

# SingSaver Rewards Promotions

## Terms and Conditions

Note that the respective Product Promotion Terms and Conditions below are to be read individually with the 'SingSaver General Promotion Terms and Conditions'.

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# CMC Markets Invest

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Customers who successfully open a CMC Invest brokerage account (the “CMC Invest Account”) with CMC Markets Invest (Singapore) Pte. Ltd. (“CMC Invest”) via SingSaver during the Promotion Period, (optionally) fund any amount (as specified in Clause 6) into the CMC Invest Account and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

### 3. Promotion Period

- i. 28 March 2024 - 30 April 2024, both days inclusive, unless otherwise stated.

### 4. Eligible Customers

- A. In order to be eligible 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 who is a New CMC Invest Customer;
  - ii. Submit an application for a CMC Invest Account 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), including provision of the brokerage account number of their CMC Invest Account, within 14 days after completing their application for the CMC Invest Account;
  - iv. Have their application for the CMC Invest Account approved by the Product Provider; and
  - v. Fund the CMC Invest Account with any amount (as specified in Clause 6) during the Promotion Period.
- B. If the Eligible Participant from [the combined pool of applicants across all participating products](#) fails to receive a Rewards Notification from SingSaver within four (4) calendar months from date of completion of all the promotion criteria stated in clause 4 (above), kindly drop an email to [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.

All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.

- C. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the CMC Invest Account with the specified amount and is **not** required to subscribe to or purchase any capital markets products or investment products and/or initiate any transactions or dealings or capital markets products or investment products.

## 5. Product Provider

- i. For the purposes of the Promotion, the Product Provider is CMC Invest (Singapore) Pte. Ltd.

## 6. Promotion Rewards

Eligible Customers who fulfill the conditions above will be able to receive one of the Promotion Rewards set out below, depending on how much is initially funded into the CMC Invest Account via a single deposit into the CMC Invest Account:

- A. SGD 20 (via PayNow), when Eligible Customers successfully opens an account with CMC Invest (no funding required); and/or
- B. 1 Bank of America share (worth S\$46) (to be fulfilled by CMC Invest), when Eligible Customers funds a minimum S\$500 amount into the CMC Account within the Promotion Period and completes 2 trade Transactions by 31 March 2024. [T&C applies.](#)

SingSaver Exclusive March Madness Grand Lucky Draw for Eligible New CMC Invest Customers
<b>6 Mar, 5pm - 31 Mar 2024 11.59pm (dates inclusive)</b>  Eligible Customers of participating CMC Invest will get <b>x1 chance</b> to win  A Pair of Return Business Class Tickets to Tokyo NRT (worth S\$13,144)^  <a href="#">T&amp;C applies.</a>  Please refer to the <a href="#">FAQ</a> for more details.

Table 1 ^ *Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed. \*Apple is not a participant in or sponsor of this promotion.*

- i. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.
  - ii. For the avoidance of doubt, Eligible Customers will be able to receive both Promotion Rewards set out under Clause 6A and 6B, provided that the requisite conditions are fulfilled.
  - iii. 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.
  - iv. 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). For the avoidance of doubt, the Promotion Reward set out in Clause 6B is fully managed and fulfilled by CMC Invest.
7. During **March Madness**, we expect an overwhelming response and as such, rewards may have a longer fulfillment time. However, please be assured that we are committed to making every effort to deliver rewards as per the stipulated timelines.
8. The Winner of the Grand Prize will be announced on <https://www.singsaver.com.sg/blog/giveaway-and-competition-winners> by 2 September 2024.

#### 9. Additional Eligibility Requirements

- i. "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.
- ii. "New CMC Invest Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with CMC Invest (whether the CMC Invest Brokers Account or otherwise).
- iii. 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 receive any Promotion Rewards.

## 10. General Reward Terms

- i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:
  - a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (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 Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- ii. Where the Promotion Reward is through PayNow, Eligible Customers:
  - a) are required to have a PayNow account;
  - b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;
  - c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;
  - d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and
  - e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (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.
- iii. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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.

iv. Where the Promotion Reward is in the form of shares, Eligible Customers acknowledge that such Promotion Rewards are managed and distributed solely by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfillment of such rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New CMC Invest Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

#### **11. General Promotion Terms and Conditions**

i. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. SingSaver and 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 Rewards.

ii. All queries regarding the CMC Invest Account, including but not limited to application status and the CMC Invest Account itself should be directed to the Product Provider.

