rewards.
- vi. 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.
- vii. Please contact SingSaver at info@singsaver.com.sg if you have any questions as to whether a particular product is eligible for the purposes of this Promotion or if you have any questions about eligibility for this Promotion.
- viii. 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.

9. Promotion Reward Fulfilment Terms

- i. The Winners of the Giveaway Prize (Phase 1 & 2) will be announced on <https://www.singsaver.com.sg/blog/giveaway-and-competition-winners> by 8 July 2024.
- ii. The Winner of the Grand Prize will be announced on <https://www.singsaver.com.sg/blog/giveaway-and-competition-winners> by 2 September 2024.
- iii. Winners will be contacted via email with details on how to redeem the Promotion Reward within 1 week after the date of the lucky draw (the “**Lucky Draw Notification Email**”). Winners are encouraged to check spam/junk folders for the Lucky Draw Notification Email as there may be accidental redirects by the email client. Winners who are announced but do not receive the Lucky Draw Notification Email may contact info@singsaver.com.sg for further assistance.
- iv. SingSaver shall endeavour to ensure that Winners will receive their Promotion Reward within 2 months after the Draw Date and after being notified of how to redeem the Promotion Reward, but shall have no liability if fulfilment cannot be completed by this date.
- v. Winners 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.
- vi. SingSaver reserves the right to reject any Promotion Reward 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

Last updated: 22 March 2024

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 Promotion Reward as it sees fit.

- vii. Any Promotion Reward(s) not claimed more than 2 months after announcement of the Winners shall be forfeited without any liability on the part of SingSaver to the Winner, and the unclaimed Promotion Reward(s) may be used by SingSaver for future marketing or promotional offers related to SingSaver's business activities. Any customer whose Promotion Reward has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- viii. In the event that delivery of the Promotion Reward(s) is delayed, SingSaver will notify the affected Winners and make the necessary arrangements to deliver the Promotion Reward(s).
- ix. By accepting any Promotion Reward, Winners 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 Promotion Reward.

10. General Promotion Terms and Conditions

- i. By participating in this Promotion, Eligible Customers 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. Product Providers shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Promotion Rewards.
- iii. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Promotion, these Terms and Conditions shall prevail.
- iv. In the event of any disputes, SingSaver reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
- v. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.
- vi. Winners agree and consent to allow their 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.
- vii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.
- viii. 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.
- ix. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, even if they fulfil all other conditions. SingSaver is not responsible for any SingSaver Rewards Redemption Form or other information not being received by SingSaver. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- x. 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 Promotion Reward, even if selected as a Winner, and SingSaver reserves the right to select a replacement Winner.

Last updated: 22 March 2024

- xi. 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.
- xii. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).
- xiii. 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](#).
- xiv. By applying for an Eligible Product as part of this Promotion, an Eligible Customer agrees and consents to:
 - a) 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](#);
 - b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's [Privacy Policy](#); and
 - c) 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 but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.
- xv. 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.
- xvi. 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 Promotion Reward.
- xvii. 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.
- xviii. 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.
- xix. 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 Promotion Reward, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
- xx. SingSaver strives to keep its information accurate and up to date. However, this may sometimes differ from the

Last updated: 22 March 2024

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.

- xxi. 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.