SingSaver Rewards Promotion
Terms and Conditions

Contents

Last updated: 02 November 2026

CMC Markets Exclusive (the “Promotion”) 1
CMC Invest Exclusive (the “Promotion”) 9
eToro Exclusive (the “Promotion”) 17
Forex.com Exclusive (the “Promotion”) 25
IG CFD Trading Exclusive (the “Promotion”) 34
Longbridge SG Exclusive (the “Promotion”) 42
Moomoo SG Exclusive (the “Promotion”) 49
Plus500 Exclusive (the “Promotion”) 58
Saxo Exclusive (the “Promotion”) 67
StashAway Exclusive (the “Promotion”) 76
Tiger Brokers Exclusive (the “Promotion”) 84
uSmart Exclusive (the “Promotion”) 92
Webull Exclusive (the “Promotion”) 100

CMC Markets Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Customers who successfully open a CMC Markets brokerage account (the “CMC Markets Account”) with CMC Markets (Singapore) Pte. Ltd. (“CMC Markets”) via SingSaver during the Promotion Period, (optionally) fund any amount (as specified in Clause 6) into the CMC Markets Account and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

i. 02 November - 30 November 2026, both days inclusive, unless otherwise stated.

4. Eligible Customers

A. In order to be eligible to receive a Promotion Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

i. Be a Resident of Singapore who is a New CMC Markets Customer;

ii. Submit an application for a CMC Markets Account through SingSaver during the Promotion Period;

iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage account number of their CMC Markets Account, within 14 days after completing their application for the CMC Markets Account;

iv. Have their application for the CMC Markets Account approved by the Product Provider; and

v. Fund the CMC Markets Account with any amount (as specified in Clause 6) during the Promotion Period and maintain the minimum deposit amount till the end of the Offer Period.

B. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the CMC Markets 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.

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

5. **Product Provider**

i. For the purposes of the Promotion, the Product Provider is CMC Markets (Singapore) Pte. Ltd.

6. **Promotion Rewards**

Eligible Customers who fulfill the conditions above will be able to receive one of the Promotion Rewards set out below, depending on how much is initially funded into the CMC Markets Account via a single deposit into the CMC Markets Account:

A. S$20 Cash via Paynow or S$40 Grab Voucher or 2,500 Max Miles by HeyMax (worth S$45), when Eligible Customers successfully opens an account with CMC Markets (no funding amount required); and/or

B. Eligible Customers who fulfill all the specified conditions will receive additional Promotion Rewards fulfilled by CMC Markets as set out here.

i. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

ii. For the avoidance of doubt, Eligible Customers will be able to receive both Promotion Rewards set out under Clause 6A and 6B, provided that the requisite conditions are fulfilled.

iii. In the event that a Promotion Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with an alternative.

iv. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s). For the avoidance of doubt, the Promotion Reward set out in Clause 6B is fully managed and fulfilled by CMC Markets.

v. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

A. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;

B. will receive an email from Max Now Pte Ltd (“heymax”) containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the “Max Miles Reward Notification Email”). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

C. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers’ heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.

D. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.

E. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer’s account and the forfeiture of all Max Miles earned.

F. Max Miles will be awarded to eligible customers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account

G. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.

H. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.

I. For more information on heymax, click here or reach out to max@heymax.ai

7. **Additional Eligibility Requirements**

i. “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.

ii. “New CMC Markets Customer” refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with CMC Markets (whether the CMC Markets Brokers Account or otherwise).

iii. For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Customer to receive any Promotion Rewards.

8. **General Reward Terms**

i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:

a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

b) acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

ii. Where the Promotion Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.

iii. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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, 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.

iv. Where the Promotion Reward is in the form of shares, Eligible Customers acknowledge that such Promotion Rewards are managed and distributed solely by the Product Provider.

The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfillment of such rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New CMC Markets Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

9. **General Promotion Terms and Conditions**

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

ii. All queries regarding the CMCMarkets Account, including but not limited to application status and the CMC Markets Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

viii. 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.

ix. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, even if they fulfill 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.

x. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

xi. Eligible Customers who qualify to receive the Promotion Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiii. 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.

xiv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xv. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvi. 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.

xvii. By applying for a CMC Markets Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the CMC Markets Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a CMC Markets Account in connection with the Promotion. Including but not limited whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xviii. 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.

xix. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.

xx. 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.

xxi. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxii. 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.

xxiii. Disclaimer: CMC Markets provides an execution-only service. Investments carry risks and may not suit everyone. Refer to T&Cs & Risk Disclosures on https://www.cmcmarkets.com/. This advertisement has not been reviewed by the Monetary Authority of Singapore.

CMC Invest Exclusive (the “Promotion”)

Terms and Conditions of SingSaver x CMC Invest Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Customers who successfully open a CMC Invest brokerage account (the “CMC Invest Account”) with CMC Markets Invest (Singapore) Pte. Ltd. (“CMC Invest”) via SingSaver during the Promotion Period, (optionally) fund any amount (as specified in Clause 6) into the CMC Invest Account and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

i. 02 November 2026 - 01 January 2027, both days inclusive, unless otherwise stated.

4. Eligible Customers

A. In order to be eligible to receive a Promotion Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

i. Be a Resident of Singapore who is a New CMC Invest Customer;

ii. Submit an application for a CMC Invest Account through SingSaver during the Promotion Period;

iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage account number of their CMC Invest Account, within 14 days after completing their application for the CMC Invest Account;

iv. Have their application for the CMC Invest Account approved by the Product Provider; and

v. Fund the CMC Invest Account with any amount (as specified in Clause 6) during the Promotion Period and maintain the minimum deposit amount till the end of the Offer Period.

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

B. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the CMC Invest 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.

5. **Product Provider**

i. For the purposes of the Promotion, the Product Provider is CMC Invest (Singapore) Pte. Ltd.

6. **Promotion Rewards**

Eligible Customers who fulfill the conditions above will be able to receive one of the Promotion Rewards set out below, depending on how much is initially funded into the CMC Invest Account via a single deposit into the CMC Invest Account:

A. SGD20 Cash via Paynow or 1,300 Max Miles by Heymax (worth S$23), when Eligible Customers successfully opens an account with CMC Invest (no funding amount required);

i. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

ii. For the avoidance of doubt, Eligible Customers will be able to receive both Promotion Rewards set out under Clause 6A and 6B, provided that the requisite conditions are fulfilled.

iii. In the event that a Promotion Reward is not available from SingSaver’s suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with an alternative.

iv. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s). For the avoidance of doubt, the Promotion Reward set out in Clause 6B is fully managed and fulfilled by CMC Invest.

v. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

A. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;

B. will receive an email from Max Now Pte Ltd ("heymax") containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the "Max Miles Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

C. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers' heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.

D. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.

E. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.

F. Max Miles will be awarded to eligible customers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account

G. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.

H. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.

I. For more information on heymax, click here or reach out to max@heymax.ai

7. **Additional Eligibility Requirements**

i. "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.

ii. "New CMC Invest Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with CMC Invest (whether the CMC Invest Brokers Account or otherwise).

iii. For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Customer to receive any Promotion Rewards.

8. **General Reward Terms**

i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:

a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

b) acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

ii. Where the Promotion Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.

iii. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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, 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.

iv. Where the Promotion Reward is in the form of shares, Eligible Customers acknowledge that such Promotion Rewards are managed and distributed solely by the Product Provider.

The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfillment of such rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New CMC Invest Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

9. **General Promotion Terms and Conditions**

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

ii. All queries regarding the CMC Invest Account, including but not limited to application status and the CMC Invest Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

viii. 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.

ix. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, even if they fulfill 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.

x. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

xi. Eligible Customers who qualify to receive the Promotion Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiii. 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.

xiv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xv. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvi. 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.

xvii. By applying for a CMC Invest Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the CMC Invest Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a CMC Invest Account in connection with the Promotion. Including but not limited whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xviii. 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.

xix. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.

xx. 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.

xxi. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxii. 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.

xxiii. Disclaimer: CMC Invest provides an execution-only service. Investments carry risks and may not suit everyone. Refer to T&Cs & Risk Disclosures on www.cmcinvest.sg. This advertisement has not been reviewed by the Monetary Authority of Singapore.

eToro Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Customers who successfully open an eToro brokerage account (the “eToro Account”) with eToro Singapore Pte. Ltd. (“eToro”) via SingSaver during the Promotion Period, **fund a minimum of SGD 1,000 OR SGD 6,700** into their eToro Account, **make 1 trade** and maintain this amount for 30 days or 90 days respectively from the deposit date and complete the other requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

i. 02 November - 30 November 2026, both days inclusive, unless otherwise stated.