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. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. 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.

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 fulfill 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.

xi. Eligible Customers who qualify to receive the Promotion Reward will receive a rewards notification from SingSaver confirming the redemption details within four (4) calendar months from the date of completion of all requirements set out in Clause 3 above, unless otherwise stated.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.

xii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiii. 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.

xiv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xv. 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).

xvi. 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](#).

xvii. By applying for a CMC Invest Account 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 CMC Invest Account, 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 a CMC Invest Account in connection with the Promotion. Including but not limited 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.

xviii. 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.

xix. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.

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. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxii. 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.

xxiii. Disclaimer: CMC Invest provides an execution-only service. Investments carry risks and may not suit everyone. Refer to T&Cs & Risk Disclosures on [www.cmcinvest.sg](http://www.cmcinvest.sg). This advertisement has not been reviewed by the Monetary Authority of Singapore.

# Webull Securities

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Customers who successfully open a Webull brokerage account (the “Webull Account”) with Webull Securities (Singapore) Pte. Ltd. (“Webull”) via SingSaver during the Promotion Period, fund a minimum of SGD 700 into the account and complete the other requirements set out herein will be eligible to receive the specified Promotion Reward or a Special Reward (each as defined herein).

## **3. Promotion Period**

- i. 26 Mar 2024 - 31 March 2024, both days inclusive, unless otherwise stated.

## **4. Eligible Customers**

- A. In order to be eligible to receive a Promotion Reward or Special Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:
  - i. Be a Resident of Singapore who is a New Webull Customer;
  - ii. Submit an application for a Webull Account through SingSaver during the Promotion Period by (a) clicking on the “Apply Now” button for the Webull Account on the SingSaver Website, (b) being redirected to the SingSaver specific Webull Account application form on the Webull website and (c) submitting the same to Webull;
  - iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage account number of their Webull Account, within 14 days after completing their application for the Webull Account;
  - iv. Have their application for the Webull Account approved by the Product Provider; and
  - v. Fund the Webull Account with a minimum initial deposit of at least SGD 700 during Promotion Period (i.e there must be a single funding made of at least SGD 700).

C. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the Webull Account with the specified amount and is **not** required to subscribe to or purchase any capital markets products or investment products and/or initiate any transactions or dealings or capital markets products or investment products.

## 5. Product Provider

i. For the purposes of the Promotion, the Product Provider is Webull Securities (Singapore) Pte. Ltd.

## 6. Promotion Rewards

i. Eligible Customers who fulfill the conditions above will be able to receive the Promotion Reward as follows:

- SGD 100 Cash (via PayNow), when Eligible Customers funds minimum S\$700 amount into the Webull Account; or
- SGD 140 Cash (via PayNow), when the Eligible Customer’s initial funding into the Webull Account is at least S\$2,000.

SingSaver Exclusive Flash Deal for Eligible New CMC Invest Customers	SingSaver Exclusive March Madness Grand Lucky Draw for Eligible New CMC Invest Customers
<p><b>26 Mar - 31 Mar 2024</b> (dates inclusive)</p> <p>First 4 eligible applicants (<a href="#">from the eligible customers of Webull</a>) at 12pm daily gets an additional</p> <p>Apple AirPods Pro (Gen 2) + Magsafe Charging case USB-C (worth S\$365.70)^*</p>	<p><b>6 Mar, 5pm - 31 Mar 2024</b> <b>11.59pm</b> (dates inclusive)</p> <p>Eligible Customers of participating Webull will get <b>x3 chances</b> to win</p> <p>A Pair of Return Business Class Tickets to Tokyo NRT (worth S\$13,144)^</p> <p><a href="#">T&amp;C applies.</a></p> <p>Please refer to the <a href="#">FAQ</a> for more details.</p>

Table 1

^ Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.

