

SingSaver 11.11 Mega Rewards Promotion

Terms and Conditions

Last updated: 9 November 2019

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SingSaver 11.11 Mega Rewards Promotion

- The promotion period (“Promotion Period”) is only on 11 November 2019 from 00:00AM (midnight) to 11:59PM.

| Eligible Products | First 50 approved Credit Card applications (Promo Prize) | 51st approved CC applications onwards (BAU Reward) | |
|---|---|--|-------------------|
| Credit Cards | New to Cardholders & Existing Customers | New Customer | Existing Customer |
| Citi PremierMiles Visa | SGD 300 | SGD 280 | SGD 30 |
| Standard Chartered Bank Unlimited Credit Card | | SGD 200 | SGD 50 |
| UOB One Card | | SGD 100 (New to Bank only) | SGD 20 |
| | First 50 approved Travel Insurance applications (Promo Prize) | 51st approved TI applications onwards (BAU Reward) | |
| Travel Insurance Policies | All Users | | |
| MSIG | SGD 30 | SGD 8 | |
| AXA | | SGD 8 | |
| Allied World | | SGD 10 | |
| | First 11 approved Personal Loans applications (Promo Prize) | 12th approved PL applications onwards (BAU Reward) | |
| Personal Loans | New & Existing Customers | New Customer | Existing Customer |
| SCB Fund Transfer | SGD 200 | SGD 200 | SGD 20 |
| UOB CashPlus | | SGD 50 | SGD 50 |
| OCBC Personal Loan | | SGD 50 | SGD 50 |

*Table 1: SingSaver 11.11 Mega Rewards Promotion prizes & rewards.
All cash via PayNow.*

- All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.

3. This 11.11 Mega Rewards Promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits.

The following categories of people are not eligible to participate in the Promotion:

- i. All permanent and/or contract employees (“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 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, co-habitation or other family extension, and any other persons residing at the same household whether or not related.

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.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion and be deemed an Eligible Participant, the participant must:
 - i. Purchase any participating travel insurance or apply for any participating credit card or personal loan listed in Table 1 above (“Eligible Product”) on the promotion website [here](#) (“Promotion Page”) during the Promotion Period.

Where the Eligible Participant is applying for a credit card, he or she must do so as a main or primary cardholder;

- ii. For the Promo Prize:

For Credit Cards: The participant must be one of the first 50 people to submit an application for a Credit Card as a main cardholder during the Promotion Period, fully complete and submit the Rewards Redemption Form and have their application for the card approved by the respective bank, where such approval is final and unconditional, by 30 November 2019.

For Personal Loans: The participant must be one of the first 11 people to submit an application for a Personal Loan, fully complete and submit the Rewards Redemption Form and have their application approved by the respective bank by 30 November 2019.

For Travel Insurance Policies: The participant must be one of the first 50 people to successfully purchase a Travel Insurance product within the Promotion Period.

Participants who are not one of the first 50 (Credit Cards and Travel Insurance) or 11 (Personal Loans) people to fulfil the above will receive the BAU Reward instead.

A Successful Application is defined as an application where the Eligible Participant has completed all the steps above, with the applicant being the Winner.

6. With regard to Rewards Redemption Forms:
 - i. The Rewards Redemption Form will be sent to the participants' registered email address.
 - ii. Participants who do not fully complete, or submit invalid or incomplete Rewards Redemption Forms will not be eligible for this Promotion.
 - iii. Participants must complete the Rewards Redemption Form within 14 days after their application for a product in Table 1.
 - iv. The completion and submission of a Rewards Redemption Form does not automatically entitle an Eligible Participant to receive any reward.

7. Each Eligible Participant will be eligible for one (1) entry in relation to each Eligible Product.
 - i. Duplicate or subsequent submissions of the Rewards Redemption Form in relation to the same Eligible Product by the same Eligible Participant will be deemed invalid.
 - a. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

 - b. Where a participant has applied for more than one of the same type of Eligible Product, only the first Eligible Product applied for will be eligible for the Promo Prize. The same participant will only receive the BAU Reward for any subsequent Successful Applications they make for the same type of Eligible Product, regardless of whether or not they still fall within the first 50 (Credit Cards, Travel Insurance) or 11 (Personal Loan) people to complete the steps in clause 5 for that Eligible Product.

