

Terms and Conditions of SingSaver Exclusive: 'Jet Set Go' Lucky Draw (the "Promotion")

1. Customers who successfully apply for an Eligible Product via SingSaver during the Promotion Period and complete the requirements set out herein will have a chance to receive a Lucky Draw Gift (each as defined herein).

2. Promotion Period

- a. 18 July 2023 – 7 August 2023, both days inclusive, unless otherwise stated.

3. Eligible Customers

In order to be eligible for a chance to receive a Lucky Draw Gift and to comprise "Eligible Customers", a user is required to, during the Promotion Period:

- a. Be a Resident of Singapore;
- b. Have or create a SingSaver account on the SingSaver Website;
- c. Submit an application for an Eligible Product through SingSaver as a main cardholder/policyholder/policyowner during the Promotion Period through <http://www.singsaver.com.sg/> during the Promotion Period;
- d. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address used to create the SingSaver account) within 14 days after completing their application for the Eligible Product;
- e. Have their application for the Eligible Product approved by the Product Provider on or before the Eligible Product Approval Date specified in Clause 7, where the approval given is final and unconditional; and
- f. Fulfil any applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 7 below.

4. Product Providers and Eligible Products

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

Product Type	Product Provider	Eligible Product	Lucky Draw Chances
Credit Cards	UOB	UOB Absolute Cashback Card UOB One Card UOB EVOL Card UOB Lady's Card UOB PRVI Miles World Mastercard UOB PRVI Miles World Visa Card UOB PRVI Miles World American Express Card KrisFlyer UOB Credit Card	x3
	OCBC	OCBC 365 Credit Card OCBC 90°N Visa Card OCBC 90°N Mastercard OCBC Titanium Rewards Credit Card OCBC Frank Card	x3
	CIMB	CIMB Visa Signature Card CIMB World Mastercard CIMB Visa Infinite Card	x2
	Citibank	Citi PremierMiles Card	x2
	HSBC	HSBC Revolution Credit Card HSBC TravelOne Credit Card	x1

	Maybank	Maybank Family & Friends Card Maybank Platinum Visa Card Maybank FC Barcelona Visa Signature Card Maybank DUO Platinum MasterCard Maybank Horizon Visa Signature Card Maybank Manchester United Platinum Visa Card Maybank World MasterCard	x1
	Standard Chartered Bank	Standard Chartered Simply Cash Credit Card Standard Chartered Smart Credit Card Standard Chartered Rewards+ Credit Card Standard Chartered Journey Credit Card	x1
Personal Loan	CIMB	CIMB Personal Loan	x1
Savings Account	Citibank	Citi Plus	x2
Priority Banking	Citibank	Citigold	x2
	HSBC	HSBC Everyday Global Account (Premier)	x2
Online Brokerage Accounts	Tiger Brokers	Tiger Trade	x3
	moomoo	moomoo Trading Platform	x1
Insurance	Allianz Travel Singapore	Travel Insurance (Single/Annual Trip)	x1
	FWD Singapore	Travel Insurance (Single/Annual Trip)	x1

- b. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the Product Provider.

5. Lucky Draw Gifts

- a. Thirteen (13) Eligible Customers will be selected as lucky draw winners at the end of the Promotion ("Winners"). Unless SingSaver notifies otherwise, Winners will be drawn randomly on 29 Feb 2024 at the SingSaver office located at 70 Shenton Way, #18-15 EON Shenton, Singapore, 079118 in the presence of external auditors on the above draw date (or on such other date as SingSaver may determine at its sole and absolute discretion).
- b. Eligible Customers who fulfil the conditions specified in Clause 3 will have up to three (3) entries to the lucky draw per Eligible Product applied for to receive one of the following "Lucky Draw Gifts" as set out below.
 - i. 1 Winner will receive a pair of Business Class round-trip tickets to Anywhere (worth up to S\$10,000 in total) ("Grand Prize");
 - ii. 2 Winners will receive an iPhone 14 Pro Max 128GB (worth S\$1,815.80 each);
 - iii. 2 Winners will receive a Macbook Air 13' M2 Chip 256GB (worth S\$1,599 each);
 - iv. 2 Winners will receive an Apple Watch Ultra GPS + Cellular, 49mm (worth S\$1,210.20 each);
 - v. 2 Winners will receive a Sony WH-1000XM5 Wireless Noise Cancelling Headphones (worth S\$575 each);
 - vi. 2 Winner will receive an Insta360 GO 3 (worth \$589 each); and
 - vii. 2 Winner will receive a Dyson Corrale (worth \$749 each);
- c. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Lucky Draw Gift.
- d. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.

