

Terms and Conditions of SingSaver's Oct-Dec Petrol Vouchers Lucky Draw Campaign (the "Lucky Draw")

- 1) Participants who successfully submit the required lead form at <https://www.singsaver.com.sg/campaign/oct-dec-lucky-draw> during the Lucky Draw Period and complete the requirements set out herein will have a chance to receive a Lucky Draw Gift (each as defined herein).

2) Lucky Draw Period

- a. 1 October 2025 to 31 December 2025, all days inclusive, unless otherwise stated.

3) Eligibility

- a) In order to be an **"Eligible Participant"** and enter the Lucky Draw, a participant is required to
- i) be a Resident of Singapore. "Resident of Singapore" includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits;
 - ii) submit the Lucky Draw Form to SingSaver in accordance with Clause 4 below during the Lucky Draw Period, based on SingSaver's internal records; and
 - iii) be contactable via the email address and Singapore phone number provided to SingSaver, i.e by providing a valid Singapore phone number which starts with +65, and a valid email address.
- b) SingSaver reserves the right to disqualify any participant from participating in this Lucky Draw if the participant is not a Resident of Singapore or falls into one of the above categories.

4) Entry Requirements

- a) To enter the Lucky Draw, Eligible Participants must, during the Lucky Draw Period, enter their details and answer all fields on the form available at <https://www.singsaver.com.sg/campaign/oct-dec-lucky-draw> (the **"Lucky Draw Form"**) and ensure that:
- i) all fields of the Lucky Draw Form are completed; and
 - ii) The Lucky Draw Form is successfully submitted to SingSaver, based on SingSaver's internal records.
- b) Each person may only submit one (1) Lucky Draw Form, determined by unique email address and phone number. For example:
- i) If a user submits multiple Lucky Draw Forms using different email addresses and phone numbers, each entry will be considered a separate entry.
 - ii) If a user submits multiple Lucky Draw Form using multiple email addresses but the same phone number, all entries will only count as one (1) entry,
 - iii) If a user submits multiple Lucky Draw Forms using one (1) email address and multiple phone numbers, all entries will only count as one (1) entry.

- c) Participants who do not fulfil the requirements set out in Clause 3 above will not be eligible to participate in this Lucky Draw, even if they submit a Lucky Draw Form in accordance with this Clause 4.

5) Conduct of Lucky Draw

- a) A total of ten (10) Eligible Participants will be selected as lucky draw winners (“**Winners**”). Winners will be randomly drawn electronically at 3pm on **12 January 2026** at the SingSaver office located at 70 Shenton Way, #18-08 EON Shenton, Singapore 079118, in the presence of external auditors.
- b) Each Eligible Participant who submits a Lucky Draw Form in accordance with the terms set out herein will have a maximum of one (1) entry to the Lucky Draw.
- c) Each Winner will receive petrol vouchers worth S\$300 (the “**Lucky Draw Gift**”).
- d) Eligible Participants are required to make their selection of Lucky Draw Gift in the Lucky Draw Form. Once submitted, the selection cannot be changed.
- e) As a condition of receiving the Lucky Draw Gift, Winners are required to submit proof of car ownership and any other verification required by SingSaver. SingSaver reserves the right to select a replacement Winner in the event an Eligible Participant is unable to provide the required proof.
- f) The submission of a Lucky Draw Form does not automatically entitle an Eligible Participant to receive a Lucky Draw Gift.
- g) Duplicate or subsequent submissions of the Lucky Draw Form will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- h) If SingSaver becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Lucky Draw Gifts, the Eligible Participant will only receive one (1) Lucky Draw Gift.
- i) SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Participant is found to have not complied with any of these terms and conditions.
- j) 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/manufacturer of the Lucky Draw Gift.
- k) Where the Lucky Draw Gift is a voucher for a third-party merchant, all vouchers issued are subject to the terms and conditions of the vouchers’ merchants. All additional terms and conditions will be explained at the time of shipment or fulfilment of the Lucky Draw Gift or noted on the Lucky Draw Gift. Additional terms and conditions may include expiration dates, consumption requirements, applicable or excluded products, and other conditions. SingSaver shall not in any way be liable for any goods, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. SingSaver is not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.
- l) SingSaver reserves the right to disqualify a participant from participating in this Lucky Draw if he/she is not a Resident of Singapore.