 - ii. If SingSaver becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Promo Prizes or BAU Rewards in relation to the same Eligible Product, the Eligible Participant will only receive 1 Promo Prize or BAU Reward.

- iii. Participants may receive either the Promo Prize or the BAU Reward as part of this Promotion, as detailed in Table 1, but not both.
 - iv. For the avoidance of doubt, a participant may receive multiple rewards (whether the Promo Prize or BAU Reward) where the participant has applied for different types of Eligible Products and has completed all the steps in clause 5 separately for each Eligible Product.
8. All Winners will be announced on SingSaver's blog page: <https://www.singsaver.com.sg/blog/11-11-deals> by 29 February 2020.
- i. Winners will be contacted via email on the Promo Prize redemption details within three (3) calendar months from the date of the Promotion. 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 or the email was unknowingly deleted if sent to spam.
 - ii. Winners:
 - a. consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
 - b. 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;
 - c. acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.
 - d. Will be notified of successful reward issuance via a SMS, from PayNow, to the phone number provided in the Rewards Redemption Form("Confirmation SMS");
9. SingSaver reserves the final right to change the Promo Prize given with another prize of similar or equal value. In the case of delays in the delivery of the Promo Prize, SingSaver will notify the Winners and make the necessary arrangements to deliver the Promo Prize.
10. Promo Prizes that are not claimed within the stipulated collection timing will be forfeited without exception and SingSaver will be entitled to dispose of the Promo Prize at its sole discretion.
- i. Winners who are not available during the stipulated collection period may authorise someone to collect the Reward on their behalf;
11. SingSaver reserves the right to reject any Promo Prize redemption if application was found to be made via other channels and/or made outside of the Promotion Period. SingSaver reserves the right to disqualify participants who make their applications in such a manner and select a new Winner or otherwise dispose of the Promo Prize as it sees fit.

12. SingSaver reserves the right to change the Eligible Products at any time and without notice prior to the official launch of the promotion period.
13. SingSaver reserves the right to change the Promotion Period if the launch of the Promotion is delayed and shall have no liability for the same.
14. Approval of any Eligible Product is still subject to the product provider's discretion. SingSaver does not guarantee the approval of any product.
15. By applying for a product as part of this Promotion, an Eligible Participant consents to our partners informing SingSaver of the status of their application, including whether the customer's application is successful. Each Eligible Participant grants his or her consent to SingSaver to collect and process personal data/information about him or her with regard to this Promotion ("Personal Data") and disclose Personal Data to third parties insofar as such third parties require access to such Personal Data in order to carry out the implementation of this Promotion.
16. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
17. By participating in this Promotion, Winners agree and consent to allow their 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.
18. By participating in and agreeing to the terms and conditions of this Promotion, you agree to receive communications (including direct marketing) from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with [SingSaver's Privacy Policy](#).
19. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
20. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

SingSaver BAU Reward

Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is only on 11 November 2019 from 00:00AM (midnight) to 11:59PM.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This business-as-usual reward (“BAU Reward”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits.

SingSaver reserves the right to disqualify a participant from participating in this Promotion if he/she is not a resident of Singapore.

4. By participating in this BAU Reward, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
6. Submit an application for a credit card (“Eligible Card”) on the promotion website [here](#) (“Promotion Page”) as a main cardholder during the Promotion Period.

The Eligible Card (Table 2) applied for must be approved by the respective bank by 30 November 2019.

7. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of card application.

Participants who do not fully complete the Rewards Redemption Form will not be eligible for the rewards.

8. Have their Eligible Card application approved by the respective Card Provider, where such approval is final and unconditional.