4. Eligible Customers

A. In order to be eligible to receive a Promotion Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

i. Be a Resident of Singapore who is a New eToro Customer; defined as a customer who has not registered with one of the websites or mobile apps of eToro or any of its affiliates prior to this SingSaver Exclusive campaign. Eligible Customers need to successfully open an account with eToro Singapore via the promotional link on SingSaver during the campaign period. **Note that account registrations completed via any other links or platforms will not be eligible for the rewards.**

ii. Submit an application for a eToro Account through SingSaver and complete the verification process during the Promotion Period;

iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), within 14 days after completing their application for the eToro Account. Eligible customer will need to provide their email and username signed up for the eToro account in the Rewards Redemption Form to qualify;

iv. Have their application for the eToro Account approved by the Product Provider; and

v. Fund the eToro Account with a minimum initial deposit of at least **SGD 1,000 OR SGD 6,700** during the Promotion Period and maintain this amount in the eToro Account for 30

days or 90 days respectively from the deposit date (i.e there must be at **least SGD 1,000 in the** eToro **Account during this period**). Please refer to Clause 6(i) for additional details.

5. **Product Provider**

i. For the purposes of the Promotion, the Product Provider is eToro Singapore Pte. Ltd..

6. **Promotion Rewards**

Eligible Customers who fulfill the conditions above will be able to receive one of the Promotion Rewards set out below, depending on how much is initially funded into the eToro Account via a single deposit into the eToro Account:

A. **SingSaver Exclusive Rewards:**

a. **SGD$120 Cash via Paynow or S$130 Grab Vouchers**, when Eligible Customers successfully opens an account with eToro with a minimum initial deposit of at least **SGD 1,000** during the Promotion Period, maintain this amount in the eToro Account for 30 days from the deposit date and complete 1 Eligible trade Transactions within 14 days and/or;

b. **SGD$330 Cash via PayNow or Airpods Pro Gen 3 (worth S$349) or S$350 Grab Vouchers,** when Eligible Customers successfully opens an account with eToro and funds a minimum initial deposit of at least **SGD6,700** during the Promotion Period, maintain this amount in the eToro Account for 90 days from the deposit date and complete 1 Eligible trade Transactions within 14 days.

B. Additional Stackable Rewards Fulfilled by eToro:

a. Stackable US$250 stocks when Eligible Customers successfully opens an account with eToro and funds a minimum initial deposit of at least **SGD6,700** during the Promotion Period, maintain this amount in the eToro Account for 90 days from the deposit date and complete 1 Eligible trade Transactions within 14 days.

C. Non-Stackable Rewards Fulfilled by eToro:

a. US$500 stocks when Eligible Customers successfully opens an account with eToro and funds a minimum initial deposit of at least **SGD13,500 or USD10,000** during the Promotion Period, maintain this amount in the eToro Account for 90 days from the deposit date and complete 1 Eligible trade Transactions within 14 days.

b. US$700 stocks when Eligible Customers successfully opens an account with eToro and funds a minimum initial deposit of at least **SGD65,000 or USD50,000** during the Promotion Period, maintain this amount in the eToro Account for 90 days from the deposit date and complete 1 Eligible trade Transactions within 14 days.

c. US$1,000 stocks when Eligible Customers successfully opens an account with eToro and funds a minimum initial deposit of at least **SGD130,000 or USD100,000** during the Promotion Period, maintain this amount in the eToro Account for 90 days from the deposit date and complete 1 Eligible trade Transactions within 14 days.

Note: Customers who deposit USD 10,000 or more, or opt for USD 500 in Stocks or more, will be eligible for the applicable eToro Fulfilled Reward only and will not be stackable with SingSaver Exclusive Rewards.

i. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

ii. For the avoidance of doubt, Eligible Customers will only be entitled to receive a maximum of one (1) Promotion Reward set out in Clause 6 above as part of this Promotion.

iii. In the event that a Promotion Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with an alternative.

7. **Additional Eligibility Requirements**

i. "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.

ii. "New eToro Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with eToro.

iii. For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Customer to receive any Promotion Rewards.

8. **General Reward Terms**

i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:

a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

b) acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

ii. Where the Promotion Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.

iii. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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, 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.

iv. Where the Promotion Reward is in the form of shares, Eligible Customers acknowledge that such Promotion Rewards are managed and distributed solely by the Product Provider.

The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfillment of such rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New eToro Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

9. **General Promotion Terms and Conditions**

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

ii. All queries regarding the eToro Account, including but not limited to application status and the eToro Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

viii. 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.

ix. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, even if they fulfill 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.

x. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

xi. Eligible Customers who qualify to receive the Promotion Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiii. 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.

xiv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xv. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvi. 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.

xvii. By applying for a eToro Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the eToro Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a eToro Account in connection with the Promotion. Including but not limited whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xviii. 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.

xix. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.

xx. 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.

xxi. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxii. 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.

xxiii. Disclaimer: eToro provides an execution-only service. Investments carry risks and may not suit everyone. Refer to T&Cs & Risk Disclosures on https://www.etoro.com/. This advertisement has not been reviewed by the Monetary Authority of Singapore. This communication is for information and education purposes only and should not be taken as investment advice, a personal recommendation, or an offer of, or solicitation to buy or sell, any financial instruments. This material has been prepared without taking into account any particular recipient's investment objectives or financial situation, and has not been prepared in accordance with the legal and regulatory requirements to promote independent research. Any references to past or future performance of a financial instrument, index or a packaged investment product are not, and should not be taken as, a reliable indicator of future results. eToro makes no representation and assumes no liability as to the accuracy or completeness of the content of this publication. Your capital is at risk. Trading in CFDs is not suitable for all investors. You need to assess if you understand how listed and unlisted SIPs work. This advertisement has not been reviewed by the Monetary Authority of Singapore.

Forex.com Exclusive (the “Promotion”)

Terms and Conditions of SingSaver x Forex.com Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Customers who successfully open StoneX Financial Pte. Ltd. brokerage account (the “Forex.com Account”) with StoneX Financial (Singapore) Pte. Ltd. (“Forex.com”) via SingSaver during the Promotion Period, **fund a minimum of SGD 1,000** into their Forex.com Account, **make 3x close trade (close trade means buy and sell= 1 closed trade; any asset classes, can be any product)** and maintain this amount for 30 days from the deposit date and complete the other requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. **Promotion Period**

   i. 02 November 2026 - 01 January 2027, both days inclusive, unless otherwise stated.

4. **Eligible Customers**

   A. In order to be eligible to receive a Promotion Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

   i. Be a Resident of Singapore;

   ii. (for New Forex.com Customers only) Submit an application for a Forex.com Account through SingSaver during the Promotion Period by (a) clicking on the “Apply Now” button for the Forex.com Account on the SingSaver Website, (b) being redirected to the SingSaver specific Forex.com Account application form on the Forex.com website and (c) submitting the same to Forex.com;

   iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage account number of their Forex.com Account, within 14 days after completing their application for the Forex.com Account;

   iv. Have their application for the Forex.com Account approved by the Product Provider; and

   v. Fund the Forex.com Account with a minimum initial deposit of at least **SGD 1,000** during the Promotion Period and maintain this amount in the Forex.com Account for 30 days from

the deposit date (i.e there must be at **least SGD 1,000 in the Forex.com Account during this period**) and makes 3x eligible close trade. Please refer to Clause 6(i) for additional details.

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

B. For the avoidance of doubt, in order to comprise "Eligible Customers", a user is only required to fund the Forex.com 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.

C. Users who do not maintain the requisite funding specified in Clause 6(i) will not be able to receive any Promotion Reward.

5. **Product Provider**

i. For the purposes of the Promotion, the Product Provider is Forex.com (a trading name of StoneX Financial Pte. Ltd).

6. **Promotion Rewards**

i. Eligible Customers who fulfill the conditions above will be able to receive the Promotion Reward in accordance with the following:

1. (for New Forex.com Customers only) S$260 Cash via PayNow or S$270 Grab Vouchers or 15k Max Miles by Heymax (worth S$270), when the Eligible Customer funds a minimum of SGD1,000 amount into the Forex.com Account, maintains this for 30 days from the deposit date and makes 3x eligible close trade.

ii. Eligibility for the Promotion Rewards will be based on SingSaver's internal records. 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 users.

iii. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed. Eligible Customers who comprise Existing Forex.com Customers but select a Promotion Reward only available for New Forex.com Customers will not receive any Promotion Reward.

iv. Eligible Customers will only be entitled to receive a maximum of one (1) Promotion Reward set out in Clause 6(i) above as part of this Promotion.

7. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

A. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
B. will receive an email from Max Now Pte Ltd ("heymax") containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the "Max Miles Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
C. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers' heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.
D. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
E. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.
F. Max Miles will be awarded to eligible customers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
G. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
H. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
I. For more information on heymax, click here or reach out to max@heymax.ai

7. **Additional Eligibility Requirements**

i. "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.

ii. "New Forex.com Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with Forex.com (whether the Forex.com Account or otherwise).

8. **General Reward Terms**

For the purposes of this Clause 9, "Reward" includes the Promotion Reward and the Flash Deal Reward.

i. Where the Reward is a physical reward (e.g AirPods), Eligible Customers:

a) will receive an email from SingSaver confirming the redemption details for the Reward (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

b) acknowledge and agree that Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

ii. Where the Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.

iii. Where the Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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, 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.

iv. Where the Reward is a cash back reward, Eligible Customers acknowledge that such Rewards are distributed by the Product Provider. The notification that an Eligible Customer

will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfilment of cash back rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New Forex.com Customer, transaction status or other factors that may affect eligibility for the Reward.

vi. Applying for a Forex.com Account and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive any Reward.

vii. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.

viii. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

ix. Where a Reward is available in multiple colours or other cosmetic variations, Eligible Customers will not be able to select a colour and will receive one at random.

x. In the event that a Reward is not available from SingSaver's suppliers or the selected Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Reward with an alternative.

xi. SingSaver is not associated with the provider of the Reward(s) and is not responsible for any issues related to usage of the Reward(s).

xii. Eligible Customers agree and acknowledge that (i) Rewards may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Rewards. To the extent that a supplier warranty applies to a Reward, the warranty period may commence from the date of purchase of the Reward by SingSaver from the supplier, and not the date of redemption or delivery of the Reward to the Eligible Customer.

xiii. By accepting any Reward, Eligible Customers agree to hold harmless, defend and indemnify SingSaver from and against any and all claims, demands, liability, damages or causes of action or lesses, with respect to or arising out of or related to the Reward.

xiv. Eligible Customers who apply for more than one (1) Eligible Account agree and acknowledge that all Rewards (i.e the Promotion Reward, any Flash Deal Reward and any

other rewards offered by SingSaver in connection with the Eligible Customer's application for any Eligible Account other than the Forex.com Account) will only be distributed when all Product Providers in respect of which Eligible Accounts were applied for have confirmed eligibility to SingSaver, which may lead to additional time before fulfillment of the Rewards.

9. **General Promotion Terms and Conditions**

For the purposes of this Clause 9, "Reward" includes the Promotion Reward and the Flash Deal Reward.

i. 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 Rewards.

ii. All queries regarding the Forex.com Account, including but not limited to application status and the Forex.com Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Rewards or to terminate this Promotion with or without prior notice or reason.

vii. 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 will not be eligible for the Promotion.

viii. Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are

responsible for checking the quality of the Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.

ix. 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.

x. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive any Rewards, even if they fulfill 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.

xi. 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 any Reward.

xii. Eligible Customers who qualify to receive a Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xiii. Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Reward(s) is delayed.

xvi. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not

limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvii. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number if registered on the National Do-Not-Call Registry, each in accordance with SingSaver's Privacy Policy.

xviii. By applying for a Forex.com Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the Forex.com Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a Forex.com Account in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Reward, for the purposes of verifying a participant's eligibility for the Reward.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Rewards.

xxi. 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.

xxii. 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 Rewards, are the property of their respective owners. SingSaver and the Product Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

xxiii. This advertisement has not been reviewed by the Monetary Authority of Singapore.

IG CFD Trading Exclusive (the “Promotion”)

Terms and Conditions of SingSaver x IG Asia Promotion (the “**Promotion**”)

1. This Promotion is organized by SingSaver Pte. Ltd (“**SingSaver**”).

2. Users who successfully open an IG Trading CFD account (“**IG Trading CFD account**”) with IG Asia Pte. Ltd. (**“IG Asia**”) via SingSaver during the Promotion Period and who satisfy all the conditions specified in Clause 4 below will be eligible to receive a Promotion Reward (each as defined herein).

3. Promotion Period (SingSaver Exclusive)

i. The Promotion Period runs from 02 November - 10 November 2026, both days inclusive, unless subsequently modified in writing by SingSaver and IG.

4. Eligible Customers

To qualify as an “Eligible Customer” and receive a Promotion Reward, users are required to meet ALL of the following requirements:

i. Be a Singapore Resident without an existing account with IG Asia;

ii. Submit an IG Trading CFD account application through the SingSaver website during the Promotion Period;

iii. Have their IG Trading CFD account application successfully approved by IG Asia;

iv. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address of the “Eligible Customer” as provided to SingSaver) within 14 days after successfully opening their IG Trading CFD account. The form will be sent to the email address you provided to SingSaver and must include the user’s 5-digit IG Asia Account Login ID; and

v. Fund the new IG Trading CFD account with a minimum deposit of SGD 1,000 and maintain a minimum of SGD 1,000 in the IG Trading CFD account for at least 30 days from the date of account opening.

vi. Execute 3 Qualifying Trade during the Promotion Period.

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

5. **Product Provider**

i. For the purposes of the Promotion, the "Product Provider" is IG Asia Pte. Ltd.

6. **Promotion Rewards**

A. Eligible Customers who fulfill the conditions above will receive one of the Promotion Rewards set out below.

SingSaver Rewards for Eligible New IG Asia Customers who fund at least S$ 1,000 into their IG Trading CFD account and performs a minimum of 3 Qualifying Trade and maintain the amount for 30 days	**New IG Asia Customers who fund at least S$ 1,000 into their IG Trading CFD account and performs a minimum of 3 Qualifying Trade and maintain the amount for 30 days**
02 November - 10 November 2026 (All dates inclusive) S$250 Cash via PayNow^ **OR** S$300 eCapitaVoucher^ **OR** 18k Max Miles by Heymax (worth S$324)^ *Eligible Customers are required to fund a minimum of S$1,000 and make 3 eligible trade into the IG Trading CFD account in order to receive the Promotion Reward.*	**02 November - 10 November 2026 (All dates inclusive)** **Top up S$35** for the following gift: Dyson AM07™ (worth S$499)^

Table 1

^Rewards will be fulfilled by SingSaver.

~Promotion Rewards are subject to the terms set out in Clause 8 and will be fulfilled by HeyMax. For any queries regarding Max Miles, customers can contact HeyMax via: max@heymax.ai and/or refer to the Terms and Conditions at MAX - Maximise your rewards with minimum effort (heymax.ai)

[1] Apple is not a participant in or sponsor of this promotion.

8. Newsletter exclusive upsized rewards campaign: From 19 October - 01 November 2026, receive the following gifts:

- AirPods 5 (worth S$199) + S$130 Grab Vouchers (Total worth S$329)^[1] **OR** S$300 Cash via PayNow^ **OR** 19k Max Miles by Heymax (worth S$342)^~ OR Morning Mini bundle + 20 Capsules Bundle (worth S$425)^ In Place of SingSaver Rewards.

^Rewards will be fulfilled by SingSaver.

~Promotion Rewards are subject to the terms set out in Clause 8 and will be fulfilled by HeyMax. For any queries regarding Max Miles, customers can contact HeyMax via: max@heymax.ai and/or refer to the Terms and Conditions at MAX - Maximise your rewards with minimum effort (heymax.ai)

[1] Apple is not a participant in or sponsor of this promotion.

- *This upsized reward can only be claimed if you sign up via the newsletter and won't be available on SingSaver website.*

8. Max Miles Fulfilment Terms

Eligible Customers who choose to receive Max Miles:

a. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
b. will receive an email from Max Now Pte Ltd ("heymax") containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the "Max Miles Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
c. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers' heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.
d. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
e. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.
f. Max Miles will be awarded to eligible cardmembers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
g. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
h. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
i. For more information on heymax, click here or reach out to max@heymax.ai

8. Definitions

i. "Singapore Resident" 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 Singapore Resident.

ii. "New IG Asia Customer" refers to an individual who, before the start of the Promotion Period, had never submitted any brokerage account application to IG Asia.

iii. "Qualifying Trade" means a CFD transaction on which the Eligible Customer has paid commission on (subject to any applicable promotional offers) during the Promotion Period. For the avoidance of doubt, trades subject to a commission free period will not be considered a 'Qualifying Trade'. The Transaction(s) must be initiated by the Eligible Customer and not by IG acting on the Eligible Customer's behalf (e.g. system generated trades).

9. **General Reward Terms**

ii. Where the Promotion Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client

v. The processing of the Promotion Reward may take up to 16 weeks from the date the Eligible Customer submits their SingSaver Rewards Redemption Form. This timeline depends on several factors, including:

a) verification of the Eligible Customer's status as a New IG Asia Customer;

b) confirmation of the Eligible Customer's Qualifying Trade and completion of the transaction;

c) review of all eligibility requirements for the Promotion Reward.

vii. SingSaver is not associated with the provider or manufacturer of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s).