6) **Lucky Draw Gift Fulfilment Terms**

- a) Winners will be notified via the email address provided in the Lucky Draw Form and announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 19 January 2026.
- 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 (19 January 2026). Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
- c) SingSaver shall endeavour to ensure that Winners will receive their Lucky Draw Gift within 1 month after the date of the lucky draw (12 February 2026), after being notified of how to redeem the Lucky Draw Gift, but shall have no liability if fulfilment cannot be completed by this date.
- d) 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.
- e) SingSaver reserves the right to reject any Lucky Draw Gift Redemption if the Lucky Draw Form is found to have been submitted via other channels, made outside of the Lucky Draw Period, or is fraudulent, against the spirit of the promotion, or non-compliant with these Terms and Conditions. In the event of disputes, SingSaver's decision shall be final. SingSaver reserves the right to disqualify participants who submit their Lucky Draw Forms 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.
- f) Any Lucky Draw Gift(s) not claimed more than 2 months after the announcement of the Winners shall be forfeited without any liability on the part of SingSaver to the customers, and the unclaimed Lucky Draw Gift(s) may be used by SingSaver for future marketing or promotional offers related to SingSaver's business activities. Any customer whose Lucky Draw Gift has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.
- g) Lucky Draw Gifts are subject to availability. SingSaver reserves the final right to change the Lucky Draw Gifts without prior notice and reserves the right to replace any Lucky Draw Gift with alternatives of similar value.

7) **General Terms and Conditions**

- a) This promotion is organised by SingSaver Pte. Ltd. and SingSaver Insurance Brokers Pte. Ltd. ("**SingSaver**"). All queries/disputes relating to the promotion should be directed to SingSaver.
- b) By participating in this Lucky Draw, participants 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 Lucky Draw, these Terms and Conditions shall prevail.

- d) Eligible Participants 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.
- 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 Lucky Draw Period or date of the lucky draw if the launch of the Lucky Draw 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 Lucky Draw are available while stock lasts. Eligible Participants 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 Lucky Draw, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Lucky Draw and they will not use this Lucky Draw 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) Participants who do not submit the Lucky Draw Form within the stipulated period will not be able to receive the Lucky Draw Gift, even if they fulfil all other conditions. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- j) Eligible Participants who provide inaccurate or incorrect information in the Lucky Draw Form (as determined by SingSaver acting in its absolute discretion) will not be eligible for a chance to receive the Lucky Draw Gift.
- k) Winners who fail to receive the rewards notification from SingSaver within the specified period should contact info@singsaver.com.sg for assistance.
- l) Any queries regarding the Lucky Draw (including for rewards notifications) received more than 6 months after the end of the Lucky Draw 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 Winners 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) SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by participants as a result of their participation in this Lucky Draw, including circumstances which may limit a participant's ability to participate in the Lucky Draw (including but not limited to technical hardware or software failures of any kind, lost or unavailable network

connections or failed, incomplete, garbled or delayed electronic transmission). By participating in this Lucky Draw, participants release SingSaver and its agents from all liability, including, without limitation, with respect to this Lucky Draw and the Lucky Draw Gift.

- p) By participating in and agreeing to the terms and conditions of this Lucky Draw, Eligible Participants agree and consent to:
- i) SingSaver collecting and processing the contact details and personal data provided for the purposes of the Lucky Draw;
 - ii) receiving communications from SingSaver in relation to this Lucky Draw, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number is registered on the National Do-Not-Call Registry, each in accordance with SingSaver's [Privacy Policy](#);
 - iii) SingSaver sending relevant information provided in the Lucky Draw Form to SingSaver's promotion partners to facilitate the Eligible Participant's redemption of the Lucky Draw Gift (if selected as a Winner), in accordance with SingSaver's [Privacy Policy](#).
- q) SingSaver strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the financial institution, service provider or specific product's site. Participants should refer to the financial institution, service provider or specific product's website for the most updated rates/fees/T&Cs etc on the relevant product.
- r) SingSaver does not take any responsibility in case of any event that may prevent a participant from participating in the Lucky Draw or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.
- s) SingSaver shall not be responsible or liable for any claims of loss or damage including loss of business, revenue or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with participation in the Lucky Draw.
- 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) Submitting a Lucky Draw Form shall not be deemed as a contract of insurance. Full details of the terms, conditions and exceptions of any insurance policy are provided in the policy wording and will be sent to you separately if you choose to purchase an insurance product.
- v) 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 reward, are the property of their respective owners (with the exception that, as between an Eligible Participant and SingSaver, all intellectual property rights in any documents, images or photos submitted as part of the Lucky Draw will become the property of

SingSaver and can be used by SingSaver in its absolute discretion). SingSaver is not providing any financial advice, endorsements or sponsorships to its products or services.

- w) By participating in this Lucky Draw, all participants agree and undertake to, at all times, indemnify, keep indemnified, and hold SingSaver, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by SingSaver's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Lucky Draw, acceptance or usage of any Lucky Draw Gift, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
- x) Failure by SingSaver to exercise any of its right or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.