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Personal Accident Insurance Promotion (Annual Premium Mode ONLY)

Personal Accident Insurance: $10 PayNow! Offer Terms and Conditions

1. The promotion period of the $10 PayNow! ("Promotion") is from **1 November 2021 to 30 November 2021**, both days inclusive ("Promotion Period").

2. This Promotion is organised by SingSaver Pte Ltd ("SingSaver") and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all right to reject any rewards redemption submissions if the participant is not a resident of Singapore.

3. By participating in this Promotion, each participant agrees to be bound by these terms and conditions.

4. To participate in the Promotion, the participant must:

    i. Submit an application ("Application") for Personal Accident Insurance **(Annual Premium Mode ONLY)** on the SingSaver Website from the following provider:
    - MSIG ($10 PayNow Reward)
    - AXA ($10 PayNow Reward)

    ("Eligible Purchase") during the Promotion Period;

    a. The Personal Accident Insurance Application must be approved by the provider and payment successfully made by **30 November 2021**.

    b. After completing the transaction for the Eligible Purchase, the insurance provider will email participants with policy details and policy number as confirmation of successful policy purchase transaction.

    ii. Complete the Rewards Redemption Form within 14 days of policy purchase(s).

    a. Participants must include the Phone Number that is registered with their PayNow account in the Rewards Redemption Form. Participants who do not include the correct phone number will not be able to receive the reward.

b. Participants must include the correct Policy Number purchased from the provider of this promotion. (Refer to Policy Number format)

c. Participants with incomplete or invalid fields/ information/ submissions of the Rewards Redemption Form will not be eligible for the rewards.

5. A $10 PayNow reward ("Reward") will be issued to each Successful Applicant per policy purchased through SingSaver during the Promotion Period. Rewards will only be issued via PayNow.

6. Participants who satisfy condition 4 above ("Successful Applicants"), will be entitled to receive the Reward.

   i. Each Successful Applicant is only entitled to receive a maximum of one (1) Reward per policy number.
   ii. Participants will receive a Rewards Notification Email from SingSaver confirming the Reward ("Confirmation Email") to the email address provided in the Reward Redemption Form by **31 March 2022**.

7. In respect of rewards issued via PayNow, Participants acknowledge that:

   i. 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.

   ii. They consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form.

   iii. Once submitted, mobile numbers provided by participants cannot be amended.

   iv. Rewards will not be re-issued to customers who have provided inaccurate phone numbers. Participants are fully responsible for ensuring that the mobile number submitted is accurate.

8. If the Successful Applicant fails to receive a Rewards Notification Email from SingSaver by the date stated under condition no. 6 above, the Successful Applicant may contact info@singsaver.com.sg for further assistance.

9. 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).

   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. All Applications and/or Rewards Redemption Forms received after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion.

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

11. SingSaver reserves the final right to change the Reward at any time and without prior notice. In the case of delays in the delivery of the Reward, SingSaver will notify the Successful Applicant and make reasonable arrangements to deliver the Reward.

12. SingSaver reserves the right to reject any Reward redemption if the application was found to be made via other channels and/or made outside of the Promotion Period.

13. Approval of any Personal Accident Insurance policy is subject to the issuing insurance company's discretion. SingSaver does not guarantee the approval of any insurance products.

14. By applying for a Personal Accident Insurance policy as part of this Promotion, you consent to the insurance company partners informing SingSaver of the status of your application, including but not limited to whether your application is successful.

15. 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.

16. In case of any disputes, SingSaver reserves the right of final decision which is binding on all participants.

17. 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.

18. The SingSaver General Promotion Terms and Conditions also apply to this Promotion.

19. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

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 approval 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.

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 the 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. 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.

11. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

Rewards Eligibility

12. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within three 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.

13. Where eligibility for SingSaver Promotion rewards are conditional on eligible product approval by the financial product issuer:

    a. Participants acknowledge and agree that approval 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.

14. 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).

15. 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..

16. 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/ loan/ insurance 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 if they do not receive this within three business days.

17. 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.

18. 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.

19. 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).

20. 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.

21. 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

22. 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.

23. 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 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.

24. 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 given in sets of $10 promo codes, up to the total value of the gift.

25. In respect of rewards issued via PayNow, Participants acknowledge that:
        i. 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.

        ii. 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.

26. 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.

27. Physical SingSaver rewards (e.g, cash, physical vouchers, or items) that are not claimed within two (2) months after redemption details are sent, or within the stipulated collection timing (whichever is earlier) 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 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.

28. Rewards/Vouchers that remain unclaimed within the stipulated collection timing (whichever is earlier) after the redemption details are sent will be forfeited.

Appendix

As a reference, here's what we need when you fill in your Rewards Redemption Form for this Promotion:

Insurance Policy Sample Format

Insurance

Insurance Company	Correct Policy Number Format Examples
MSIG	B XXXXXXXXX QPA
AXA	EXXXXXXX