10. **General Promotion Terms and Conditions**

i. This is a SingSaver promotion organized together with the Product Provider in relation to IG Asia's services. IG Asia is responsible for complying with any regulation in relation to advertising its services. All queries/disputes relating to the promotion should be directed to

SingSaver. SingSaver and the Product Provider shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion, the Promotion Rewards and/or any transactions carried out in connection with this Promotion, including but not limited to the Qualifying Trade.

ii. All queries regarding the IG Trading CFD account, including but not limited to application status and the IG Trading CFD account itself should be directed to the Product Provider.

iii. In the event of any inconsistency between these Terms and Conditions and any marketing materials relating to the Promotion, these Terms and Conditions shall prevail.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.

viii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

ix. 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.

x. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, 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.

xi. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

xii. Eligible Customers who qualify to receive the Promotion Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xiii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xvi. SingSaver and/or the Product Provider reserves the right to (at their own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvii. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number if registered on the National Do-Not-Call Registry, each in accordance with SingSaver's Privacy Policy.

xviii. By applying for a IG Trading CFD account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider (IG Asia) to facilitate

the Eligible Customer's application for the IG Trading CFD account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a IG Trading CFD account in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward. For the avoidance of doubt, cancellation, termination or suspension by SingSaver of this Promotion shall not entitle any party to any claim or compensation against SingSaver for any and all losses or damage suffered or incurred as a direct or indirect result of the cancellation, termination or suspension.

xxi. 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. For the most up-to-date rates, fees and terms and conditions of any product, Eligible Customers should refer to the Product Provider's official website at www.ig.com/sg. The content on singsaver.com.sg is for general information purposes only and does not review or include all available companies, products or offers. It should not be relied upon as financial advice or advice on investment products and capital markets products.

xxii. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. No content herein shall be considered an offer, inducement, solicitation or recommendation for the purchase or sale of securities, futures, capital markets products or other investment products. SingSaver is not to be construed as in any way engaging or being involved in the distribution or sale of any financial product, investment product, capital markets products, or assuming any risk or undertaking any liability in respect of any financial product, investment product, capital markets products, as an agent or otherwise. 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.

xxiv. The IG Trading CFD account is offered by IG Asia, a wholly owned subsidiary of the IG Group. IG Asia is a holder of a Capital Markets Service Licence and regulated by the Monetary Authority of Singapore.

xxv. This advertisement has not been reviewed by the Monetary Authority of Singapore.

Longbridge SG Exclusive (the “Promotion”)

Terms and Conditions of SingSaver x Longbridge SG Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Users who successfully open a Longbridge Account (“Longbridge SG Account”) with Longbridge Securities Pte. Ltd. (“Longbridge SG”) via SingSaver during the Promotion Period and have made a single initial funding of SGD 2,000, maintain in the account for at least 30 days and execute 1 eligible trade, or have made a single initial funding of SGD 10,000, maintain in the account for at least 90 days and execute 3 eligible trades in their Longbridge SG Account and who meet the conditions specified in Clause 4 below will be eligible to receive a Promotion Reward (each as defined herein).

3. Promotion Period

i. The Promotion Period runs from 02 November - 10 November 2026, both days inclusive, unless subsequently modified by the organisers.

4. Eligible Customers

To qualify as an “Eligible Customer” and receive a Promotion Reward, users are required to meet ALL the conditions as set out below:

i. Be a Singapore Resident who does not have an existing account with Longbridge SG (i.e a New Longbridge SG Customer);

ii. Submit an application for a Longbridge SG Account through the SingSaver website during the Promotion Period;

iii. Have their application for the Longbridge SG Account be successfully approved by Longbridge SG;

iv. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address of the “Eligible Customer” as provided to SingSaver) within 14 days after successfully opening their Longbridge SG Account. This must include providing the 8-digit Login ID for their Longbridge SG Account; and

v. Open a Longbridge SG account during the Promotion Period and fund the account with a single initial deposit of at least SGD 2,000 and ensure the funds remain in the account for 30 days, and execute 1 eligible trade, or open a Longbridge SG account during the

Promotion Period and fund the account with a single initial deposit of at least SGD 10,000 and ensure the funds remain in the account for 90 days, and execute 3 eligible trades for the SingSaver x Longbridge Exclusive Reward as set out in clause 6A, Table 1.

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

5. **Product Provider**

i. For the purposes of the Promotion, the "Product Provider" is Long Bridge Securities Pte. Ltd ("Longbridge SG").

6. **Promotion Rewards**

A. **Tier 1:** S$160 Cash via PayNow or S$170 eCapitaVoucher, when eligible Customers who fulfill the conditions above and when Eligible Customers fund a minimum S$2,000 amount into the Longbridge SG Account in a **single initial deposit,** maintained for 30 days, and complete 1 eligible trade transaction will receive one Promotion Reward.

B. **Tier 2:** S$388 Cash via PayNow or S$420 Grab Vouchers or Apple Watch SE Gen 3 40mm (GPS) (worth S$349) + S$50 eCapitaVoucher [total worth S$399], when eligible Customers who fulfill the conditions above and when Eligible Customers fund a minimum S$10,000 amount into the Longbridge SG Account in a **single initial deposit,** maintained for 90 days, and complete 3 eligible trade transactions will receive one Promotion Reward.

i. Eligible Customers are only entitled to receive a maximum of one (1) Promotion Reward as a New Longbridge SG Customer.

8. Definitions

i. "Singapore Resident" 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 Singapore Resident.

ii. "New Longbridge SG Customer" refers to an individual who, before the start of the Promotion Period, had never submitted any brokerage account application to Longbridge SG.

9. **General Reward Terms**

ii. Where the Promotion Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New Longbridge SG Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

vii. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s).

10. **General Promotion Terms and Conditions**

i. This is a SingSaver promotion organized together with Longbridge SG, the Product Provider. All queries/disputes relating to the promotion should be directed to SingSaver. The Product Provider shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Promotion Rewards.

ii. All queries regarding the Longbridge SG Account, including but not limited to application status and the Longbridge SG Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. 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 will not be eligible for the Promotion.

viii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

ix. 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.

x. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, 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.

xi. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

xii. Eligible Customers who qualify to receive the Promotion Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xiii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xvi. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvii. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number if registered on the National Do-Not-Call Registry, each in accordance with SingSaver's Privacy Policy.

xviii. By applying for a Longbridge SG Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider (Longbridge SG) to facilitate the Eligible

Customer's application for the Longbridge SG Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a Longbridge SG Account in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward. For the avoidance of doubt, cancellation, termination or suspension by SingSaver of this Promotion shall not entitle any party to any claim or compensation against SingSaver for any and all losses or damage suffered or incurred as a direct or indirect result of the cancellation, termination or suspension.

xxi. 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.

xxii. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

xxiv. The Longbridge SG Account is offered by Long Bridge Securities Pte. Ltd. ("Longbridge SG"), a wholly owned subsidiary of the Longbridge Group. In Singapore, Long Bridge Securities Pte. Ltd. ("Longbridge SG") is a holder of a Capital Markets Service Licence and regulated by the Monetary Authority of Singapore. In Singapore, the Longbridge App is a trading platform provided by Long Bridge Securities Pte. Ltd ("Longbridge SG").

xxv. This advertisement has not been reviewed by the Monetary Authority of Singapore.

Moomoo SG Exclusive (the “Promotion”)

Terms and Conditions of SingSaver x Moomoo SG Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Customers who successfully open a Moomoo SG Universal Account (the “Moomoo SG Account”) with Moomoo Financial Singapore Pte. Ltd (“Moomoo SG”) via SingSaver during the Promotion Period, single funding of a minimum of SGD 2,000 into the Moomoo SG Account and complete the other requirements set out herein will be eligible to receive the specified Promotion Reward and/or Special Reward, if certain conditions are fulfilled (each as defined herein).

3. Promotion Period

i. 02 November - 30 November 2026, both days inclusive, unless otherwise stated.

4. Eligible Customers

In order to be eligible to receive a Promotion Reward and/or Special Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

i. Be a Resident of Singapore who is a New Moomoo SG Customer;

ii. Submit an application for a Moomoo SG Account through SingSaver during the Promotion Period; and open a Moomoo universal account through SingSaver with promo code SINGSAVER88, then fund a min. of S$2,000 and maintain the amount for 30 days from date of deposit to be eligible for reward.

iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage account number of their Moomoo SG Account, within 14 days after completing their application for the Moomoo SG Account;

iv. Have their application for the Moomoo SG Account approved by Moomoo SG; and

v. Single funding of Moomoo SG Account with a minimum of SGD 2,000 within 30 days of account opening and maintain this amount for **30 days from the deposit date.**

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

For the avoidance of doubt, in order to comprise "Eligible Customers", a user is only required to fund the Moomoo SG 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.

