

Last Updated: [26 October 2023]

SingSaver Best Deal Guarantee Terms & Conditions (the “Promotion”)

1. Customers who successfully apply for an Eligible Product via SingSaver during the Promotion Period and complete the requirements set out herein, and are able to find a (i) higher face value cash, gift card/voucher or higher official retail value physical reward, or (ii) lower premium in respect of certain insurance products, being offered publicly by a third party in respect of the same Eligible Product, are eligible to submit a claim for the Promotion Reward (each as defined herein) in accordance with the terms and conditions of this Promotion.

2. **Promotion Period**

- a. 25 October 2023 – 30 November 2023, both days inclusive, unless otherwise stated.

3. **Eligible Customers**

In order to be eligible for the Best Deal Guarantee campaign and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

- a. Be a Resident of Singapore aged 18 or above;
- b. Have or create a SingSaver account on the SingSaver Website;
- c. Submit an application for an Eligible Product through SingSaver as a main cardholder/policyholder/policyowner during the Promotion Period through <http://www.singsaver.com.sg/> (each as listed in Clause 5(a) below) during the Promotion Period;
- 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 relevant Eligible Product Approval Date specified in Clause 5, where the approval given is final and unconditional;
- f. Fulfil the applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 5 below;
- g. Submit a valid “Claim” to SingSaver for the Promotion Reward, in accordance with Clause 4 below; and
- h. Maintain the Eligible Product in a valid state and not cancel or refund it before the time of the Claim.

4. **Promotion Reward**

- a. In order to receive a Promotion Reward pursuant to this Promotion where the Eligible Product applied for is a Credit Card, a user must find a cash, gift card, coupon, voucher or physical reward being offered publicly through a Singapore price comparison website (excluding cashback sites including but not limited to Shopback) or directly by the actual Product Provider (collectively, “**Third Party Offer Providers**”) in respect of the same Eligible Product offered by the same Product Provider, where (i) the cash offer available from the Third Party Offer Provider is higher than that offered by SingSaver, (ii) the face value of the gift card, coupon or voucher is higher than the corresponding gift offered by SingSaver, or (iii) the official retail value of the highest-priced physical gift is higher than that of the highest value of the physical gift offered by SingSaver (the “**Higher Offer**”). The Higher Offer must be a guaranteed reward that can be received by the user upon completing an application or purchase of an Eligible Product, and not a reward that is

given out by chance or by skill (e.g via competition, lucky draw or other non-guaranteed methods). The gift offered by SingSaver shall hereinafter be referred to as the “**Original SingSaver Gift**”. For the avoidance of doubt, the Higher Offer cannot be cashback, air miles, reward points or similar types of reward (as determined by SingSaver in its sole discretion) which are not a cash, gift card, coupon, voucher or physical reward.

- b. The Higher Offer must:
 - i. be available to the public in respect of the same Eligible Product, from the same Product Provider, as the Eligible Product applied from via SingSaver pursuant to Clause 3 above;
 - ii. be offered by the Third Party Offer Provider under the same conditions as the Original SingSaver Gift (“**Product Conditions**”) (e.g in respect of a credit card, the same minimum monthly spend);
 - iii. be for the same type of offer (e.g a gift card offer from a Third Party Offer Provider must be compared to a gift card offer from SingSaver);
 - iv. be offered to the same cardholder/account owner;
 - v. be of a higher face value or official retail value (as published by the official manufacturer or retailer on the date on which the Claim is submitted to SingSaver), for cash, gift cards/vouchers/coupons or physical gifts respectively, in Singapore Dollars, where the difference in value is at least 1 Singapore cent (S\$0.01);
 - vi. be a single reward offered by a single Third Party Offer Provider (i.e the Higher Offer must be a single reward and not the aggregate value of multiple offers (e.g cashback and a physical gift) from the same Third Party Offer Provider in respect of the same Eligible Product, which collectively have a higher value than the Original SingSaver Gift); and
 - vii. be available online through a valid working link (URL) and for a minimum of 24 hours from the time and date the Claim is submitted to SingSaver, if the Higher Offer has not previously been submitted to SingSaver under the same Product Conditions as part of this Promotion.

- c. In order to receive a Promotion Reward pursuant to this Promotion where the Eligible Product applied for is an insurance product, a user must obtain a quote for premium payable on an insurance product that is an Eligible Product, under the same conditions from a Singapore price comparison website or the actual Product Provider (collectively, “**Third Party Offer Providers**”), where the quoted premium (including if a discount is applied) (the “**Lower Premium**”) is lower than that of the premium payable if the user purchases the same Eligible Product under the same conditions (the “**Original SingSaver Premium**”).

