

Last Updated 28 Jun 2024

Terms and Conditions of **SingSaver Exclusive: Score Big (CC) Giveaway Campaign** (the “Promotion”)

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

2. **Promotion Period**

i. 18 June 2024 9:00AM - 30 June 2024 11.59 PM, both days inclusive, unless otherwise stated.

3. **Eligible Customers**

In order to be eligible to receive a Giveaway Prize 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. Start and 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) in accordance with the mechanics set out in Clause 4, and in any event 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 6, where the approval given is final and unconditional; and
- v. Fulfill the specific requirements for the Eligible Product applied for, as set out in Clause 6 below.

4. **Cards Campaign and Promotion Reward**

i. **Phase I (18 June - 23 June 2024, dates inclusive)**

- a) The Promotion Reward for Phase I is PlayStation®5 (Slim) Disc Edition (worth S\$799) Giveaway **OR** Dyson Airwrap™ Multi-styler and Dryer (worth S\$859)
- b) Certain Eligible Customers who submit a SingSaver Rewards Redemption Form between 18 June 2024 9:00AM - 23 June 2024 11.59PM (dates inclusive) after applying for an Eligible Product through SingSaver, based on SingSaver’s internal records, will receive a PlayStation®5 (Slim) Disc Edition (worth S\$799) Giveaway **OR** a Dyson Airwrap™ Multi-styler and Dryer (worth S\$859) (each a “Giveaway Prize”) instead of other rewards from SingSaver, based on the following mechanics:

Date of Submitting SingSaver Rewards Redemption Form	Giveaway Mechanics	Maximum Number of Eligible Customers
Phase I: 18 June 2024 9:00AM - 23 June 2024 11.59PM (dates inclusive)	The first 10 Eligible Customers who submit a SingSaver Rewards Redemption Form at 12pm, 3pm & 6pm on each day during the Promotion Period 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 4(v) below for details): <ul style="list-style-type: none"><li>● <b>12pm:</b> PlayStation®5 (Slim) Disc Edition (worth S\$799)</li><li>● <b>3pm:</b> Dyson Airwrap™ Multi-styler and Dryer (worth S\$859)</li><li>● <b>6pm:</b> PlayStation®5 (Slim) Disc Edition (worth S\$799)</li></ul>	120 Eligible Customers will receive a PlayStation®5 (Slim) Disc Edition  60 Eligible Customers will receive a Dyson Airwrap™ Multi-styler and Dryer

ii. **Phase 2 (24 June - 30 June 2024, dates inclusive)**

- a) The Promotion Reward for Phase 2 is the Dyson Airwrap™ Multi-styler and Dryer (worth S\$859)
- b) Certain Eligible Customers who submit a SingSaver Rewards Redemption Form between 24 June 2024 9:00AM - 30 June 2024 11.59PM (dates inclusive) after applying for an Eligible Product through SingSaver, based on SingSaver’s internal records, will receive a Dyson Airwrap™ Multi-styler and Dryer (worth S\$859) (each a “**Giveaway Prize**”) instead of other rewards from SingSaver, based on the following mechanics:

Date of Submitting SingSaver Rewards Redemption Form	Giveaway Mechanics	Maximum Number of Eligible Customers
Phase 2: 24 June 2024 9:00AM - 30 June 2024 11.59PM (dates inclusive)	The first 600 Citibank and first 400 Standard Chartered Bank Eligible Customers who submit a SingSaver Rewards Redemption form during the Promotion period will receive a reward upgrade to Dyson Airwrap™ Multi-styler and Dryer (worth S\$859), depending on the time at which the SingSaver Reward Redemption Form is submitted (please refer to Clause 4(v) below for details):	1,000 Eligible Customers will receive a Dyson Airwrap™ Multi-styler and Dryer (600 Eligible Citi Customers & 400 Eligible Standard Chartered Bank Customers)

iii. For the purposes of this Promotion, the Eligible Products are as follows:

**Phase I: 18 June 2024 9:00AM - 23 June 2024 11.59PM (dates inclusive)**

Product Type	Product Provider	Eligible Product
Credit Cards	Citi	Citi PremierMiles Card Citi Cash Back+ Card Citi Rewards Card Citi Cash Back Card Citi Prestige 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 (18 June 2024 9:00AM - 20 June 2024 11.59PM)	HSBC TravelOne Credit Card HSBC Advance Credit Card HSBC Visa Platinum Credit Card
	HSBC (21 June 2024 9:00AM -23 June 2024 11.59PM)	HSBC TravelOne Credit Card HSBC Advance Credit Card

**Phase 2: 24 June 2024 9:00AM - 30 June 2024 11.59PM (dates inclusive)**

<b>Product Type</b>	<b>Product Provider</b>	<b>Eligible Product</b>
Credit Cards	Citi	Citi PremierMiles Card Citi Rewards Card Citi Prestige Card
	Citi (24 June 2024 5:00PM - 30 June 2024 11.59PM)	Citi PremierMiles Card x Citi Wealth First Account Bundle
	Citi (26 June 2024 9:00AM - 30 June 2024 11.59PM)	Citi Cash Back+ Card Citi Cash Back Card
	Standard Chartered Bank	Standard Chartered Simply Cash Credit Card

- iv. In order to be eligible to receive a Giveaway Prize, all criteria set out in Clauses 3 and 5 must be completed.
- v. Eligible Customers who are selected to receive the Giveaway Prize as part of phase 1 and phase 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 5, and will not receive the Original Reward. Eligible Customers 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](mailto:info@singsaver.com.sg).
- vi. Eligible Customers 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 Eligible Customer.