5. **Product Provider**

i. For the purposes of the Promotion, the "Product Provider" is Moomoo Financial Singapore Pte. Ltd.

6. **Promotion Rewards**

A. Eligible Customers who fulfill the conditions above will be able to receive the Promotion Reward set out below.

- **SingSaver Exclusive Rewards:** S$130 Cash via PayNow OR S$140 Grab Voucher OR 8,000 Max Miles by HeyMax (worth S$144) when Eligible Customers funds a minimum S$2,000 amount into the Moomoo SG Account in a **single funding** and maintain this amount for 30 days from the deposit date.

- Additional rewards Fulfilled by Moomoo: Additional US$30 stocks when Eligible Customers successfully opens an account with Moomoo with a minimum initial deposit of at least SGD 3,000 during the Promotion Period, maintain this amount in the Moomoo Account for 30 days from the deposit date and complete 1 Eligible trade Transactions within 14 days.

i. Eligible Customers will only be entitled to receive one (1) Promotion Reward as a New Moomoo SG Customer.

i. Eligible Customers will only be entitled to receive one (1) Promotion Reward as a New Moomoo SG Customer.

ii. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

a. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
b. will receive an email from Max Now Pte Ltd ("heymax") containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the "Max Miles

Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

c. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers' heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.
d. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
e. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.
f. Max Miles will be awarded to eligible customers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
g. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
h. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
i. For more information on heymax, click here or reach out to max@heymax.ai

7. Additional Eligibility Requirements

i. "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.

ii. "New Moomoo SG Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with Moomoo SG (whether the Moomoo SG Account or otherwise).

8. **General Reward Terms**

For the purposes of this Clause 9, "**Promotion Reward**" shall include the Promotion Reward and Special Reward (each as defined hereinabove).

i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:

a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

b) acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

ii. Where the Promotion Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.

iii. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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, 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. Where the Promotion Reward is voucher(s) for a third-party merchant, Eligible Customers will receive emails from SingSaver after their eligibility is confirmed with instructions on how to redeem the selected Promotion Reward.

iv. Where the Promotion Reward is a cash back reward, Eligible Customers acknowledge that such Promotion Rewards are distributed by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfilment of cash back rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation

regarding approval for the New Moomoo SG Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.\

vi. In the event that a Promotion Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with an alternative.

vii. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s).

xiv. Eligible Customers who apply for more than one (1) Eligible Account agree and acknowledge that all Rewards (i.e the Promotion Reward, any Flash Deal Reward and any other rewards offered by SingSaver in connection with the Eligible Customer's application for any Eligible Account other than the Moomoo Account) will only be distributed when all Product Providers in respect of which Eligible Accounts were applied for have confirmed eligibility to SingSaver, which may lead to additional time before fulfillment of the Rewards.

9. **General Promotion Terms and Conditions**

For the purposes of this Clause 9, "**Promotion Reward**" shall include the Promotion Reward and Special Reward (each as defined hereinabove).

i. 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 Promotion Rewards.

ii. All queries regarding the Moomoo SG Account, including but not limited to application status and the Moomoo SG Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. 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 will not be eligible for the Promotion.

viii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

ix. 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.

x. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, 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.

xi. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

xii. Eligible Customers who qualify to receive the Promotion Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xiii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xvi. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvii. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number if registered on the National Do-Not-Call Registry, each in accordance with SingSaver's Privacy Policy.

xviii. By applying for a Moomoo SG Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the Moomoo SG Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a Moomoo SG Account in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward. For the avoidance of doubt, cancellation, termination or suspension by SingSaver of this Promotion shall not entitle any party to any claim or compensation against SingSaver for any and all losses or damage suffered or incurred as a direct or indirect result of the cancellation, termination or suspension.

xxi. 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.

xxii. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

xxiv. The Moomoo SG Account is offered by Moomoo Financial Singapore Pte. Ltd., a wholly owned subsidiary of Futu Holdings Limited. In Singapore, investment products and services available through Moomoo SG are offered by Moomoo Financial Singapore Pte. Ltd. and are regulated by the Monetary Authority of Singapore. The moomoo App is a trading platform offered by Moomoo Technologies Inc., a wholly-owned subsidiary of Futu Holdings Limited.

xxv. This advertisement has not been reviewed by the Monetary Authority of Singapore.

Plus500 Exclusive (the “Promotion”)

Terms and Conditions of SingSaver x Plus500 SG Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Customers who successfully open and register an account (the “Plus500 SG Account”) with Plus500 SG Ltd (“Plus500 SG”) via SingSaver during the Promotion Period and make 3 trades on Commodities or Indices or Options, will be eligible to receive the specified Promotion Reward and/or Special Reward, if certain conditions are fulfilled (each as defined herein).

3. Promotion Period

i. 01 November - 15 November 2026, both days inclusive, unless otherwise stated.

4. Eligible Customers

In order to be eligible to receive a Promotion Reward and/or Special Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

i. Be a Resident of Singapore who is a New Plus500 SG Customer;

ii. Submit an application for a Plus500 SG Account through SingSaver during the Promotion Period;

iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage account number of their Plus500 SG Account, within 14 days after completing their application for the Plus500 SG Account;

iv. Have their application for the Plus500 SG Account approved by Plus500 SG;

v. Make a minimum deposit of S$1,000 and make 3 trades on Commodities or Indices or Options via Plus500 SG Account during this promotion period.

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to open and register the Plus500 SG Account, deposit the minimum amount and make 3 eligible trades on Commodities or Indices or Options within 14 days.

5. **Product Provider**

i. For the purposes of the Promotion, the “Product Provider” is Plus500Singapore Pte. Ltd.

6. **Promotion Rewards**

A. Eligible Customers who fulfill the conditions above will be able to receive the Promotion Reward set out below.

- SingSaver Rewards: S$300 Cash via PayNow or Samsung Galaxy Buds4 Pro (worth $349) or 20,000 Max Miles by HeyMax (worth S$360) when Eligible Customers successfully open an account and fund at least S$1,000 into Plus500 SG Account within the Promotion Period and complete 3 Eligible Trades Transactions on Commodities or Indices or Options only within 14 days.

- Get additional Welcome offers see T&C here for more details to be fulfilled by Plus500, when Eligible Customers successfully open an account and fund at least S$1,000 into Plus500 SG Account within the Promotion Period and complete 3 Eligible Trades Transactions on Commodities or Indices or Options only within 14 days.

i. Eligible Customers will only be entitled to receive one (1) Promotion Reward as a New Plus500 SG Customer.

ii. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

A. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
B. will receive an email from Max Now Pte Ltd (“heymax”) containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the “Max Miles Reward Notification Email”). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
C. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers’ heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.

D. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
E. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.
F. Max Miles will be awarded to eligible customers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
G. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
H. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
I. For more information on heymax, click here or reach out to max@heymax.ai

iii. Eligible Customers who fulfill all the specified conditions will receive additional Promotion Rewards fulfilled by Plus500 as set out here.

8. Additional Eligibility Requirements

i. "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.

ii. "New Plus500 SG Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with Plus500 SG (whether the Plus500 SG Account or otherwise).

iii. Should the customer deposit money via PayNow, he/she will need to send an email to Plus500 or call in order to apply the bonus code.

9. **General Reward Terms**

For the purposes of this Clause 9, "**Promotion Reward**" shall include the Promotion Reward and Special Reward (each as defined hereinabove).

i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:

a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

b) acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

ii. Where the Promotion Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.

iii. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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, 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. Where the Promotion Reward is voucher(s) for a third-party merchant, Eligible Customers will receive emails from SingSaver after their eligibility is confirmed with instructions on how to redeem the selected Promotion Reward.

iv. Where the Promotion Reward is a cash back reward, Eligible Customers acknowledge that such Promotion Rewards are distributed by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfilment of cash back rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation

regarding approval for the New Plus500 SG Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

vi. In the event that a Promotion Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with an alternative.

vii. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s).

xiv. Eligible Customers who apply for more than one (1) Eligible Account agree and acknowledge that all Rewards (i.e the Promotion Reward, any Flash Deal Reward and any other rewards offered by SingSaver in connection with the Eligible Customer's application for any Eligible Account other than the Plus500 Account) will only be distributed when all Product Providers in respect of which Eligible Accounts were applied for have confirmed eligibility to SingSaver, which may lead to additional time before fulfillment of the Rewards.