Eligible Credit Cards:

| Provider | Product |
|----------|-------------------------------|
| Citibank | ● Citi PremierMiles Visa Card |
| UOB | ● UOB One Card |

| | |
|-------------------------|--|
| Standard Chartered Bank | • Standard Chartered Unlimited Credit Card |
|-------------------------|--|

Table 2

9. A Successful Application is defined as an application for a credit card which has been approved and the account opened (the respective applicant being the Successful Applicant).
10. A Successful Applicant who qualifies to receive the Rewards will receive a notification from SingSaver confirming the redemption details for the Rewards within three (3) calendar months from the date of card activation. Successful Applicants:
 - i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
 - ii. 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;
 - iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.
 - iv. Will be notified of successful reward issuance via a SMS, from PayNow, to the phone number provided in the Rewards Redemption Form (completed in condition 5ii) (“Confirmation SMS”);
11. Each Successful Applicant will receive the BAU Reward (“Reward”), based on the pre-selected rewards and status:
 - i. **Citibank**
 - a. “Eligible New Citibank Customer” refers to an individual who:
 1. does not have an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and
 2. did not previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to the commencement of the Application Period; and
 3. is not a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.

b. “Eligible Existing Citibank Customer” refers to an individual who:

1. has an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and
2. previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to the commencement of the Application Period; and
3. is not a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.
4. For clarity, an existing Citibank Credit Card account includes an application to upgrade any existing Citibank Credit Card as well as an application for any Citibank Credit Card that has been approved by Citibank even if the physical Citibank Credit Card has not been received by the customer and/or has not been activated or utilized by the customer

c. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to Citibank.

d. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. Citibank shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Rewards.

| Citibank Credit Card | BAU Reward for Eligible New Citibank Customer | BAU Reward for Eligible Existing Citibank Customer |
|-----------------------------|--|---|
| Citi PremierMiles Visa Card | SGD 280 Cash via PayNow | SGD 30 Cash via PayNow |

Table 3: SingSaver exclusive gift for Citibank credit cards

ii. **Standard Chartered Bank**

a. “New SCB Cardholder” refers to a new Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled credit cards in the last 12 months

b. “Existing SCB Cardholder” refers to a Standard Chartered Bank (Singapore) Limited principal cardholder with at least one (1) existing

principal credit card with the Bank at the point approval of your Eligible Card application or previously cancelled credit card(s) with the Bank in the last 12 months from the date the Eligible Card is approved.

For applications on 11 November 2019:

| Eligible Product | BAU Reward for New SCB Cardholders | BAU Reward for Existing SCB Cardholders |
|--|---|--|
| Standard Chartered Unlimited Credit Card | SGD 200 Cash via PayNow | SGD 50 Cash via PayNow |

Table 4: SingSaver exclusive gift for Standard Chartered Bank credit cards

iii. **UOB**

| Eligible Product | BAU Reward for New to Bank UOB Cardholders | BAU Reward for Existing UOB Cardholders |
|-------------------------|---|--|
| UOB One Card | SGD 100 Cash via PayNow | SGD 20 Cash via PayNow |

Table 5: SingSaver exclusive gift for UOB credit cards

a. "New To UOB Bank" refers to a new UOB (Singapore) Limited principal account and cardholder who does not hold any UOB accounts, cards or other products as at 30 April 2019 and is not an existing holder of any UOB account, card or other products on the date of application.

12. If the Eligible Participant fails to receive a notification from SingSaver within three (3) calendar months from the date provided above in clause 7, kindly drop an email to info@singsaver.com.sg for assistance.
13. All Reward Redemption Forms received after more than one (1) calendar month from 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.
14. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.
15. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final.

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.

16. Approval of any Eligible Product is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

17. By applying for an Eligible Product as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver of the status of his application, including whether the customer's application is successful.
18. 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 SingSaver suspects a participant has participated in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

19. 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.
20. By participating in and agreeing to the terms and conditions of this Promotion, you agree to receive communications (including direct marketing) from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with [SingSaver's Privacy Policy](#).
21. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
22. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Personal Loans

1. The promotion period (“Promotion Period”) is only on 11 November 2019 from 00:00AM (midnight) to 11:59PM.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This business-as-usual reward (“BAU Reward”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits.

SingSaver reserves the right to disqualify a participant from participating in this Promotion if he/she is not a resident of Singapore.

4. By participating in this BAU Reward, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - a. Submit an application for a personal loan (“Eligible Loan”) on the promotion website [here](#) (“Promotion Page”) as a main cardholder during the Promotion Period.

The Eligible Loan (Table 7 below) applied for must be approved by the respective bank by 30 November 2019.

- b. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of card application.

Participants who do not fully complete the rewards redemption form will not be eligible for the rewards.

