

Terms and Conditions of SingSaver Exclusive: 'Score Big Summer' Campaign (the "Contest")

1. This Contest is organised by SingSaver Pte. Ltd. ("SingSaver"). Customers who successfully apply for any participating loan product via SingSaver during the Promotion Period and complete the requirements set out herein will have a chance to receive eCapita vouchers equivalent to their loan interest for 2 years (up to a maximum of S\$1,200) (each as defined herein).

2. Promotion Period

a. 24 June, 12PM 2024 – 22 July 11:59PM 2024, both days inclusive, unless otherwise stated.

3. Eligible Customers

- a. In order to be eligible for a chance to receive a Contest Prize and to comprise "Eligible Customers", a user is required to, during the Promotion Period:
- Be a Resident of Singapore aged 21 or above;
 - Start and submit an application for a any participating personal loan ("Eligible Product") on the promotion website <https://www.singsaver.com.sg/> ("Promotion Page") as a main loan applicant during the Promotion Period;
 - 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;
 - Answer the contest question in the SingSaver Rewards Redemption Form (the "**Contest Question**") and ensure that:
 - all fields related to the Contest Question are completed; and
 - the Contest Question is answered in English within a 1,500 character limit;
 - Have their application for the Eligible Product approved by the Product Provider, where the approval given is final and unconditional, on or before 22 July 2024;
 - Fully pay the applicable processing fee and receive the loan amount in their account on or before 22 July 2024; and
 - Maintain the Eligible Product in good standing (i.e not closed, terminated and not delinquent) during the Promotion Period and up until the date and time on which the Contest Gift is fulfilled (if selected as a Winner).
- b. Each Eligible Customer may only submit one (1) Contest Question response, determined by unique email address and phone number (i.e each Eligible Customer may only enter this Contest once, even if they apply and are approved for an Eligible Product more than once). If an Eligible Customer submits more than one (1) SingSaver Rewards Redemption Form for an Eligible Product or more than one (1) Contest Question response, the first Contest Question response will be treated as the sole entry to this Contest.
- c. "**Resident of Singapore**" includes Singaporeans and Permanent Residents of Singapore-. SingSaver reserves all rights to reject any reward redemption submissions if the user is not a Resident of Singapore.
- d. Participants who do not fulfil the requirements set out above will not be eligible to participate in this Contest.

4. Eligible Product

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

Product Provider	Eligible Product
CIMB Bank Berhad, Singapore Branch	Personal Loan (loan tenure of 3, 4 or 5 years only)
UOB	Personal Loan (loan tenure of 1, 2, 3, 4 or 5 years only)

Standard Chartered	CashOne Personal Loan (loan tenure of 3, 4 or 5 years only)
HSBC	Personal Loan (loan tenure of 3, 4 or 5 years only)

- b. 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.

5. Conduct of Contest and Contest Gifts

- a. A panel of judges, chosen by SingSaver, will assess the entries and select the twenty (20) most creatively articulated aspirational responses submitted to SingSaver from each category as winning entries for the Contest (i.e a total of twenty (20) Eligible Customers will be selected as **“Winners”**). The selection process will be conducted at the sole and absolute discretion of SingSaver. The judges' decision is final and binding. No inquiries, appeals, verbal or written, will be entertained.
- b. Each Winner will receive the following **“Contest Gift”**:
- i. eCapita Vouchers of a value equivalent to two (2) years' of the Winner's loan interest (up to a maximum of S\$1,200).
 - ii. For the avoidance of doubt, “loan” refers to the Eligible Product that the Winner has applied for as part of this Contest.
- c. The value of the Contest Gift issued to each Winner will be determined by SingSaver, based on information provided by the relevant Product Provider. In the event of any disputes, SingSaver and/or the Product Provider's decision shall be final.
- d. Eligible Customers agree to accept and comply with all decisions made by SingSaver and/or the judges regarding the participation rules, procedures, regulations, prize awards, and any other matters related to this Contest.
- e. Winners will be announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 7 Nov 2024.
- f. Winners will be contacted via email with details on how to redeem the Contest Gift within one (1) week after announcement of the Winners. Winners are encouraged to check spam/junk folders for this email as there may be accidental redirects by the email client.
- g. 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.
- h. For the avoidance of doubt, each Eligible Customer may only win a maximum of one (1) Contest Gift.
- i. SingSaver reserves the right to select a replacement Winner in the event that an Eligible Customer has more than one entry selected as a winning entry.
- j. SingSaver reserves the right to reject any Contest 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 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 Contest Gift as it sees fit.
- k. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Contest Gift.
- l. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- m. 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.