## **5. General Reward Terms**

- i. Eligible Customers who submit a SingSaver Rewards Redemption Form during **Phase 1** of the **PlayStation®5 (Slim) Disc Edition (worth S\$799) & Dyson Airwrap™ Multi-styler and Dryer (worth S\$859) Giveaway** will only be able to receive a maximum of one (1) Giveaway Prize as part of this Promotion. SingSaver reserves the right to select the next Eligible Customer to receive the Giveaway Prize if the originally selected Eligible Customer has already been determined as a recipient of a Giveaway Prize. For the avoidance of doubt, any such Eligible Customer will still receive the Original Reward in connection with their application for an Eligible Product.
- ii. Eligible Customers who submit a SingSaver Rewards Redemption Form during **Phase 2** of the **Dyson Airwrap™ Multi-styler and Dryer (worth S\$859) Giveaway** will only be able to receive a maximum of one (1) Giveaway Prize as part of this Promotion. SingSaver reserves the right to select the next Eligible Customer to receive the Giveaway Prize if the originally selected Eligible Customer has already been determined as a recipient of a Giveaway Prize. For the avoidance of doubt, any such Eligible Customer will still receive the Original Reward in connection with their application for an Eligible Product.
- iii. The submission of a SingSaver Rewards Redemption Form does not automatically entitle an Eligible Customer to receive a Giveaway Prize.

- iv. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- v. 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.
- vi. In the event that a Giveaway Prize is not available from SingSaver's suppliers or the selected Giveaway Prize can no longer be purchased from official channels, SingSaver reserves the right to replace the Giveaway Prize with an alternative of similar value.
- vii. SingSaver reserves the right to select a replacement Eligible Customer in the event that the originally selected Eligible Customer is subsequently deemed ineligible.
- viii. SingSaver is not associated with the manufacturer or provider of the Giveaway Prize(s) and is not responsible for any issues related to usage of the Giveaway Prize(s). Any enquiries regarding the Giveaway Prize(s) should be directed to the provider/manufacturer of the Giveaway Prize.
- ix. Where a Giveaway Prize 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.
- x. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

## 6. 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. 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.
- iv. 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.
- v. 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.

## 7. Giveaway Prize Fulfilment Terms

- i. The Winners of the Giveaway Prize (Phase 1 & Phase 2) will be announced on <https://www.singsaver.com.sg/blog/giveaway-and-competition-winners> by 3 December 2024.
- i. The Giveaway Prizes are physical rewards. Selected Eligible Customers:
  - a) will receive an email from SingSaver confirming the redemption details for the Giveaway Prize (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
  - b) acknowledge and agree that Giveaway Prizes remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- ii. Eligible Customers 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 Eligible Customer.
- iii. SingSaver reserves the right to reject any Giveaway Prize redemption if the Eligible Product application is found to have been made via other channels, made outside of the Promotion Period, is fraudulent, against the spirit

of the Promotion, or non-compliant with these Promotion Terms and Conditions, or SingSaver is unable to do so in order to comply with applicable laws and regulations. In the event of disputes, SingSaver's decision shall be final. SingSaver reserves the right to disqualify participants who make their applications in a manner that does not comply with these Terms and Conditions and select a replacement Eligible Customer or otherwise dispose of the Giveaway Prize as it sees fit.

- iv. Any unclaimed Giveaway Prize(s) shall be forfeited without any liability on the part of SingSaver to the Eligible Customer, and the unclaimed Giveaway Prize(s) may be used by SingSaver for future marketing or promotional offers related to SingSaver's business activities. Any Eligible Customer whose Giveaway Prize has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- v. In the event that delivery of the Giveaway Prize(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Giveaway Prize(s).
- vi. By accepting any Giveaway Prize, Eligible Customers 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.

## **8. 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. The Product Providers shall not be responsible for any loss or damage suffered by an Eligible Customer 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. Eligible Customers who receive Giveaway Prizes 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 such Eligible Customers without further compensation except where prohibited by law.
- vii. 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 Customers 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.
- 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 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.
- 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 Giveaway

Prize, even if selected to receive a Giveaway Prize, and SingSaver reserves the right to select a replacement Eligible Customer.

- 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 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).
- 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 Giveaway Prize, 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 Giveaway Prize, for the purposes of verifying a participant's eligibility for the Giveaway Prize.
- 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 Giveaway Prize.
- 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 Giveaway Prize, 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 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.