

**Updated: 17 April 2024**

**Terms and Conditions of SingSaver Exclusive Travel Smart Delay Campaign - Promotional Campaign (the “Promotion”)**

1. Eligible Customers who successfully purchase an Eligible Product through SingSaver and complete the requirements set out herein will receive a Promotion Reward (each as defined herein).

**2. Promotion Period**

15 April 9:00 am - 1 July 8:59 am, both days inclusive, unless otherwise stated.

**3. 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:

- a. Be a Resident of Singapore;
- b. Submit an application for an Eligible Product through SingSaver during the Promotion Period;
- c. Complete the purchase of the Eligible Product, including making payment of the premium;
- 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 Eligible Product Approval Date specified in Clause 7, 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 7 below; and
- g. Maintain the Eligible Product in a valid state at the point of fulfilment ("Fulfilment Date"). The Eligible Product must not be cancelled or refunded after successful application, prior to the Fulfilment Date.

**4. Product Providers and Eligible Products**

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

| Product Provider          | Eligible Product |
|---------------------------|------------------|
| AIG Singapore             | Single Trip      |
|                           | Annual Trip      |
| Etika Insurance           | Single Trip      |
|                           | Annual Trip      |
| FWD Singapore             | Single Trip      |
|                           | Annual Trip      |
| Starr Insurance Singapore | Single Trip      |
|                           | Annual Trip      |
| MSIG Insurance            | Single Trip      |
|                           | Annual Trip      |
| Singlife                  | Single Trip      |
|                           | Annual Trip      |
| Direct Asia Insurance     | Single Trip      |

|                                  |   |
|----------------------------------|---|
|                                  | Annual Trip   |
| HL Assurance Pte. Ltd.           | Seedly Travel Insurance (Single Trip)<br>(underwritten by HL Assurance Singapore Pte. Ltd.) |
| Allianz Insurance Singapore      | Single Trip   |
|                                  | Annual Trip   |
|                                  | Single Trip (Travel Hero)   |
|                                  | Annual Trip (Travel Hero)   |
| HL Assurance Insurance           | Single Trip   |
| Sompo Japan Insurance            | Single Trip   |
|                                  | Annual Trip   |
| Tokio Marine Insurance Singapore | Single Trip   |
|                                  | Annual Trip   |
| Allied World Insurance           | Single Trip   |
|                                  | Annual Trip   |
| Great Eastern Insurance          | Single Trip   |
|                                  | Annual Trip   |

- b. Please contact SingSaver at [info@singsaver.com.sg](mailto:info@singsaver.com.sg) if you have any questions as to whether a particular product is eligible for the purposes of this Promotion.
- 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.
- d. SingSaver Insurance Brokers Pte. Ltd is a licensed and authorised insurance broker regulated by the Monetary Authority of Singapore (MAS). SingSaver Insurance Brokers Pte. Ltd. is a wholly owned subsidiary of SingSaver. Seedly Pte. Ltd. and SingSaver Pte. Ltd. are not regulated by MAS. Seedly, SingSaver and SingSaver Insurance Brokers Pte Ltd are all part of the [MoneyHero Group](#).

## 5. Conduct of Promotional Campaign

- a. Each Eligible Customer will receive up to three (3) unique access codes (depending on the type of Eligible Product purchased) that entitles them to register a flight and redeem complimentary lounge vouchers through SmartDelay in the event the flight they have registered through SmartDelay is delayed by one (1) hour or more (the “**Promotion Reward**”). Please refer to Clause 8 for further details.
- b. Eligible Customers who purchase a Single Trip Eligible Product will receive one (1) unique access code per Eligible Product purchased.
- c. Eligible Customers who purchase an Annual Trip Eligible Product will receive three (3) unique access codes per Eligible Product purchased.
- d. The Promotion Reward may be used by the Eligible Customer and up to four (4) travelling companions. The Promotion Reward must be redeemed by the Eligible Customer.
- e. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Promotion Reward.
- f. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.

- g. Duplicate or subsequent submissions of the SingSaver Rewards Redemption Form will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- h. SingSaver is not associated with the provider of the Promotion Reward and is not responsible for any issues related to usage of the Promotion Reward. SingSaver shall have no liability to Eligible Customers for any damages, losses, claims, suits, judgments, costs and expenses arising from the Eligible Customer's usage of the Promotion Reward. Any enquiries regarding the Promotion Reward should be directed to the service provider/manufacturer of the Promotion Reward.
- i. Eligible Customers agree and acknowledge that the Promotion Reward is a service provided by a third-party merchant. Usage of the Promotion Reward is subject to the terms and conditions of such third party merchant. 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 the Promotion Reward. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.
- j. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

## 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.

## 7. Specific Product Requirements

- a. Where the Eligible Product is an insurance product, the Eligible Customer must successfully make payment of the premium for the Eligible Product and that the particular product is not freeloop/ cancelled at the point of redemption. Please refer to the following for additional details:
  - i. [SingSaver Travel Insurance Rewards Promotion Terms and Conditions](#)
- b. Please refer to the details contained in each Product Provider's individual terms and conditions in the SingSaver Rewards Promotion Terms and Conditions for additional eligibility requirements specific to each Product Provider.