6. Additional Contest Gift Terms

- a. Any Contest Gift 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 Contest Gift may be used by SingSaver for future marketing or promotional offers related to SingSaver's

business activities. Any customer whose Contest Gift has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.

- b. Contest Gift(s) are subject to availability. SingSaver reserves the final right to change the Contest Gifts without prior notice and reserves the right to replace any Contest Gift with an alternative of similar value.
- c. Contest Gifts are non-transferable, non-exchangeable nor refundable for cash or other rewards. SingSaver accepts no responsibility for any variation of the Contest Gifts due to circumstances outside SingSaver's control.
- d. If SingSaver becomes aware that a single Eligible Customer is redeeming or attempting to redeem multiple Contest Gifts, the Eligible Customer will only receive one (1) Contest Gift.
- e. SingSaver is not associated with the provider of the Contest Gift(s) and is not responsible for any issues related to the usage of the Contest Gift(s). Any enquiries regarding the Contest Gift(s) should be directed to the provider/manufacturer of the Contest Gift. SingSaver shall have no liability to Eligible Customers for any damages, losses, claims, suits, judgments, costs and expenses arising from the Eligible Customer's usage of the Pack Contest Gift. Any enquiries regarding the Contest Gift should be directed to the service provider/manufacturer of the Contest Gift.
- f. For the avoidance of doubt, participation in this Contest does not preclude Eligible Customers (including Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Contest.
- g. The Contest Gift is a voucher for a third-party merchant. All vouchers issued are subject to the terms and conditions of the vouchers' merchants. 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 such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.
- h. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- i. By accepting any Contest 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 Contest Gift.

7. 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 Contest and/or the Contest Gifts.
- b. By participating in this Contest, Eligible Customers agree to be bound by these Terms and Conditions.
- c. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Contest, these Terms and Conditions shall prevail.
- d. Winners agree and consent to allow their answers to the Contest Question, application reference number, names and likenesses in the form of images or photographs to be published by SingSaver and/or the Product Provider 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.
- e. 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.
- f. SingSaver reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period or date of the Contest if the launch of the Contest is delayed and shall have no liability for the same.
- g. Contest Gifts are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Contest are available while stock lasts. Eligible Customers are responsible for checking the quality of the Contest Gifts at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Contest Gifts including but not limited to their quality, supply, delivery and maintenance.
- h. By participating in this Contest, participants hereby represent and warrant that they will comply with

all applicable Singapore laws or regulations in connection with their participation in this Contest and they will not use this Contest 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 Contest Gift, 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.
- 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 Contest Gift.
- k. 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.
- l. In the event that delivery of the Contest Gift(s) is delayed, SingSaver will notify the affected Winners and make the necessary arrangements to deliver the Contest Gift(s).
- m. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Contest 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).
- n. By agreeing to the terms and conditions of this Contest, Eligible Customers agree to receive communications from SingSaver in relation to this Contest, 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](#).
- o. By applying for an Eligible Product as part of this Contest, an Eligible Customer agrees and consents to:
 - i. SingSaver sending the information provided in the SingSaver 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 SingSaver Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Contest 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 this Contest. including whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Contest Gift (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Contest Gift and the value of the Contest Gift.
- p. 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 Contest does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.
- q. 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 Contest, including circumstances which may limit an Eligible Customer's ability to participate in the Contest (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 Contest, Eligible Customers release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Contest Gift.
- r. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this campaign/promotion, in particular those relating to the campaign/promotion prizes, are the property of their respective owners. SingSaver and the Product Providers are not providing any financial advice, endorsements or sponsorships to their products or services.

- s. 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 Contest does not take into account investment objectives, financial situations or financial needs.
- t. SingSaver and the Product Provider will not take any responsibility in case of any event that may prevent a participant from participating in this Contest 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 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 an Eligible Customer's participation in this Contest.
- v. 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.