10. **General Promotion Terms and Conditions**

For the purposes of this Clause 10, "**Promotion Reward**" shall include the Promotion Reward and Special Reward (each as defined hereinabove).

i. 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 Promotion Rewards.

ii. All queries regarding the Plus500 SG Account, including but not limited to application status and the Plus500 SG Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. 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 will not be eligible for the Promotion.

viii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

ix. 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.

x. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, 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.

xi. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

xii. Eligible Customers who qualify to receive the Promotion Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xiii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xvi. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvii. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number if registered on the National Do-Not-Call Registry, each in accordance with SingSaver's Privacy Policy.

xviii. By applying for a Plus500 SG Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the Plus500 SG Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a Plus500 SG Account in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward. For the avoidance of doubt, cancellation, termination or suspension by SingSaver of this Promotion shall not entitle any party to any claim or compensation against SingSaver for any and all losses or damage suffered or incurred as a direct or indirect result of the cancellation, termination or suspension.

xxi. 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.

xxii. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

xxiv. The Plus500 SG Account is offered by Plus500 Singapore Pte. Ltd. In Singapore, investment products and services available through Plus500 SG are regulated by the Monetary Authority of Singapore.

xxv. This advertisement has not been reviewed by the Monetary Authority of Singapore.

Saxo Exclusive (the “Promotion”)

Terms and Conditions of SingSaver x Saxo Promotion (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Customers who successfully open a Saxo brokerage account (the “Saxo Account”) with Saxo Capital Markets (Singapore) Pte. Ltd. (“Saxo”) via SingSaver during the Promotion Period, **fund a minimum of SGD3,000** into their Saxo Account and maintain this amount for 30 days from the deposit date, make 3x trade (within 14 days from account opening), and complete the other requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

i. 02 November - 15 November 2026, both days inclusive, unless otherwise stated.

4. Eligible Customers

A. In order to be eligible to receive a Promotion Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

i. Be a Resident of Singapore who is a New Saxo Customer;

ii. Submit an application for a Saxo Account through SingSaver during the Promotion Period by (a) clicking on the “Apply Now” button for the Saxo Account on the SingSaver Website, (b) being redirected to the SingSaver specific Saxo Account application form on the Saxo website and (c) submitting the same to Saxo;

iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage User ID of their Saxo Account, within 14 days after completing their application for the Saxo Account;

iv. Have their application for the Saxo Account approved by the Product Provider; and

v. Fund the Saxo Account with a minimum initial deposit of at least SGD 3,000 (in a single deposit) during the Promotion Period, maintain this amount in the Saxo Account for 30 days from the deposit date (i.e there must be at **least SGD 3,000 in the Account during this**

period), and make at least 3 trade respectively within 14 days of the account opening. Please refer to Clause 6(i) for additional details.

For the avoidance of doubt, the required three (3) trades must be executed on the Saxo Account and not on the new AutoInvest account..

C. Users who do not maintain the requisite funding specified in Clause 6(i) will not be able to receive any Promotion Reward.

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

5. **Product Provider**

i. For the purposes of the Promotion, the Product Provider is Saxo Capital Markets Pte Ltd.

6. **Promotion Rewards**

i. Eligible Customers who fulfill the conditions above will be able to receive a Promotion Reward in accordance with the following:

1. (for New Saxo Customers only) S$180 Cash via PayNow or 11,500 Max Miles by Heymax (worth S$207), when the Eligible Customer funds a minimum of **SGD 3,000** amount into the Saxo Account for their first funding in a single deposit, maintains this for 30 days from the deposit date, and **makes 3 trades** within 14 days of account opening.

For the avoidance of doubt, the required three (3) trades must be executed on the Saxo Account and not on the new AutoInvest account..

ii. Eligibility for the Promotion Reward will be based on SingSaver and the Product Providers' internal records. 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 users.

iii. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

iv. Eligible Customers will only be entitled to receive a maximum of one (1) Promotion Reward set out in Clause 6(i) above as part of this Promotion.

v. Eligible customers may refer to this FAQ for more information regarding their Application Reference Number / Policy Number (ARN).

vi. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

a. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
b. will receive an email from Max Now Pte Ltd ("heymax") containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the "Max Miles Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
c. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers' heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.
d. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
e. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.
f. Max Miles will be awarded to eligible customers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
g. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
h. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
i. For more information on heymax, click here or reach out to max@heymax.ai

7. **Additional Eligibility Requirements**

i. "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.

ii. "New Saxo Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with Saxo (whether the Saxo Account or otherwise).

8. **General Reward Terms**

For the purposes of this Clause 8, "Reward" refers to the Promotion Reward.

i. Where the Reward is a physical reward (e.g AirPods), Eligible Customers:

a) will receive an email from SingSaver confirming the redemption details for the Reward (the “Reward Notification Email”). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

b) acknowledge and agree that Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

ii. Where the Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the “Reward Notification Email”). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.

iii. Where the Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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, 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.

iv. Where the Reward is a cash back reward, Eligible Customers acknowledge that such Rewards are distributed by the Product Provider. The notification that an Eligible Customer

will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfilment of cash back rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the Saxo Account, transaction status or other factors that may affect eligibility for the Reward.

vi. Applying for a Saxo Account and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive any Reward.

vii. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.

viii. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

ix. Where a Reward is available in multiple colours or other cosmetic variations, Eligible Customers will not be able to select a colour and will receive one at random.

x. In the event that a Reward is not available from SingSaver's suppliers or the selected Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Reward with an alternative.

xi. SingSaver is not associated with the provider of the Reward(s) and is not responsible for any issues related to usage of the Reward(s).

xii. Eligible Customers agree and acknowledge that (i) Rewards may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Rewards. To the extent that a supplier warranty applies to a Reward, the warranty period may commence from the date of purchase of the Reward by SingSaver from the supplier, and not the date of redemption or delivery of the Reward to the Eligible Customer.

xiii. By accepting any Reward, Eligible Customers agree to hold harmless, defend and indemnify SingSaver from and against any and all claims, demands, liability, damages or causes of action or lesses, with respect to or arising out of or related to the Reward.

9. **General Promotion Terms and Conditions**

For the purposes of this Clause 10, “Reward” refers to the Promotion Reward.

i. This is a SingSaver promotion organised together with Saxo in relation to Saxo’s services. Saxo is responsible for complying with any regulation in relation to advertising its services. All queries/disputes relating to the promotion should be directed to SingSaver. SingSaver and 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 Rewards.

ii. All queries regarding the Saxo Account, including but not limited to application status and the Saxo Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Rewards or to terminate this Promotion with or without prior notice or reason.

vii. Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.

viii. 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.

ix. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive any Rewards, even if they fulfill 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.

x. 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 any Reward.

xi. Eligible Customers who qualify to receive a Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xii. Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiii. 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.

ix. SingSaver will notify affected Eligible Customers in the event that delivery of the Reward(s) is delayed.

xv. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvi. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number if registered on the National Do-Not-Call Registry, each in accordance with SingSaver's Privacy Policy.

xvii. By applying for a Saxo Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the Saxo Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a Saxo Account in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Reward, for the purposes of verifying a participant's eligibility for the Reward.

xviii. 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.

xix. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Rewards.

xx. 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. The content on singsaver.com.sg is for general information purposes only and does not review or include all available companies, products or offers. It should not be relied upon as financial advice or advice on investment products and capital markets products.

xxi. 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 Rewards, are the property of their respective owners. SingSaver and the Product Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxii. No content herein shall be considered an offer, inducement, solicitation or recommendation for the purchase or sale of securities, futures, capital markets products or other investment products. SingSaver is not to be construed as in any way engaging or being involved in the distribution or sale of any financial product, investment product, capital markets products, or assuming any risk or undertaking any liability in repsect of any financial product, investment product, capital markets products, as an agent or otherwise. 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.

xxiii. The Saxo Account is offered by Saxo. Saxo is a holder of a Capital Markets Service License and is regulated by the Monetary Authority of Singapore.

xxiv. This advertisement has not been reviewed by the Monetary Authority of Singapore.

StashAway Exclusive (the “Promotion”)

Terms and Conditions of SingSaver x StashAway Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Users who successfully open a StashAway Account (“StashAway Account”) with Asia Wealth Platform Pte Ltd. (“StashAway”) via SingSaver during the Promotion Period and have made an initial deposit of **at least SGD 500 in Investment Portfolio or ETF Explorer** or **SGD 7,000 in Cash Management Portfolio** into their StashAway Account and who meet the conditions specified in Clause 4 below will be eligible to receive a Promotion Reward (each as defined herein).

3. Promotion Period

i. The Promotion Period runs from 02 November 2026 - 01 January 2027, both days inclusive, unless subsequently modified by the organisers.