\*Apple is not a participant in or sponsor of this promotion.

ii. Eligibility for the Promotion Rewards will be based on SingSaver's internal records. 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 users.

iii. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

iv. Eligible Customers will only be entitled to receive one (1) Promotion Reward as a New Webull Customer.

v. Eligible Customers agree and acknowledge that (i) the Rewards may not include any warranty and (ii) SingSaver and the Product Provider do not guarantee any applicable warranty period for any Rewards. To the extent that a supplier warranty applies to the Rewards, the warranty period may commence from the date of purchase of the Reward by SingSaver from the supplier, and not the date of redemption or delivery of the Reward to the Eligible Customer.

7. During **March Madness**, we expect an overwhelming response and as such, rewards may have a longer fulfillment time. However, please be assured that we are committed to making every effort to deliver rewards as per the stipulated timelines.

8. The Winner of the Grand Prize will be announced on <https://www.singsaver.com.sg/blog/giveaway-and-competition-winners> by 2 September 2024.

For the SingSaver Flash Deal happening from 26 - 31 March 2024, successful applicants will be announced on [SingSaver's contest winners page](#) by 31 August 2024.

#### 9. Additional Eligibility Requirements

i. "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.

ii. "New Webull Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with Webull (whether the Webull Account or otherwise).

#### 10. General Reward Terms

For the purposes of this Clause 8, “**Reward**” shall include the Promotion Reward and Special Reward.

- i. Where the Reward is a physical reward (e.g AirPods), Eligible Customers:
  - a) will receive an email from SingSaver confirming the redemption details for the Reward (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 Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- ii. Where the Reward is through PayNow, Eligible Customers:
  - a) are required to have a PayNow account;
  - b) consent to receive the Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;
  - c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;
  - d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and
  - e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (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.
- iii. Where the Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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.

iv. Where the Reward is a cash back reward, Eligible Customers acknowledge that such Rewards are distributed by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfilment of cash back rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New Webull Customer, transaction status or other factors that may affect eligibility for the Reward.

vi. Applying for a Webull Account and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive any Reward.

vii. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.

viii. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

ix. Where a 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.

x. In the event that a Reward is not available from SingSaver's suppliers or the selected Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Reward with an alternative.

xi. SingSaver is not associated with the provider of the Reward(s) and is not responsible for any issues related to usage of the Reward(s).

xii. Eligible Customers agree and acknowledge that (i) Rewards may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Rewards. To the extent that a supplier warranty applies to a Reward, the warranty period may commence from the date of purchase of the Reward by SingSaver

from the supplier, and not the date of redemption or delivery of the Reward to the Eligible Customer.

xiii. By accepting any Reward, 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 Reward.

## 11. **General Promotion Terms and Conditions**

For the purposes of this Clause 9, "**Reward**" shall include the Promotion Reward and Special Reward.

i. 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 Rewards.

ii. All queries regarding the Webull Account, including but not limited to application status and the Webull Account itself should be directed to the Product Provider.

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. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Rewards or to terminate this Promotion with or without prior notice or reason.

vii. 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 will not be eligible for the Promotion.

viii. 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 Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.

ix. 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.

x. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive any Rewards, even if they fulfill 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.

xi. 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 any Reward.

xii. Eligible Customers who qualify to receive a Reward will receive a rewards notification from SingSaver confirming the redemption details within four (4) calendar months from the date of completion of all requirements set out in Clause 3 above, unless otherwise stated.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.

xiii. Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.



xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Reward(s) is delayed.

xvi. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any 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).

xvii. 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](#).

xviii. By applying for a Webull Account 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 Webull Account, 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 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 a Webull Account 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 Reward, for the purposes of verifying a participant's eligibility for the Reward.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Rewards.

xxi. 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.

xxii. 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 Rewards, are the property of their respective owners. SingSaver and the Product Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

xxiii. This advertisement has not been reviewed by the Monetary Authority of Singapore.

# Moomoo

This Promotion is organized by SingSaver Pte. Ltd.

2. Customers who successfully open a Moomoo SG Universal Account (the “Moomoo SG Account”) with Moomoo Financial Singapore Pte. Ltd (“Moomoo SG”) via SingSaver during the Promotion Period, fund a minimum of SGD 100 into the Moomoo SG Account and complete the other requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

### 3. Promotion Period

- i. 4 March 2024 - 31 March 2024, both days inclusive, unless otherwise stated.

