

SingSaver Rewards Promotions

Terms and Conditions

SingSaver Exclusive: Travel Insurance Deals	2
SingSaver Travel Insurance Bonus Cash Terms and Conditions	2
SingSaver General Promotion Terms and Conditions	6
General Eligibility	6
Rewards Eligibility	7
Rewards Usage and Validity	9
Appendix	10

Last Updated: 30 October 2022

SingSaver Exclusive: Travel Insurance Deals

- The promotion period (“Promotion Period”) is between 1 November 2022 and 31 December 2022, both days inclusive, unless otherwise stated.

Participating Products		Promo Dates	All Applicants
Travel Insurance			
Starr TraveLead Insurance	Single	1 November - 31 December 2022	Get Additional S\$5 PayNow Rewards
	Annual		
MSIG TravelEasy Insurance	Single		
	Annual		
MSIG TravelEasy Pre-Ex	Single		
TIQ Travel Insurance	Single		
	Annual		
Singlife Travel Insurance	Single		
	Annual		
Allianz Partners Travel Insurance	Single		
	Annual		
Starr Cruise to Nowhere Insurance			

Table 1: Eligible products

SingSaver Travel Insurance Bonus Cash Terms and Conditions

- The promotion period of the Get Additional \$5 PayNow Rewards is from **1 November 2022 to 31 December 2022**, both days inclusive (“Promotion Period”).
- This Promotion is organized by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all

right to reject any rewards redemption submissions if the participant is not a resident of Singapore.

3. By participating in this Promotion, each participant agrees to be bound by these terms and conditions.
4. To participate in the Promotion, the participant must:
 - i. Submit an application (“Application”) on the SingSaver Website for any of the Travel Insurance in Table 1.
 - a. The Travel Insurance Application must be approved by the provider and payment successfully made by **31 December 2022**
 - b. After completing the transaction for the Eligible Purchase, the insurance provider will email participants with policy details and policy number as confirmation of successful policy purchase transaction.
 - ii. Complete the Rewards Redemption Form within 14 days of policy purchase(s).
 - a. Participants must include the Phone Number that is registered with their PayNow account in the Rewards Redemption Form. Participants who do not include the correct phone number will not be able to receive the reward.
 - b. Participants must include the correct Policy Number purchased from the provider of this promotion. (Refer to [Policy Number format](#))
 - c. Participants with incomplete or invalid fields/ information/ submissions of the Rewards Redemption Form will not be eligible for the rewards.
5. The \$5 PayNow reward (“Reward”) will be issued to each Successful Applicant per policy purchased through SingSaver during the Promotion Period. Rewards will only be issued via PayNow.
6. Participants who satisfy condition 4 above (“Successful Applicants”), will be entitled to receive the Reward.
 - i. Each Successful Applicant is only entitled to receive a maximum of one (1) Reward per policy number.
 - ii. Participants will receive a Rewards Notification Email from SingSaver confirming the Reward (“Confirmation Email”) to the email address provided in the Reward Redemption Form by **30 April 2023**.
7. In respect of rewards issued via PayNow, Participants acknowledge that:

- i. They are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account.
 - ii. They consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form.
 - iii. Once submitted, mobile numbers provided by participants cannot be amended.
 - iv. Rewards will not be re-issued to customers who have provided inaccurate phone numbers. Participants are fully responsible for ensuring that the mobile number submitted is accurate.
8. If the Successful Applicant fails to receive a Rewards Notification Email from SingSaver by the date stated under condition no. 6 above, the Successful Applicant may contact info@singsaver.com.sg for further assistance.
9. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards 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).

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.
10. All Applications and/or Rewards Redemption Forms received after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
11. SingSaver reserves the final right to change the Reward at any time and without prior notice. In the case of delays in the delivery of the Reward, SingSaver will notify the Successful Applicant and make reasonable arrangements to deliver the Reward.
12. SingSaver reserves the right to reject any Reward redemption if the application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approval of any Travel Insurance policy is subject to the issuing insurance company's discretion. SingSaver does not guarantee the approval of any insurance products.
14. By applying for a Travel Insurance policy as part of this Promotion, you consent to the insurance company partners informing SingSaver of the status of your application, including but not limited to whether your application is successful.

15. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.
16. In case of any disputes, SingSaver reserves the right of final decision which is binding on all participants.
17. 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](#).
18. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
19. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

SingSaver General Promotion Terms and Conditions

General Eligibility

1. Each participant (“Participant”) in any promotion by SingSaver Pte Ltd (“SingSaver”) agrees to be bound by its terms and conditions, including SingSaver Terms and Conditions, and all related promotion terms and conditions.
2. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer’s discretion. Their decisions are final and SingSaver does not guarantee the approval of any financial product, including but not limited to Credit Cards products.
3. Promotions are valid for a specified time period (“Promotion Period”). All applications received after the specified Promotion Period or submitted through any means other than specified in the relevant promotion terms and conditions, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
4. By applying for any products via SingSaver, you consent to the product providers (including, but not limited to the relevant insurance providers, card issuers, loan providers) updating SingSaver about the status of your application, including whether your application is successful.
5. Promotional activities organised by SingSaver (“SingSaver Promotions”) are open to all residents of Singapore, meaning Singaporeans, Singapore Permanent Residents and holders of Employment Pass, S Pass, or a Singapore work permit. SingSaver reserves the right to reject any rewards redemption submissions from users who are not residents of Singapore.
6. SingSaver reserves the final right to change the Reward given. In the case of delays in the delivery of the Reward, SingSaver will notify the Successful Applicant and make the necessary arrangements for Successful Applicant to collect the Reward.
7. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.
8. In case of any dispute, SingSaver reserves the right to make the final decision, which shall be binding on all participants.
9. SingSaver reserves the right to disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards 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).