- c. Have their Eligible Loan application approved by the respective Loan Provider, where such approval is final and unconditional.

Eligible Loans:

| Provider | Product |
|----------|--|
| UOB | <ul style="list-style-type: none"> ● UOB CashPlus |
| OCBC | <ul style="list-style-type: none"> ● OCBC Personal Loan |

| | |
|-------------------------|---|
| Standard Chartered Bank | <ul style="list-style-type: none"> • Standard Chartered Credit Card Funds Transfer |
|-------------------------|---|

Table 6

6. A Successful Application is defined as an application for personal loan which has been approved and the account opened (the respective applicant being the Successful Applicant) and meets the following criteria:

| Provider | Criteria |
|-------------------------|--|
| UOB | No additional criteria |
| OCBC | No additional criteria |
| Standard Chartered Bank | <ol style="list-style-type: none"> 1. Have your approved Product (i.e. Standard Chartered Unlimited Credit Card & Credit Card Funds Transfer) activated within the first 30 days of card approval. 2. Be a New Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled Standard Chartered credit cards in the last 12 months. |

Table 7

7. A Successful Applicant who qualifies to receive the Rewards will receive a notification from SingSaver confirming the redemption details for the Rewards within three (3) calendar months from the date of card activation.

Successful Applicants:

- a. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
- b. 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;
- c. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.
- d. Will be notified of successful reward issuance via a SMS, from PayNow, to the phone number provided in the Rewards Redemption Form (completed in condition 5ii) ("Confirmation SMS");

8. Each Successful Applicant will receive the BAU Reward (“Reward”), based on the pre-selected rewards and status:

| Eligible Loan | BAU Reward for New Customers | BAU Reward for Existing Customers |
|--------------------|------------------------------|-----------------------------------|
| SCB Fund Transfer | SGD 200 | SGD 20 |
| UOB CashPlus | SGD 50 | |
| OCBC Personal Loan | SGD 50 | |

Table 8

9. If the Successful Applicant fails to receive a notification from SingSaver within three (3) calendar months from the date provided above in clause 7, kindly drop an email to info@singsaver.com.sg for assistance.
10. All Reward Redemption Forms received after more than one (1) calendar month from 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 Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.
12. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver’s decision shall be final.
- 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.
13. Approval of any Eligible Product is still subject to the Bank’s discretion. SingSaver does not guarantee the approval of any product.
14. By applying for an Eligible Product as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver of the status of his application, including whether the customer's application is successful.
15. 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 SingSaver suspects a participant has participated in any form of unlawful activity or

fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

16. 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.
17. By participating in and agreeing to the terms and conditions of this Promotion, you agree to receive communications (including direct marketing) 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](#).

Travel Insurance

1. The promotion period (“Promotion Period”) is only on 11 November 2019 from 00:00AM (midnight) to 11:59PM.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. 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 user is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these terms and conditions.
5. To participate in the Promotion and be an “Eligible Applicant”, the participant must:
 - a. Submit an application (“Application”) for Travel Insurance from the participating merchants available on the promotion website [here](#) (“Eligible Purchase”) during the Promotion Period.
 - i. The travel insurance providers that are included in this promotion are AXA, MSIG & Allied World (“Insurance Providers”).

Purchases made from all other providers are not eligible for this promotion.
 - ii. The Application must be approved by the Insurance Provider and payment must be successfully made by 11 November 2019, 2359hours.
 - iii. After completing the transaction for the Eligible Purchase, the Insurance Provider will email participants with their policy details and policy numbers.
 - b. Complete the Rewards Redemption Form within 14 days of policy purchase(s).
 - i. 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.
 - ii. Participants must include the correct Policy Number purchased from the provider of this promotion. Policy Number formats may be found [here](#).
 - iii. Participants with incomplete or invalid fields/ information/ submissions of the Rewards Redemption Form will not be eligible for the rewards.