- d. The Lower Premium must:
 - i. be available to the public in respect of the same Eligible Product, from the same Product Provider, as the Eligible Product applied from via SingSaver pursuant to Clause 3 above;
 - ii. be a lower amount in Singapore Dollars, where the difference in value is at least 1 Singapore cent (S\$0.01);
 - iii. be offered by the Third Party Offer Provider under the same conditions as the Original SingSaver Premium (“**Product Conditions**”) (e.g the same policyholder, for the same risks insured and policy duration);

- iv. in respect of an insurance product, have the same policy product features as the Eligible Product applied for;
 - v. be offered to the same named policyholder/policyowner;
 - vi. be the total premium payable if purchasing the same Eligible Product from a Third Party Offer Provider under the same Product Conditions (after applying any discounts); and
 - vii. be available online through a valid working link (URL) and for a minimum of 24 hours from the time and date the Claim is submitted to SingSaver, if the Lower Premium has not previously been submitted to SingSaver under the same Product Conditions as part of this Promotion.
- e. For the purposes of these Terms and Conditions, **“Third Party Offer”** shall collectively include the Higher Offer and the Lower Premium, and **“Original SingSaver Offer”** shall collectively include the Original SingSaver Gift and Original SingSaver Premium and shall be construed as applicable, depending on what Eligible Product is being applied for.
- f. The Promotion Reward that an Eligible Customer will receive will depend on the difference in value between the Original SingSaver Offer and the Third Party Offer, as follows:

| Difference in value between Original SingSaver Offer and Third Party Offer* | Digital Voucher Value (Grab) (“Promotion Reward”) |
|---|--|
| S\$0.01 - S\$4.99 | S\$10 |
| S\$5.00 - S\$9.99 | S\$20 |
| S\$10 - S\$19.99 | S\$40 |
| S\$20 - S\$49.99 | S\$100 |
| S\$50 - S\$99.99 | S\$200 |
| >S\$100 | S\$300 |

- g. Where the Eligible Product applied for is a Credit Card, the difference in value is determined by subtracting the value of the Original SingSaver Gift from the Higher Offer, where the (i) Eligible Product, (ii) Product Provider, (iii) reward type (e.g gift card or physical product) and (iv) Product Conditions are all the same, as set out in Clause 4(b) above.
- h. Where the Eligible Product applied for is an insurance product, the difference in value is determined by subtracting the Lower Premium premium payable by the user from the Original SingSaver Premium, where the (i) Eligible Product, (ii) Product Provider, and (iii) Product Conditions are all the same, as set out in Clause 4(d) above.

- i. In order to receive a Promotion Reward, Eligible Customers must submit proof of their application for/purchase of an Eligible Product via SingSaver, as well as the Third Party Offer (the “**Claim**”), in SingSaver’s [Claim Form](#) for this Promotion, within three (3) days after completing their application or purchase of an Eligible Product via SingSaver.
- j. Submission of the Claim must include:
 - i. proof of the application/purchase via SingSaver (e.g Policy purchase date or applicant number reference number of the offer applied for via SingSaver);
 - ii. proof of the Third Party Offer, which must include the date and valid, working link (URL) of where the Third Party Offer is found, the product features and Product Conditions;
 - iii. any other information required to be specified in the Claim Form.
- k. Each Eligible Customer may only receive a maximum of one Promotion Reward pursuant to this Promotion, regardless of how many Eligible Products and/or Third Party Offers the Eligible Customer submits. If an Eligible Customer submits more than one Claim, the first Claim (if considered valid by SingSaver) will be accepted and all other Claims deemed invalid.
- l. By submitting a Claim Form to SingSaver, Eligible Customers warrant and represent that the information provided therein is complete, true, accurate and not falsified in any manner.
- m. SingSaver reserves the right to (i) require that an Eligible Customer provides further details regarding any Third Party Offer submitted to SingSaver to verify eligibility, and (ii) deny eligibility for a Promotion Reward such further details are not provided or SingSaver believes that any details or information provided in the Claim Form are untrue, fraudulent or otherwise incorrect, or if SingSaver believes that this Promotion is being abused or manipulated.
- n. Promotion Rewards will not be distributed to users for whom SingSaver cannot confirm eligibility and/or completion of all required conditions.
- o. SingSaver shall determine the validity of a Claim and eligibility for a Promotion Reward within ten (10) working days and will subsequently notify users of its decision via email.
- p. If the claim for the Promotion Reward is verified and accepted by SingSaver, the Promotion Reward will be issued within 16 weeks after the end of the Promotion Period, depending on the actual situation regarding user approval and transaction status and or other factors that may affect eligibility for the Promotion Reward.
- q. The Promotion Reward is in the form of vouchers/gift cards 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.
- r. By accepting any Promotion Reward subsequent to making a Claim, Eligible Participants 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 Claim.