### 4. Eligible Customers

In order to be eligible 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 who is a New Moomoo SG Customer;
  - ii. Submit an application for a Moomoo SG Account 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), including provision of the brokerage account number of their Moomoo SG Account, within 14 days after completing their application for the Moomoo SG Account;
  - iv. Have their application for the Moomoo SG Account approved by Moomoo SG; and
  - v. Fund the Moomoo SG Account with a minimum of SGD 100 within 30 days of account opening.
- i. If the Eligible Participant from [the combined pool of applicants across all participating products](#) fails to receive a Rewards Notification from SingSaver within four (4) calendar months from date of completion of all the promotion criteria stated in clause 4 (above), kindly drop an email to [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.

All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.

For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the Moomoo SG Account with the specified amount and is **not** required to subscribe to or purchase any capital markets products or investment products and/or initiate any transactions or dealings or capital markets products or investment products.

## 5. Product Provider

- i. For the purposes of the Promotion, the “Product Provider” is Moomoo Financial Singapore Pte. Ltd.

## 6. Promotion Rewards

Eligible Customers who fulfill the conditions above will be able to receive the Promotion Reward set out below.

- SGD 80 (via PayNow), when Eligible Customers funds minimum S\$100 amount into the Moomoo SG Account; or
- SGD 130 (via PayNow), when Eligible Customers funds minimum S\$2,000 amount into the Moomoo SG Account;

SingSaver Exclusive March Madness Grand Lucky Draw for Eligible New Moomoo Customers
<p><b>6 Mar, 5pm - 31 Mar 2024 11.59pm (dates inclusive)</b></p> <p>Eligible Customers of participating Moomoo will get <b>x2 chances</b> to win</p> <p>A Pair of Return Business Class Tickets to Tokyo NRT (worth S\$13,144)</p> <p><a href="#">T&amp;C applies.</a></p> <p>Please refer to the <a href="#">FAQ</a> for more details.</p>

Table 1

*^ Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.*

*\*Apple is not a participant in or sponsor of this promotion.*

- i. Eligible Customers will only be entitled to receive one (1) Promotion Reward as a New Moomoo SG Customer.
  - ii. 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.
  - iii. 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).
7. During **March Madness**, we expect an overwhelming response and as such, rewards may have a longer fulfillment time. However, please be assured that we are committed to making every effort to deliver rewards as per the stipulated timelines.
8. The Winner of the Grand Prize will be announced on <https://www.singsaver.com.sg/blog/giveaway-and-competition-winners> by 2 September 2024.
9. **Additional Eligibility Requirements**
- i. "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.
  - ii. "New Moomoo SG Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with Moomoo SG (whether the Moomoo SG Account or otherwise).
10. **General Reward Terms**
- i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:
    - a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (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 Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- ii. Where the Promotion Reward is through PayNow, Eligible Customers:
  - a) are required to have a PayNow account;
  - b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;
  - c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;
  - d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and
  - e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (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.
- iii. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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. Where the Promotion Reward is voucher(s) for a third-party merchant, Eligible Customers will receive emails from SingSaver after their eligibility is confirmed with instructions on how to redeem the selected Promotion Reward.
- iv. Where the Promotion Reward is a cash back reward, Eligible Customers acknowledge that such Promotion Rewards are distributed by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers

should reach out to the applicable Product Provider for any queries regarding redemption or fulfilment of cash back rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New Moomoo SG Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

## **11. General Promotion Terms and Conditions**

i. 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 Rewards.

ii. All queries regarding the Moomoo SG Account, including but not limited to application status and the Moomoo SG Account itself should be directed to the Product Provider.