6. A reward (“Reward”) will be issued to each Successful Applicant per policy number from purchased through SingSaver during the Promotion Period. Rewards will only be issued via PayNow.

| Provider | Rewards |
|--------------------------------------|-----------------|
| AXA Travel Insurance Policy | \$8 via PayNow |
| MSIG Travel Insurance Policy | \$8 via PayNow |
| Allied World Travel Insurance Policy | \$10 via PayNow |

Table 9: Rewards for travel insurance policies

7. A participant who satisfies condition 4 above (“Successful Applicant”), will be entitled to receive the Reward.
- c. Each Successful Applicant is only entitled to receive one (1) Reward per policy number.
 - d. You will receive an SMS to the phone number provided in condition 4 from SingSaver confirming the Reward (“Confirmation SMS”) by 29 December 2019.
8. In respect of rewards issued via PayNow, participants acknowledge that:
- e. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
 - f. 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;
 - g. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.
 - h. Will be notified of successful reward issuance via a SMS, from PayNow, to the phone number provided in the Rewards Redemption Form (completed in condition 5ii) (“Confirmation SMS”);
9. If the Successful Applicant fails to receive a Confirmation SMS from SingSaver by the date stated under condition no. 6 above, the Successful Applicant may drop an email to info@singsaver.com.sg for further assistance.
10. 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.

11. All Applications 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.
12. 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 the necessary arrangements to deliver the Reward.
13. 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.
14. Approval of any Travel Insurance policy is subject to the issuing insurance company's discretion. SingSaver does not guarantee the approval of any insurance products.
15. By applying for a Travel 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.
16. 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.
17. In case of any dispute, SingSaver reserves the right of final decision which is binding on all participants.
18. By participating in and agreeing to the terms and conditions of this Promotion, you agree to receive communications (including direct marketing) from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, according to [SingSaver's Privacy Policy](#).
19. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
20. 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 of applications for all financial products (including but not limited to credit cards, insurance, and loans) is at each product issuer’s discretion. Their decisions are final and SingSaver does not guarantee the approval of any financial product.
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 as specified in the respective 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, including Singaporeans, Singapore Permanent Residents and holders of Employment Passes, S Passes, or Singapore work permits. 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 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 its 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 (including direct marketing) 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 also agree to the [Terms and Conditions of use of SingSaver](#).

Rewards Eligibility

14. 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.
15. Where eligibility for SingSaver Promotion rewards are conditional on approval by the financial product issuer:
 - a. Participants acknowledge and agree that approval of applications for all financial products (including but not limited to credit cards, insurance, and loans) is at each product issuer's discretion. Their decisions are final; SingSaver does not guarantee the approval of any Credit Card or 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 its decision on reward eligibility shall be final.
16. 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).

17. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed the Rewards Redemption Form containing accurate information, in order for SingSaver to verify their eligibility for rewards. Rewards Redemption Forms received more than **fourteen (7) days** after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift.
18. Participants must submit their information via the Rewards Redemption Forms sent directly to the email address provided when the Participant applies for products via SingSaver. Participants must:
 - a. Click to apply for a product on SingSaver
 - b. Provide an accurate email address when prompted
 - c. Complete 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.
19. Participants are fully responsible for ensuring that the information they submit to SingSaver is accurate. 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.
20. Participants who qualify for the Reward according to 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.
21. SingSaver reserves the right, at its discretion, 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).

22. 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.
23. Employees of the Company, the Contest's participating sponsors and their advertising agencies, and members of the immediate family of any such persons are not eligible to participate and win the "Winning Reward" (refer to Clause 10). The term "immediate family" includes 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.
24. 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

25. 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.
26. 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 liable 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.
27. In respect of GrabGifts vouchers for this Promotion, Participants acknowledge that:
 - i. Requests to extend the expiry dates or re-issue expired rewards will not be entertained.
 - ii. Vouchers will be issued in denominations at SingSaver's discretion.
 - iii. Vouchers are not exchangeable for cash or other rewards.
28. 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.
- 29. 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.
- 30. Unless otherwise stated, all rewards assigned for respective product approvals are strictly not exchangeable for cash or other gifts / rewards.
- 31. Physical SingSaver rewards (e.g, cash, physical vouchers, or items) that are not claimed within the stipulated collection timing 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.
- 32. "Cash Back" and "Cash Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.