5. Product Providers and Eligible Products

- a. For the purposes of the Promotion, Product Providers and Eligible Products are as follows. The Eligible Product applied for must be maintained in a valid state and not cancelled nor be refunded :

| Product Type | Product Provider | Eligible Product |
|---------------------|---------------------------|---|
| Credit Cards | OCBC | OCBC 365 Credit Card OCBC 90°N Visa Card OCBC 90°N Mastercard OCBC Titanium Rewards Credit Card |
| | CIMB | CIMB Visa Signature Card CIMB World Mastercard CIMB Visa Infinite Card |
| | HSBC | HSBC Revolution Credit Card HSBC TravelOne Credit Card |
| | Maybank | Maybank Family & Friends Card Maybank Platinum Visa Card Maybank FC Barcelona Visa Signature Card Maybank DUO Platinum MasterCard Maybank Horizon Visa Signature Card Maybank Manchester United Platinum Visa Card Maybank World MasterCard |
| | Standard Chartered Bank | Standard Chartered Simply Cash Credit Card Standard Chartered Smart Credit Card Standard Chartered Rewards+ Credit Card Standard Chartered Journey Credit Card |
| Travel Insurance | Allianz Travel Singapore | Travel Insurance (Single/Annual Trip) |
| | FWD Singapore | Travel Insurance (Single/Annual Trip) |
| | MSIG Insurance | Travel Insurance (Single/Annual Trip) |
| | Starr Insurance Singapore | Travel Insurance (Single/Annual Trip) |
| | Etiqa Insurance | Travel Insurance (Single/Annual Trip) |

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|---------------------------|----------------------------|---|
| | Singlife | Travel Insurance (Single/Annual Trip) |
| | AIG Asia Pacific Insurance | AIG Travel Guard Direct (Single/Annual Trip) |
| | Great Eastern | Travel Insurance (Single/Annual Trip) |
| | Allied World Singapore | Travel Insurance (Single/Annual Trip) |
| | HL Assurance | HLAS COVIDSafe Travel Protect360 |
| Car Insurance | FWD Singapore | FWD Car Insurance |
| | Etiqa Insurance | Etiqa (Tiq) Car Insurance |
| | Allianz | Motor Protect |
| Home insurance | Etiqa Insurance | TIQ Home insurance |
| | MSIG Insurance | Enhanced HomePlus |
| | FWD Singapore | FWD Home Insurance |
| | Singlife | Singlife Home Lite |
| | Great Eastern | Great Eastern Home GR8 Plus |
| | HLAS | Home Protect360 |
| Domestic Helper Insurance | MSIG Insurance | MSIG MaidPlus |
| | FWD Insurance | FWD Maid Insurance |
| | Etiqa Insurance | TIQ Maid Insurance |
| | AIG Asia Pacific Singapore | AIG Domestic Helper Insurance |

- b. Please contact SingSaver at bestdeals@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. 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 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, cohabitation 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.

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 Promotion and/or the Promotion Reward.
- b. By participating in this Promotion, 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 Promotion, these Terms and Conditions shall prevail.
- d. 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 Eligible Customers 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 Eligible Products, Promotion Period, the Promotion Reward or date of the fulfilment of the claim if the launch of the Promotion is delayed and shall have no liability

for the same.

- g. The Promotion Reward is not refundable or exchangeable for other rewards. SingSaver shall have no legal liability relating to any aspects of the Promotion Reward including but not limited to their delivery.
- 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. 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.
- j. Eligible Customers who do not submit the SingSaver Reward Redemption Form or the Claim 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.
- k. Eligible Customers who provide inaccurate, incorrect or false information in the SingSaver Reward Redemption Form or Claim Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.
- 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. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.
- n. 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).
- 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. 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 has not been cancelled and whether the participant has fulfilled all the conditions required to receive the Promotion Reward (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Promotion Reward.

- 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. 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.
- s. 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 reward, are the property of their respective owners (with the exception that, as between an Eligible Customer and SingSaver, all intellectual property rights in any documents, images or photos submitted to take part in the Promotion will become the property of SingSaver and can be used by SingSaver in its absolute discretion). SingSaver and the Product Providers are not providing any financial advice, endorsements or sponsorships to their products or services.
- t. 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.
- u. 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.