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. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. 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.

vii. 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 will not be eligible for the Promotion.

viii. 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.

ix. 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.

x. 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.

xi. 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.

xii. Eligible Customers who qualify to receive the Promotion Reward will receive a rewards notification from SingSaver confirming the redemption details within four (4) calendar months from the date of completion of all requirements set out in Clause 3 above, unless otherwise stated.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.

xiii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.



xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xvi. 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).

xvii. 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](#).

xviii. By applying for a Moomoo SG Account 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 Moomoo SG Account, 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 a Moomoo SG Account 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.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward. For the avoidance of doubt, cancellation, termination or suspension by SingSaver of this Promotion shall not entitle any party to any claim or compensation against SingSaver for any and all losses or damage suffered or incurred as a direct or indirect result of the cancellation, termination or suspension.

xxi. 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.

xxii. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

xxiv. The Moomoo SG Account is offered by Moomoo Financial Singapore Pte. Ltd., a wholly owned subsidiary of Futu Holdings Limited. In Singapore, investment products and services available through Moomoo SG are offered by Moomoo Financial Singapore Pte. Ltd. and are regulated by the Monetary Authority of Singapore. The moomoo App is a trading platform offered by Moomoo Technologies Inc., a wholly-owned subsidiary of Futu Holdings Limited.

xxv. This advertisement has not been reviewed by the Monetary Authority of Singapore.

# Tiger Brokers

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Customers who successfully open a Tiger Brokers brokerage account (the “Tiger Brokers Account”) with Tiger Brokers (Singapore) Pte. Ltd. (“Tiger Brokers”) via SingSaver during the Promotion Period, fund any amount (as specified in Clause 6) into the account and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

### 3. Promotion Period

- i. 11 Mar 2024 - 31 Mar 2024 , both days inclusive, unless otherwise stated.

### 4. Eligible Customers

A. In order to be eligible 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 who is a New Tiger Brokers Customer;
- ii. Submit an application for a Tiger Brokers Account 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), including provision of the brokerage account number of their Tiger Brokers Account, within 14 days after completing their application for the Tiger Brokers Account;
- iv. Have their application for the Tiger Brokers Account approved by the Product Provider;  
and
- v. Fund the Tiger Brokers Account with any amount (as specified in Clause 6) during the Promotion Period.

B. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the Tiger Brokers Account with the specified amount and is not required to

subscribe to or purchase any capital markets products or investment products and/or initiate any transactions or dealings or capital markets products or investment products.

- A. If the Eligible Participant from [the combined pool of applicants across all participating products](#) fails to receive a Rewards Notification from SingSaver within four (4) calendar months from date of completion of all the promotion criteria stated in clause 4 (above), kindly drop an email to [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.

All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.

## 5. Product Provider

- i. For the purposes of the Promotion, the Product Provider is Tiger Brokers (Singapore) Pte. Ltd.

## 6. Promotion Rewards

Eligible Customers who fulfil the conditions above will be able to receive the Promotion Reward set out below.

- S\$120 Cash Via PayNow when the Eligible Customer's funded any amount into the Tiger Brokers Account.
- S\$200 Cash Via PayNow, when the Eligible Customer's initial funding into the Tiger Brokers Account is at least USD 1,000.

SingSaver Exclusive March Madness Grand Lucky Draw for Eligible New Tiger Brokers Customers
<b>11 Mar - 31 Mar 2024</b> <b>11.59pm</b> <b>(dates inclusive)</b>
Eligible Customers of participating Tiger Broker will get <b>x1 chance</b> to win
A Pair of Return Business Class Tickets to Tokyo NRT (worth S\$13,144)
<a href="#">T&amp;C applies.</a>
Please refer to the <a href="#">FAQ</a> for more details.

Table 1

*^ Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.*

*\*Apple is not a participant in or sponsor of this promotion.*

- i. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.
  - ii. Eligible Customers will only be entitled to receive one (1) Promotion Reward as a New Tiger Brokers Customer.
  - iii. 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.
  - iv. 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).
7. During **March Madness**, we expect an overwhelming response and as such, rewards may have a longer fulfillment time. However, please be assured that we are committed to making every effort to deliver rewards as per the stipulated timelines.
8. The Winner of the Grand Prize will be announced on <https://www.singsaver.com.sg/blog/giveaway-and-competition-winners> by 2 September 2024.

9. **Additional Eligibility Requirements**

- i. "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.
- ii. "New Tiger Brokers Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with Tiger Brokers (whether the Tiger Brokers Account or otherwise).
- iii. 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 receive any Promotion Rewards.