Appendix

Eligible Products

| Provider | Product |
|-------------------------|--|
| Citibank | <ul style="list-style-type: none"> Citi PremierMiles Visa Card |
| Standard Chartered Bank | <ul style="list-style-type: none"> Standard Chartered Unlimited Credit Card |
| AXA | <ul style="list-style-type: none"> Travel Insurance Policy |
| MSIG | <ul style="list-style-type: none"> Travel Insurance Policy |
| Allied World | <ul style="list-style-type: none"> Travel Insurance Policy |
| Standard Chartered Bank | <ul style="list-style-type: none"> Standard Chartered Bank Fund Transfer (Balance Transfer) |
| UOB | <ul style="list-style-type: none"> UOB One Card UOB CashPlus (Line of Credit) |
| OCBC | <ul style="list-style-type: none"> OCBC Personal Loan (Personal Instalment Loan) |

Table 10: SingSaver 11.11 Mega Rewards Promotion participating products

Applicable Approval Rewards from SingSaver

Citibank

| Eligible Product | BAU Reward for New Citi Cardholders | BAU Reward for Existing Citi Cardholders |
|-----------------------------|-------------------------------------|--|
| Citi PremierMiles Visa Card | SGD 280 Cash via PayNow | SGD 30 Cash via PayNow |

Table 11: SingSaver exclusive gift for Citibank products

Standard Chartered Bank

| Eligible Product | BAU Reward for New SCB Cardholders | BAU Reward for Existing SCB Cardholders |
|---|------------------------------------|---|
| Standard Chartered Unlimited Cashback Credit Card | SGD 200 Cash via PayNow | SGD 50 Cash via PayNow |
| Standard Chartered Credit Card Funds Transfer | SGD 200 Cash via PayNow | SGD 20 Cash via PayNow |

Table 12: SingSaver exclusive gift for Standard Chartered Bank products

UOB

| Eligible Product | SingSaver Exclusive Gift for Eligible New to Bank Customer | SingSaver Exclusive Gift/Voucher for Eligible Existing to Bank Customer |
|------------------|--|---|
| UOB One Card | SGD 100 Cash via PayNow | SGD 20 Cash via PayNow |
| UOB CashPlus | SGD 50 Cash via PayNow | SGD 50 Cash via PayNow |

Table 13: SingSaver exclusive gift for UOB products

OCBC

| Eligible Product | SingSaver Exclusive Gift for Successful Applicants |
|--------------------|--|
| OCBC Personal Loan | SGD 50 Cash via PayNow |

Table 14: SingSaver exclusive gift for OCBC products

AXA

| Eligible Product | SingSaver Exclusive Gift for Successful Applicants |
|-----------------------------|--|
| AXA Travel Insurance Policy | SGD 8 Cash via PayNow |

Table 15: SingSaver exclusive gift for AXA products

MSIG

| Eligible Product | SingSaver Exclusive Gift for Successful Applicants |
|------------------------------|--|
| MSIG Travel Insurance Policy | SGD 8 Cash via PayNow |

Table 16: SingSaver exclusive gift for MSIG products

Allied World

| Eligible Product | SingSaver Exclusive Gift for Successful Applicants |
|-------------------------------|--|
| Allied World Insurance Policy | SGD 10 Cash via PayNow |

Table 17: SingSaver exclusive gift for Allied World products

Application Reference Number Formats

As a reference, here are some examples of reference numbers provided by our partners:

Credit Cards

| Provider | Credit Card Application Number Formats |
|-------------------------------|--|
| Citibank | 12 digits (alphanumeric) |
| Standard Chartered Bank (SCB) | SGYYYYMMDDxxxxxx |
| United Overseas Bank (UOB) | SG-YYYY-12345678 |

“x” refers to a numeric character provided by the bank

Travel Insurance

| Provider | Correct Policy Number Format | Additional Notes |
|---------------|--|---|
| AXA Insurance | GAxxxxxx | (6 numeric digits after "GA") |
| Allied World | ZATRSBxxxxxxxxxx | (10 numeric digits after "ZATRSB") |
| MSIG | D xxxxxxxxx QTD or D xxxxxxxxx QGT | (9 numeric digits between "D" & "QTD" or "QGT") |

Personal Loans

| Provider | Personal Loan Application Number Formats |
|-------------------------------|--|
| OCBC | YYYYMMDDxxxxxxxx |
| Standard Chartered Bank (SCB) | SGYYYYMMDDxxxxxx |
| United Overseas Bank (UOB) | SG-YYYY-12345678 |