4. Eligible Customers

To qualify as an “Eligible Customer” and receive a Promotion Reward, users are required to meet ALL the conditions as set out below:

i. Be a Singapore Resident who does not have an existing account withStashAway (i.e a New StashAway Customer);

ii. Submit an application for a StashAway Account through the SingSaver website during the Promotion Period;

iii. Have their application for the StashAway Account be successfully approved by StashAway;

iv. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address of the “Eligible Customer” as provided to SingSaver) within 14 days after successfully opening their StashAway Account. This must include providing the 8-digit Reference Code for their StashAway Account; and

v. Open a StashAway account during the Promotion Period and fund the account with a deposit of at least SGD 500 in Investment Portfolio or ETF Explorer or SGD 7,000 in Cash

Management Portfolio and ensure the funds remain in the account for 30 days for the SingSaver x StashAway Exclusive Reward as set out in clause 6A, Table 1.

Vi. Deposits made before 02 November 2026 will not qualify for the rewards, and the funds must reach StashAway before/on 01 January 2027. Do note that internal transfers between StashAway portfolios do not qualify.

Vii. Applicants do not need to apply any voucher code to receive the StashAway Welcome Offer as set out in clause 6A, Table 1.

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

5. **Product Provider**

i. For the purposes of the Promotion, the "Product Provider" is Asia Wealth Platform Pte Ltd ("StashAway").

6. **Promotion Rewards**

A. Eligible Customers who fulfill the conditions above will receive one Promotion Reward set out below.

SingSaver Exclusive for Eligible New StashAway Customers who fund at least S$500 in Investment Portfolio or ETF Explorer or S$7,000 in Cash Management Portfolio into their StashAway Account
02 November 2026 - 01 January 2027 (All dates inclusive) S$30 Cash via PayNow^ OR 1,900 Max Miles by Heymax (worth S$34.20)^

Table 1

^Rewards will be fulfilled by SingSaver.
#Rewards will be fulfilled by StashAway.
~Promotion Rewards are subject to the terms set out in Clause 9 and will be fulfilled by HeyMax. For any queries regarding Max Miles, customers can contact HeyMax via: max@heymax.ai and/or refer to the Terms and Conditions at MAX - Maximise your rewards with minimum effort (heymax.ai)

B. Get additional Welcome offers see T&C here for more details to be fulfilled by StashAway, when Eligible Customers successfully made an initial deposit of at least

SGD 500 in Investment Portfolio or ETF Explorer or SGD 7,000 in Cash Management Portfolio into their StashAway Account.

C. Get additional Welcome offers see T&C here for more details to be fulfilled by StashAway, when Eligible Customers successfully made an initial deposit of at least SGD 500 in Investment Portfolio or ETF Explorer or SGD 7,000 in Cash Management Portfolio into their StashAway Account.

9. Max Miles Fulfilment Terms

Eligible Customers who choose to receive Max Miles:

a. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
b. will receive an email from Max Now Pte Ltd ("heymax") containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the "Max Miles Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
c. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers' heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.
d. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
e. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.
f. Max Miles will be awarded to eligible cardmembers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
g. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
h. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
i. For more information on heymax, click here or reach out to max@heymax.ai

9. Definitions

i. "Singapore Resident" 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 Singapore Resident.

ii. "New StashAway Customer" refers to an individual who, signs up and make their first qualifying deposit during the Promotion Period.

iii. For the avoidance of doubt, “Investment Portfolio” or “Cash Management Portfolio” belongs to the qualifying portfolio is defined as below.

a. Investment Portfolios

- General Investing by StashAway
- General Investing by BlackRock®
- Responsible Investing
- Shariah Global Portfolio
- Flexible Portfolios
- Singapore Investing
- Income Investing
- Thematic Portfolios
- Private Credit (Semi-liquid)
- Private Equity (Semi-liquid)
- Private Infrastructure (Semi-liquid)

b. Cash Management Portfolios

The following cash management portfolios qualify for the campaign rewards:

- Simple
- Simple Plus

Note: Simple Guaranteed do not qualify for the SingSaver Exclusive or StashAway Welcome Offer.

9. **General Reward Terms**

ii. Where the Promotion Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the “Reward Notification Email”). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New StashAway Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

vii. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s).

10. **General Promotion Terms and Conditions**

i. This is a SingSaver promotion organized together with StashAway, the Product Provider. All queries/disputes relating to the promotion should be directed to SingSaver. The Product Provider shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Promotion Rewards.

ii. All queries regarding the StashAway Account, including but not limited to application status and the StashAway Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. 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 will not be eligible for the Promotion.

viii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

ix. 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.

x. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, 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.

xi. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

xii. Eligible Customers who qualify to receive the Promotion Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xiii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xvi. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvii. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number if registered on the National Do-Not-Call Registry, each in accordance with SingSaver's Privacy Policy.

xviii. By applying for a StashAway Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider (StashAway) to facilitate the Eligible Customer's application for the StashAway Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a StashAway Account in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward. For the avoidance of doubt, cancellation, termination or suspension by SingSaver of this Promotion shall not entitle any party to any claim or compensation against SingSaver for any and all losses or damage suffered or incurred as a direct or indirect result of the cancellation, termination or suspension.

xxi. 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.

xxii. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

xxiv. The StashAway Account is offered by Asia Wealth Platform Pte Ltd. ("StashAway"), a wholly owned subsidiary of the StashAway. In Singapore, Asia Wealth Platform Pte Ltd. ("StashAway") is a holder of a Capital Markets Service Licence and regulated by the Monetary Authority of Singapore. In Singapore, the StashAway App is a trading platform provided by Asia Wealth Platform Pte Ltd. ("StashAway").

xxv. This advertisement has not been reviewed by the Monetary Authority of Singapore.

Tiger Brokers Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Customers who successfully open a Tiger Brokers Prime brokerage account (the “Tiger Brokers Prime Account”) with Tiger Brokers (Singapore) Pte. Ltd. (“Tiger Brokers”) via SingSaver during the Promotion Period, fund a minimum of SGD 3,000 any amount (as specified in Clause 6) into the account, make 1 eligible trade during the Promotion Period, and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

i. 02 November 2026 - 01 January 2027, both days inclusive, unless otherwise stated.

4. Eligible Customers

A. In order to be eligible to receive a Promotion Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

i. Be a Resident of Singapore who is a New Tiger Brokers Customer;

ii. Submit an application for a Tiger Brokers Prime Account through SingSaver during the Promotion Period;

iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage account number of their Tiger Brokers Prime Account, within 14 days after completing their application for the Tiger Brokers Account;

iv. Have their application for the Tiger Brokers Prime Account approved by the Product Provider; and

v. Fund the Tiger Brokers Prime Account with any amount (as specified in Clause 6) and make 1 eligible trade during the Promotion Period.

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

B. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the Tiger Brokers Prime 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.

5. **Product Provider**

i. For the purposes of the Promotion, the Product Provider is Tiger Brokers (Singapore) Pte. Ltd.

6. **Promotion Rewards**

Eligible Customers who fulfil the conditions above will be able to receive the Promotion Reward set out below.

- Receive S$180 eCapitaVoucher or Stryv AirSleek (worth S$199) or S$160 Cash via PayNow, when the Eligible Customer's initial single funding into the Tiger Brokers Prime Account is at least SGD 3,000 and maintain for 30 days, and make 1 eligible trade during the Promotion Period.

i. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

ii. Eligible Customers will only be entitled to receive one (1) Promotion Reward as a New Tiger Brokers Customer.

iii. In the event that a Promotion Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with an alternative.

iv. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s).

v. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

A. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
B. will receive an email from Max Now Pte Ltd ("heymax") containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the "Max Miles Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

C. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers' heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.
D. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
E. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.
F. Max Miles will be awarded to eligible customers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
G. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
H. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
I. For more information on heymax, click here or reach out to max@heymax.ai

7. **Additional Eligibility Requirements**

i. "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.

ii. "New Tiger Brokers Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with Tiger Brokers (whether the Tiger Brokers Account or otherwise).

iii. For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Customer to receive any Promotion Rewards.