## 10. General Reward Terms

- i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:
  - a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (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 Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- ii. Where the Promotion Reward is through PayNow, Eligible Customers:
  - a) are required to have a PayNow account;
  - b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;
  - c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;
  - d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and
  - e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (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.
- iii. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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.

iv. Where the Promotion Reward is a cash back reward, Eligible Customers acknowledge that such Promotion Rewards are distributed by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfillment of cash back rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New Tiger Brokers Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

#### **11. General Promotion Terms and Conditions**

i. 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 Rewards.

ii. All queries regarding the Tiger Brokers Account, including but not limited to application status and the Tiger Brokers Account itself should be directed to the Product Provider.

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. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. 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.



vii. 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 will not be eligible for the Promotion.

viii. 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.

ix. 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.

x. 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.

xi. 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.

xii. Eligible Customers who qualify to receive the Promotion Reward will receive a rewards notification from SingSaver confirming the redemption details within four (4) calendar months from the date of completion of all requirements set out in Clause 3 above, unless otherwise stated.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.

xiii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xvi. 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).

xvii. 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](#).

xviii. By applying for a Tiger Brokers Account 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 Tiger Brokers Account, 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 a Tiger Brokers Account in connection with the Promotion. Including but not limited 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.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.

xxi. 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.

xxii. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

# 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, unless otherwise stated.
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. 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](#).
13. By agreeing to the terms and conditions of this Promotion, you consent to SingSaver and/or its affiliated companies sharing your mobile phone number with their trusted partner(s) for credit scoring analysis in order to improve SingSaver's services and to enable us to provide a more personalised experience to you and other users of SingSaver's services 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

15. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within four 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. Non-eligible applicants will not receive any notification from SingSaver.
16. All promotion rewards will cease 6 months after the end of the Promotion Period and any queries received thereafter will not be entertained.
17. 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.
- 18. 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).
- 19. Participants should refer to the provider or bank (as the case may be) website for the most updated rewards eligibility for the product(s) concerned.
- 20. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed 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.
- 21. 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](mailto:info@singsaver.com.sg) if they do not receive this immediately.
- 22. 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.
23. 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.
24. 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).
25. 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.
26. 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

27. In the event that SingSaver is unable to supply any specified promotion reward to the eligible Participant, it shall endeavour 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.
28. Where the applicable reward includes vouchers for a third-party merchant (including but not limited to Grab, Takashimaya, NTUC, and more), 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 or services or the quality or performance of such goods or services supplied by any participating merchant, site or service provider. SingSaver is not responsible for liability in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Participants should seek redress from and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.
29. In respect of Grab promotion codes, Participants acknowledge that:
- a. Requests for Grab promo codes can only be made upon receipt of rewards redemption emails from SingSaver
  - b. Following acknowledgement of the Successful Applicant's eligibility for Grab promotion codes, SingSaver shall email the Grab promo codes to the Successful Applicant's registered email within fourteen (14) business days, and
  - c. Unless otherwise specified, Grab promotion codes will be issued in denominations at SingSaver's discretion, up to the total value of the gift.
30. In respect of rewards issued via PayNow, Participants acknowledge that:
- a. 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.
  - b. 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.
31. Any applicable rewards will have a validity of at least 3 weeks from the date of issue from SingSaver to the user. Requests for exceptions on voucher conditions (including but not limited to extending validity dates, amending conditions, or reissuing vouchers) cannot be entertained; no exceptions are possible.



32. Unless otherwise stated, all rewards assigned for respective product approvals are not strictly not exchangeable for cash or other gifts / rewards.
33. Physical SingSaver rewards (e.g, cash, physical vouchers, or items such as AirPods) that are not claimed within the stipulated collection period will be forfeited without exception. In addition:
- a. eligible Participants who are not available during the stipulated collection period may authorise someone to collect the Reward on their behalf;
  - b. in the event that an Eligible Participant is unable to collect or authorise anyone to collect the reward within the pre-defined timeframe, (s)he must email us [info@singsaver.com.sg](mailto:info@singsaver.com.sg) to arrange for a new collection period **within** the stipulated collection period; and
  - c. unless the Eligible Participant has received email confirmation from SingSaver on any changes in collection timing, the original collection timing shall apply.
34. “Cash Back” and “Cash Credit” means cash rewards benefit issued by the provider/bank for eligible applications or transactions.