- e. 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.
- f. For the avoidance of doubt, each Eligible Customer may only win a maximum of one (1) Lucky Draw Gift, even if the Eligible Customer applies for more than one Eligible Product (and thus has more than one entry to the Lucky Draw) and is selected as a Winner more than once.
- g. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer has more than one valid entry selected as a winning entry.
- h. If SingSaver becomes aware that a single Eligible Customer is redeeming or attempting to redeem multiple Lucky Draw Gifts, the Eligible Customer will only receive one (1) Lucky Draw Gift, even if the Eligible Customer has two separate entries selected as winning entries.
- i. SingSaver is not associated with the provider of the Lucky Draw Gift(s) and is not responsible for any issues related to usage of the Lucky Draw Gift(s). Any enquiries regarding the Lucky Draw Gift(s) should be directed to the provider/manufacture of the Lucky Draw Gift.
- j. For the avoidance of doubt, participation in this Promotion does not preclude Eligible Customers (including Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Promotion.
- k. Winners agree and acknowledge that (i) the Lucky Draw Gifts may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Promotion Rewards. To the extent that a supplier warranty applies to the Lucky Draw Gifts, the warranty period may commence from the date of purchase of the Lucky Draw Gift by SingSaver from the supplier, and not the date of redemption or delivery of the Lucky Draw Gift to the Winner.
- l. Where a Lucky Draw Gift is available in multiple colours or other cosmetic variations, Winners will not be able to select a colour and will receive one at random.
- m. 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.
- b. The following people are not eligible to participate in the Promotion:
 - i. All permanent and/or contract employees of SingSaver Pte. Ltd. and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any other persons residing at the same household whether or not related;
 - ii. Individuals who were employed by SingSaver Pte. Ltd., whether in a permanent or contract capacity, at any point in the 12 months prior to the start of the Promotion Period; and
 - iii. All employees of any agencies and/or service providers engaged by SingSaver (including but not limited to advertising agencies, promotion agencies, printing companies, event management agencies and any persons assisting or who are involved in the Promotion) and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, cohabitation or other family extension, and any other persons residing at the same household whether or not related.
- c. SingSaver reserves the right to disqualify a participant from participating in this Promotion if he/she is not a Resident of Singapore or falls under one of the above categories.

7. Specific Product Requirements

- a. The following terms apply depending on the type of Eligible Product applied for:

Eligible Product Submission Date: 18 Jul 2023 - 31 Jul 2023	
For Credit Cards Only	The Eligible Product (credit card) applied for must be activated on or before 31 Aug 2023.

For Personal Loans Only	The application for the Eligible Product must be approved by the Product Provider, where such approval is final and unconditional, followed by the complete payment of the processing fee and receipt of the loan in the Eligible Customer's account on or before the Eligible Product Approval date or before 31 Aug 2023, whichever is earlier.
For Savings Account Only	The application for the Eligible Product (Citi Plus) must be approved by the Product Provider, where such approval is final and unconditional at the time of lucky draw and Lucky Draw Gift redemption. Eligible Customers are required to apply for a Citi Plus account on or before 31 Jul 2023, be approved for the same and successfully open the account on or before 31 Aug 2023.
For Priority Banking Only	<p>The Eligible Customer must successfully apply for and open an account and subsequently deposit the minimum required sum (as specified in the SingSaver Terms and Conditions specific to the Eligible Product) into the opened account on or before the following dates:</p> <p>Citigold: on or before 30 Sep 2023.</p> <p>HSBC Everyday Global Account (Premier): on or before 15 Aug 2023.</p>
For Brokerage Accounts Only	<p>The Eligible Product (Online Investment Brokerage Accounts) must be successfully applied for, opened and funded within the following periods:</p> <p>moomoo: Open a moomoo universal account & fund a min. of S\$100 as a single initial deposit into the account within 30 days of account opening.</p> <p>Tiger Brokers: Open a Tiger Brokers account & fund any amount into the account within 30 days of account opening.</p>
For Insurance Only	The purchased insurance product must not be cancelled & must be valid at the time of the lucky draw and Lucky Draw Gift redemption.