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

10. "Winning Reward" is defined as the reward awarded to a limited number of eligible applications as determined by the terms and conditions of the Promotion and is differentiated from the approval reward from other non-winning eligible applications received.
11. Acceptance of any Winning Reward shall constitute consent on the Winner's part to allow the use of the Winner's name, image, voice and/or likeness by SingSaver for editorial, advertising, promotional, marketing and/or other purposes on social media or SingSaver website, without further compensation except where prohibited by law.
12. In the event of any conflict between these Terms and Conditions and the terms and conditions specific to any promotion, the latter will prevail.
13. 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](#).
14. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Rewards Eligibility

1. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within three calendar months from the date of product approval (e.g. card approval), or the date of completion of the Rewards Redemption Form, whichever is later.
2. Where eligibility for SingSaver Promotion rewards are conditional on eligible product approval by the financial product issuer:
 - a. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer's discretion. Their decisions are final; SingSaver does not guarantee the approval of any Credit Card and Loan products.
 - b. The approved product must have been applied for via SingSaver. SingSaver shall consult with its product issuing partners to verify this, and the final decision on rewards eligibility shall be final.

3. Where rewards are pertinent to credit card products: the participant has to make an application for a principal card, in order to be eligible for rewards (i.e., supplementary card applications do not qualify for additional rewards).
4. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed the Rewards Redemption Form containing accurate information, in order for SingSaver to verify their eligibility for rewards. For avoidance of doubt, Rewards Redemption Forms received more than **fourteen (14) days** after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift.
5. Participants may only submit their information via Rewards Redemption Forms sent directly to the email address provided when they apply for products via SingSaver. The participant experience for this is as follows:
 - a. Click to apply for a credit card on SingSaver
 - b. Provide an accurate email address when prompted
 - c. Conclude the card/loan/insurance application process with the product issuer (e.g., the bank)
 - d. Complete and submit the Rewards Redemption Form sent to the participant's email.
 - e. Receive an email confirmation from SingSaver upon submission of the Rewards Redemption Form. Participants should reach out to SingSaver at info@singsaver.com.sg if they do not receive this within three business days.
6. Participants are responsible for the submission of accurate information to SingSaver. In this regard:
 - a. Participants who submit incomplete Rewards Redemption Forms will not be eligible for any rewards. Participants who submit Rewards Redemption Forms containing invalid or fraudulent information will also be disqualified from SingSaver rewards.
 - b. SingSaver is not responsible for any information not received due to internet connectivity issues or otherwise.
 - c. Rewards Redemption Forms will not be confirmed as submitted until participants receive an email confirmation. SingSaver may from time to time request participants to provide a copy of this email to verify their applications.
7. A successful Applicant who qualifies to receive the Reward according the Terms and Conditions of the Promotion, will receive an email from SingSaver confirming the

redemption details for the Reward within 90 days from the date of card activation/ product approval or completion of the SingSaver Rewards Redemption Form, whichever is later.

8. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part any SingSaver rewards 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).
9. Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.
10. In accordance with [SingSaver's Privacy Policy](#), redemption details and disclosure of any information pertaining to product application will only be communicated via the registered email address.

Rewards Usage and Validity

1. In the event that SingSaver is unable to supply any specified promotion reward to the eligible Participant, it shall endeavor to supply alternative products or services of similar quality or price to the Participant. In the event delivery of the Reward is delayed, SingSaver will notify the eligible recipients, and make the necessary arrangements to provide the Reward.
2. In respect of rewards issued via PayNow, Participants acknowledge that:
 - i. They are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account.
 - ii. SingSaver will not be able to re-issue or refund rewards already transferred to recipient's provided mobile phone number should the mobile phone number be provided in error.
3. "Cash Back" and "Cash Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.
4. Rewards/Vouchers that remain unclaimed past the stipulated collection period will be forfeited.

Appendix

As a reference, here's what we need when you fill in your Rewards Redemption Form for this Promotion:

Insurance Policy Sample Format

Travel Insurance

Insurance Company	Correct Policy Number Format Examples
Starr Cruise to Nowhere/ Starr TravelLead	SAEISTxxxxxx
TIQ Travel Insurance	TAxxxxxx
MSIG TravelEasy	B xxxxxxxxx QTD, or BxxxxxxxxQTY, or B xxxxxxxxx QGT
MSIG TravelEasy Pre-Ex	BxxxxxxxxQEX or BxxxxxxxxQSX
Singlife Travel Insurance	3xxxxxx
Allianz Travel	B2CSGAxxxxxxxx