## 8. Promotion Reward Fulfilment Terms

- e. The SmartDelay service and platform ("**SmartDelay**") are provided by Collinson Insurance Services Limited ("**Collinson**").
- f. The Promotion Reward is not a physical reward.
  - i. Eligible Customers who purchase Single Trip policies:
    - 1. are responsible for ensuring that all information provided in the SingSaver Rewards Redemption Form is correct; and
    - 2. will receive an email from SingSaver containing details on how to redeem the Promotion Reward **within 1 working day** after fulfilling all requirements set out in Clause 3 (including payment of the premium and confirmation of eligibility by the Product Provider, if applicable).
  - ii. Eligible Customers who purchase Annual Trip policies:
    - 1. are responsible for ensuring that all information provided in the SingSaver Rewards Redemption Form is correct; and
    - 2. will receive an email from SingSaver containing details on how to redeem the Promotion Reward for one unique access code within **1 working day** after fulfilling all requirements set out in Clause 3 (including payment of the premium and confirmation of eligibility by the Product Provider, if applicable).

3. will receive an email from SingSaver containing details on how to redeem the Promotion Reward for two unique access codes **within 7 weeks** after fulfilling all requirements set out in Clause 3 (including payment of the premium and confirmation of eligibility by the Product Provider, if applicable).
  - iii. The Promotion Reward will be provided in the form of a unique redemption code that can only be used once on the SmartDelay platform. SingSaver will not provide any replacement Promotion Reward/redemption code in the event that the Promotion Reward/redemption code is incorrectly redeemed by the Eligible Customer; used by the Eligible Customer in an unintended manner or if the Promotion Reward/redemption code is accessed and/or used by any person other than the intended Eligible Customer, through no fault of SingSaver.
  - iv. In order to use the Promotion Reward, the Eligible Customer is required to register the flight(s) that they wish to use the Promotion Reward for on the SmartDelay platform. Eligible Customers:
    1. are required to register their flight through SmartDelay no less than 2 hours prior to the flight departure time to ensure that they will receive complimentary lounge vouchers through SmartDelay in the event the flight is delayed for one (1) hour or more; and
    2. acknowledge and agree that usage of the Promotion Reward and the SmartDelay platform is subject to the SmartDelay Service Terms and Conditions at [https://lower-frontend.smartdelay.com/assets/pdfs/en\\_GB/Terms\\_SALES-en-GB.pdf](https://lower-frontend.smartdelay.com/assets/pdfs/en_GB/Terms_SALES-en-GB.pdf)
  - v. In the event of any disputes, SingSaver and/or Collinson's decision shall be final.
  - vi. SingSaver and/or Collinson are not responsible for any incorrect information that may be provided by the Eligible Customer, which may result in the Eligible Customer being unable to receive or use the Promotion Reward, and shall have no liability for the same nor have any obligation to provide a replacement Promotion Reward in the event the Eligible Customer provides incorrect or inaccurate details.
  - vii. All issued redemption codes are valid for one (1) year from the date on which the purchase of the Eligible Product is completed. SingSaver shall have no liability or responsibility to any Eligible Customer in respect of any redemption codes where more than one (1) year after the date of purchase of the Eligible Product has elapsed.
- g. SingSaver reserves the right to reject any Promotion Reward redemption if the Eligible Product application is found to have been made via other channels, made outside of the Promotion Period, is fraudulent, against the spirit of the promotion, or non-compliant with these Promotion Terms and Conditions, or SingSaver is unable to do so in order to comply with applicable laws and regulations. In the event of disputes, SingSaver's decision shall be final. SingSaver reserves the right to disqualify participants who make their applications in a manner that does not comply with these Terms and Conditions and select a replacement Eligible Customer or otherwise dispose of the Promotion Reward as it sees fit.
  - h. Promotion Reward(s) are subject to availability. SingSaver reserves the final right to change the Promotion Reward without prior notice and reserves the right to replace any Promotion Reward with alternatives of similar value.
  - i. By accepting any Promotion Reward(s), Eligible Customers 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 Promotion Reward(s).

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

- a. This Promotion is organised by SingSaver Pte. Ltd. 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.
- 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. 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.
- e. SingSaver reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period if the launch of the Promotion is delayed and shall have no liability for the same.
- f. 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 legal liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.
- g. 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.
- h. Eligible Customers who are required to but do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Rewards, even if they fulfil all other conditions. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- i. 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 Rewards.
- j. 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.
- k. In the event that delivery of the Promotion Reward(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Promotion Reward(s).
- l. 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).
- m. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number is registered on the National Do-Not-Call Registry, each in accordance with SingSaver's [Privacy Policy](#).
- n. 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. 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
  - iii. 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 is successful 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.

- o. 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.
- p. 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, including circumstances which may limit an Eligible Customer's ability to participate in the Promotion (including but not limited to technical hardware or software failures of any kind, lost or unavailable network connections or failed, incomplete, garbled or delayed electronic transmission). By participating in this Promotion, Eligible Customers release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.
- q. 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.
- r. 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.
- s. SingSaver and the Product Providers will not take any responsibility in case of any event that may prevent a participant from participating in the Promotion or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.
- t. SingSaver and the Product Providers shall not be responsible or liable for any claims of loss or damage including loss of business, revenue or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with an Eligible Customer's participation in the Promotion.
- u. Applying for an Eligible Product as part of this Promotion shall not be deemed as a contract of insurance. Full details of the terms, conditions and exceptions of the insurance policy are provided in the policy wording and will be sent to the Eligible Customer upon acceptance of the Eligible Customer's application by the Product Provider.