Eligible Product Submission Date: 1 Aug 2023 - 7 Aug 2023	
For Credit Cards Only	The Eligible Product (credit card) applied for must be activated on or before 6 Sep 2023.
For Personal Loans Only	The application for the Eligible Product must be approved by the Product Provider, where such approval is final and unconditional, followed by the complete payment of the processing fee and/or instalment payments and receipt of the loan in the Eligible Customer's account on or before the Eligible Product Approval Date or before 6 Sep 2023, whichever is earlier.
For Savings Account Only	The application for the Eligible Product (Citi Plus) must be approved by the Product Provider, where such approval is final and unconditional at the time of lucky draw and Lucky Draw Gift redemption. Eligible Customers are required to apply for a Citi Plus account on or before 7 Aug 2023, be approved for the same and successfully open the account on or before 6 Sep 2023.
For Priority Banking Only	<p>The Eligible Customer must successfully apply for and open an account and subsequently deposit the minimum required sum into the opened account on or before the following dates:</p> <p>Citigold: on or before 31 Oct 2023.</p>

	HSBC Everyday Global Account (Premier): on or before 15 Sep 2023.
For Brokerage Accounts Only	<p>The Eligible Product (Online Investment Brokerage Accounts) must be successfully applied for, opened and funded within the following periods:</p> <p>moomoo: Open a moomoo universal account & fund a min. of S\$100 as a single initial deposit into the account within 30 days of account opening.</p> <p>Tiger Brokers: Open a Tiger Brokers account & fund any amount into the account within 30 days of account opening.</p>
For Insurance Only	The purchased insurance product must not be cancelled & must be valid at the time of the lucky draw and Lucky Draw Gift redemption.

- i. Where the Eligible Product is a credit card, the application for the Eligible Product must be approved and activated by completing a transaction which meets the qualifying spending requirements set by the Product Provider as set out in Clause 7(b) below (if applicable).
- ii. Where the Eligible Product is a personal loan, the application for the Eligible Product must be approved by the Product Provider, where such approval is final and unconditional, followed by the complete payment of the processing fee and/or instalment payment and receipt of the loan in the Eligible Customer's account on or before the Eligible Product Approval Date specified above.
- iii. Where the Eligible Product is a priority banking product, the Eligible Customer must successfully meet the minimum holding period for the minimum required sum (i.e keep the minimum required sum into the opened account for the specified minimum holding period) set by the Product Provider.
- iv. Where the Eligible Product is an insurance product, the Eligible Customer must successfully make payment for the Eligible Product within 14 days after purchase.
- v. Where the Eligible Product is a brokerage account, the application for the brokerage account must be approved by the Product Provider and the brokerage account must be successfully opened. For the avoidance of doubt, in order to comprise "Eligible Customers", a user is only required to fund the brokerage 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.
- vi. Please refer to the terms and conditions applicable for each Eligible Product in the SingSaver Rewards Promotion Terms and Conditions that are available for each Eligible Product on the SingSaver Website for additional requirements specific to each Product Provider. Eligible Customers must also fulfil these terms and conditions specific to each Eligible Product in order to be eligible for this Promotion and to have a chance to win a Lucky Draw Gift.

- b. Where the Eligible Product applied for is a credit card, the following additional requirements apply:

Product Provider	Eligible Product	Qualifying Spend Requirements
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UOB	<p>UOB Absolute Cashback Card</p> <p>UOB One Card</p> <p>UOB EVOL Card</p> <p>UOB Lady's Card</p> <p>UOB PRVI Miles World Mastercard</p> <p>UOB PRVI Miles World Visa Card</p> <p>UOB PRVI Miles World American Express Card</p> <p>KrisFlyer UOB Credit Card</p>	<p>UOB Absolute Cashback Card, UOB ONE Card, UOB EVOL Card & UOB Lady's Card: Eligible Customers are required to spend a minimum of S\$1,000 in Qualifying Spending during 2 consecutive 30-day periods from the card approval date.</p> <p>UOB PRVI MILES Amex Credit Card, UOB PRVI MILES Visa Credit Card & UOB PRVI MILES Mastercard Credit Card: Eligible Customers are required to spend a minimum of S\$1,000 in Qualifying Spending during 2 consecutive 30-day periods from the card approval date plus make payment of the first year annual fee.</p> <p>KrisFlyer UOB Credit Card: Eligible Customers are required to spend a minimum of S\$2,000 in Qualifying Spending within 60 days of card approval.</p>
OCBC	<p>OCBC 365 Credit Card</p> <p>OCBC 90°N Visa Card</p> <p>OCBC 90°N Mastercard</p> <p>OCBC Titanium Rewards Credit Card</p> <p>OCBC Frank Card</p>	<p>Eligible Customers are required to forward their card approval email to SingSaver at info@singsaver.com.sg using the same email they used to submit the SingSaver Rewards Redemption Form.</p>
CIMB	<p>CIMB Visa Signature Card</p> <p>CIMB World Mastercard</p> <p>CIMB Visa Infinite Card</p>	<p>Eligible Customers are required to spend a minimum of S\$988 in Qualifying Spending within 60 days of card approval.</p>
Citibank	<p>Citi PremierMiles Card</p>	<p>Eligible Customers are required to spend a minimum of S\$500 in Qualifying Spending within 30 days of card approval.</p>
HSBC	<p>HSBC Revolution Credit Card</p> <p>HSBC TravelOne Credit Card</p>	<p>No minimum spending required. Eligible Customers must forward their card approval email to SingSaver at info@singsaver.com.sg, using the same email they used to submit the SingSaver Rewards Redemption Form.</p>
Maybank	<p>Maybank Family & Friends Card</p> <p>Maybank Platinum Visa Card</p> <p>Maybank FC Barcelona Visa Signature Card</p>	<p>No minimum spending required. The Eligible Product (credit card) applied for must be approved and activated.</p>

	Maybank DUO Platinum MasterCard Maybank Horizon Visa Signature Card Maybank Manchester United Platinum Visa Card Maybank World MasterCard	
Standard Chartered Bank	Standard Chartered Simply Cash Credit Card	Eligible Customers are required to spend a minimum of S\$500 (using either the physical or digital version of the Credit Card) in Qualifying Spending within 30 days of card approval.
	Standard Chartered Smart Credit Card Standard Chartered Rewards+ Credit Card	No minimum spending required. The Eligible Product (credit card) applied for must be approved and activated.
	Standard Chartered Journey Credit Card	

- i. For details of “Qualifying Spending” for each Eligible Product, please refer to the details contained in the respective Product Provider’s individual terms and conditions in the SingSaver Rewards Promotion Terms and Conditions that are available for each Eligible Product on the SingSaver Website.

8. Lucky Draw Gift Redemption Terms

- a. Winners will be announced on SingSaver’s blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 30 Mar 2024.
- b. Winners will be contacted via email with details on how to redeem the Lucky Draw Gift within 1 week after the date of the lucky draw (29 Feb 2024). Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
- c. Winners will not be contacted further if the email delivery is unsuccessful, regardless of the reason, including if an incorrect email address was provided by the Winner.
- d. SingSaver reserves the right to reject any Lucky Draw Gift Redemption if the Eligible Product application is found to have been made via other channels, made outside of the Promotion Period, or is fraudulent, against the spirit of the promotion, or non-compliant with these Promotion Terms and Conditions. In the event of disputes, SingSaver’s decision shall be final. SingSaver reserves the right to disqualify participants who make their applications in a manner that does not comply with these Terms and Conditions and select a new Winner or otherwise dispose of the Lucky Draw Gift as it sees fit.
- e. All Lucky Draw Gifts (or their equivalent value) which remain unclaimed more than 2 months after the announcement of their Winners shall be donated to the Community Chest or to such other charity as may be approved by the Minister, unless the Minister directs otherwise.
- f. Specific Terms for the **“Business Class round-trip tickets to Anywhere”**:
 - i. The Grand Prize is a pair of flight tickets for two (2) persons to any country by business class from Singapore for a maximum of twenty-one (21) days. The total price of the tickets may not exceed S\$10,000.
 - ii. The Winner of the Grand Prize will be able to select a pair of business class flight tickets to a travel destination of his/her choice, subject to availability, SingSaver’s power of procurement and the total price of the tickets.
 - iii. The Winner is required to inform SingSaver of their travel dates and a list of preferred destinations within 1 month after receiving the notification from SingSaver that they have won the Grand Prize. SingSaver shall provide the Winner with options for the flight tickets based on the Winner’s preferred travel dates and destinations, from which the Winner will be

- required to select one (1). The Winner will not be able to select the airline for the flight tickets and is required to select one of the options presented by SingSaver.
- iv. The Winner (i) is not permitted to request more than two (2) flight tickets, and (ii) will only receive flight tickets for business class travel (i.e. may not choose any other class of travel (e.g. premium economy)), in each case even if the total price of the tickets does not exceed S\$10,000.
 - v. Blackout dates apply to the Grand Prize, taking into consideration major holidays, peak travel seasons and availability of flights, as notified by SingSaver from time to time to the Winner.
 - vi. If the chosen destination exceeds the \$10,000 limit, SingSaver will propose a list of alternative destinations to the winner based on their selected travel dates. Winners may not contribute additional funds if the desired flights exceed S\$10,000 in total.
 - vii. Air tickets for the "Trip to Anywhere" (the "Air Tickets") are not resellable, interlineable, refundable, transferable or re-routable. The Air Tickets may not be exchanged for cash or other rewards.
 - viii. The Air Tickets are subject to seat availability at the time of reservation or ticket issuance;
 - ix. The Air Tickets shall not be eligible for mileage accrual and cannot be used in conjunction with any frequent flyer miles for any upgrade awards; and
 - x. The Air Tickets have no cash value and Winners are required to pay all relevant taxes, including but not limited to excess baggage charges (where applicable), airport taxes and insurance charges.
- g. By accepting any Lucky Draw Gift, Winners agree to hold harmless, defend and indemnify SingSaver from and against any and all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the Lucky Draw Gift.

9. General Promotion Terms and Conditions

- a. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. The Product Provider shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Lucky Draw Gifts.
- b. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- c. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g. marketing materials) relating to the Promotion, these Terms and Conditions shall prevail.
- d. Eligible Customers agree and consent to allow their application reference number, names and likenesses in the form of images or photographs to be used for publicity reasons. SingSaver reserves the rights to publish photograph(s) and/ or statements from the Winners without further compensation except where prohibited by law.
- e. In the event of any disputes, SingSaver reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
- f. SingSaver reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period or date of the lucky draw if the launch of the Promotion is delayed and shall have no liability for the same.
- g. Lucky Draw Gifts 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 Lucky Draw Gifts at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Lucky Draw Gifts including but not limited to their quality, supply, delivery and maintenance.
- h. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.
- i. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Lucky Draw Gift, even if they fulfil all other conditions. SingSaver is not responsible for any SingSaver Rewards Redemption Form or other information not being

received by SingSaver. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

- j. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Lucky Draw Gift.
- k. Eligible Customers who qualify to receive the Lucky Draw Gift 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.
 - i. Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.
- l. Any queries regarding the Promotion (including for rewards notifications) received more than 6 months after the end of the Promotion Period will not be responded to.
- m. In the event that delivery of the Lucky Draw Gift(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Lucky Draw Gift(s).
- n. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Lucky Draw Gift(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).
- o. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with SingSaver's [Privacy Policy](#).
- p. By applying for an Eligible Product as part of this Promotion, an Eligible Customer agrees and consents to:
 - i. SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the Eligible Product, in accordance with SingSaver's [Privacy Policy](#);
 - ii. SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Lucky Draw Gift, in accordance with SingSaver's [Privacy Policy](#); and
 - iii. the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for an Eligible Product in connection with the Promotion. including whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Lucky Draw Gift (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Lucky Draw Gift.
- q. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to their credit and risk processing criteria. Participation in this Promotion does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.
- r. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a result of their participation in this Promotion. By participating in this Promotion, Eligible Customers release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Lucky Draw Gift.
- s. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this campaign/promotion, in particular those relating to the campaign/promotion prizes, are the property of their respective owners. SingSaver and the Product Providers are not providing any financial advice, endorsements or sponsorships to their products or services.
- t. No content herein shall be considered an offer, solicitation or recommendation for the purchase or sale of securities, futures, or other investment products. All types of investments are risky and investors may suffer losses. All information and data on the website are for reference only. Past performance does not guarantee future results. This Promotion does not take into account investment objectives, financial situations or financial needs.
- u. SingSaver strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the Product Provider, financial institution, service provider or specific

product's site. Eligible Customers should refer to the Product Provider's website for the most updated rates/fees/T&Cs etc on the relevant product.