8. **General Reward Terms**

i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:

a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

b) acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

ii. Where the Promotion Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.

iii. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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, 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.

iv. Where the Promotion Reward is a cash back reward, Eligible Customers acknowledge that such Promotion Rewards are distributed by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfillment of cash back rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New Tiger Brokers Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

9. **General Promotion Terms and Conditions**

i. 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 Promotion Rewards.

ii. All queries regarding the Tiger Brokers Account, including but not limited to application status and the Tiger Brokers Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. 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 will not be eligible for the Promotion.

viii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

ix. 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.

x. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, 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.

xi. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

xii. Eligible Customers who qualify to receive the Promotion Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xiii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xvi. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvii. 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.

xviii. By applying for a Tiger Brokers Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the Tiger Brokers Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a Tiger Brokers Account in connection with the Promotion. Including but not limited whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.

xxi. 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.

xxii. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

xiv. Eligible Customers who apply for more than one (1) Eligible Account agree and acknowledge that all Rewards (i.e the Promotion Reward, any Flash Deal Reward and any other rewards offered by SingSaver in connection with the Eligible Customer's application for any Eligible Account other than the Tiger Brokers Account) will only be distributed when all Product Providers in respect of which Eligible Accounts were applied for have confirmed eligibility to SingSaver, which may lead to additional time before fulfillment of the Rewards.

uSmart Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Customers who successfully open a uSMART SG brokerage account (the “uSMART SGe Account”) with uSMART SG (Singapore) Pte. Ltd. (“uSMART SG”) via SingSaver during the Promotion Period, fund S$1,000 (as specified in Clause 6), or S$5,000 (as specified in Clause 6) into the account and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

i. 02 November - 15 November 2026, both days inclusive, unless otherwise stated.

4. Eligible Customers

A. In order to be eligible to receive a Promotion Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

i. Be a Resident of Singapore who is a New uSMART SG Customer;

ii. Submit an application for a uSMART SG Account through SingSaver during the Promotion Period;

iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage account number of their uSMART SG Account, within 14 days after completing their application for the uSMART SG Account;

iv. Have their application for the uSMART SG Account approved by the Product Provider; and

v. Fund the uSMART SG Account with S$1,000 (as specified in Clause 6) and maintain at least 30 days. And fund the uSMART SG Account with S$5,000 (as specified in Clause 6), maintain at least 30 days, and make 2 eligible trades.

B. For the avoidance of doubt, in order to comprise “Eligible Customers”, a user is only required to fund the uSMART SG 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.

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

5. **Product Provider**

i. For the purposes of the Promotion, the Product Provider is uSMART SG (Singapore) Pte. Ltd.

6. **Promotion Rewards**

Eligible Customers who fulfil the conditions above will be able to receive the Promotion Reward set out below.

- Receive S$100 Cash + S$30 Grab Voucher (Total worth S$130) or 8,000 Max Miles by Heymax (worth S$144) when the Eligible Customers **open and fund** an initial single deposit of S$1,000 into the uSMART SG Account within the promotional period and maintain for 30 days from the date of deposit.

- Receive S$170 Cash via PayNow or S$190 eCapitaVoucher when the Eligible Customers **open and fund** an initial single deposit of S$5,000 into the uSMART SG Account within the promotional period, maintain for 30 days from the date of deposit, and complete 2 Eligible Trades Transactions.

i. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

ii. Eligible Customers will only be entitled to receive one (1) Promotion Reward (eg. Cash, Shopee Voucher or Xiaomi Robot Vacuum) as a New uSMART SG Customer. Note that the above Promotion Reward(s) will not be stackable on top of uSMART SG's ongoing promotions.

iii. In the event that a Promotion Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with an alternative.

iv. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s).

v. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

A. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
B. will receive an email from Max Now Pte Ltd (“heymax”) containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the “Max Miles Reward Notification Email”). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
C. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers’ heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.
D. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
E. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer’s account and the forfeiture of all Max Miles earned.
F. Max Miles will be awarded to eligible customers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
G. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
H. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
I. For more information on heymax, click here or reach out to max@heymax.ai

7. **Additional Eligibility Requirements**

i. “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.

ii. “New uSMART SG Customer” refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with uSMART SG (whether the uSMART SG Account or otherwise).

iii. For the avoidance of doubt, the purchase or sale of any securities, futures or other investment products is not required in order for an Eligible Customer to receive any Promotion Rewards.

8. **General Reward Terms**

i. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:

a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (the “Reward Notification Email”). Eligible Customers are

encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

b) acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

ii. Where the Promotion Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the “Reward Notification Email”). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.

iii. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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, 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.

iv. Where the Promotion Reward is a cash back reward, Eligible Customers acknowledge that such Promotion Rewards are distributed by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfillment of cash back rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New uSMART SG Customer, transaction status or other factors that may affect eligibility for the Promotion Reward.

9. **General Promotion Terms and Conditions**

i. 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 Promotion Rewards.

ii. All queries regarding the uSMART SG Account, including but not limited to application status and the uSMART SG Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.

vii. 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 will not be eligible for the Promotion.

viii. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of

redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

ix. 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.

x. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, 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.

xi. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

xii. Eligible Customers who qualify to receive the Promotion Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xiii. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xvi. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but

not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvii. 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.

xviii. By applying for a uSMART SG Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the uSMART SG Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a uSMART SG Account in connection with the Promotion. Including but not limited whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a participant's eligibility for the Promotion Reward.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.

xxi. 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.

xxii. 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 Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

xiv. Eligible Customers who apply for more than one (1) Eligible Account agree and acknowledge that all Rewards (i.e the Promotion Reward, any Flash Deal Reward and any other rewards offered by SingSaver in connection with the Eligible Customer's application for any Eligible Account other than the uSMART SG Account) will only be distributed when all Product Providers in respect of which Eligible Accounts were applied for have confirmed eligibility to SingSaver, which may lead to additional time before fulfillment of the Rewards.

Webull Exclusive (the “Promotion”)

Terms and Conditions of SingSaver x Webull Exclusive (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.

2. Customers who successfully open or have an existing Webull brokerage account (the “Webull Account”) with Webull Securities (Singapore) Pte. Ltd. (“Webull”) via SingSaver during the Promotion Period, **fund a minimum of SGD 3,000** into their Webull Account and maintain this amount for 30 days from the deposit date and complete the other requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).

3. Promotion Period

i. 02 November - 15 November 2026, both days inclusive, unless otherwise stated.

4. Eligible Customers

A. In order to be eligible to receive a Promotion Reward and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

i. Be a Resident of Singapore;

ii. (for New Webull Customers only) Submit an application for a Webull Account through SingSaver during the Promotion Period by (a) clicking on the “Apply Now” button for the Webull Account on the SingSaver Website, (b) being redirected to the SingSaver specific Webull Account application form on the Webull website and (c) submitting the same to Webull;

iii. (for Existing Webull Customers only) Click on the “Apply Now” button for the Webull Account on the SingSaver Website and follow the steps to receive a SingSaver Rewards Redemption Form;

iv. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver), including provision of the brokerage account number of their Webull Account, within 14 days after completing their application for the Webull Account;

v. Have their application for the Webull Account approved by the Product Provider; and

vi. Fund the Webull Account with a minimum initial deposit of at least SGD 3,000 during the Promotion Period and maintain this amount in the Webull Account for 30 days from the deposit date (i.e there must be at **least SGD 3,000 in the Webull Account during this period**). Please refer to Clause 6(i) for additional details.

Note: Account registrations completed via any other links or platforms will not be eligible for the rewards.

B. Eligible Customers who comprise Existing Webull Customers must not have funded the Webull Account with any amount prior to their submission of a SingSaver Rewards Redemption Form as part of this Promotion.

C. For the avoidance of doubt, in order to comprise "Eligible Customers", a user is only required to fund the Webull 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.

D. Users who do not maintain the requisite funding specified in Clause 6(i) will not be able to receive any Promotion Reward.

5. **Product Provider**

i. For the purposes of the Promotion, the Product Provider is Webull Securities (Singapore) Pte. Ltd.

6. **Promotion Rewards**

i. Eligible Customers who fulfill the conditions above will be able to receive the Promotion Reward in accordance with the following:

1. **SingSaver Exclusive Rewards:** (for New Webull Customers only that have not funded their account nor submitted a Rewards Redemption Form prior to this promotion period) S$110 Cash via PayNow, when the Eligible Customer funds a minimum of SGD3,000 amount into the Webull Account and maintains this for 30 days from the deposit date (e.g 02 November - 15 November 2026); **OR**

2. **SingSaver Exclusive Rewards:** (for New Webull Customers only that have not funded their account nor submitted a Rewards Redemption Form prior to this promotion period) S$250 Cash via PayNow OR S$50 eCapitaVoucher + Samsung Galaxy Buds 4 Pro (worth S$349) (total worth S$399) OR 13,000 Max Miles by Heymax (worth S$234), when the Eligible Customer funds a minimum of SGD10,000 into the Webull Account

and maintains this for 90 days from the deposit date (e.g 02 November - 15 November 2026).

3. **Top up** S$35 to get Dyson AM07 (worth S$499) when the Eligible Customer funds a minimum of SGD10,000 into the Webull Account and maintains this for **90 days** from the deposit date (e.g 02 November - 15 November 2026).

Note: Deposits made on dates before and after the stipulated campaign period will not be qualified. Please ensure that your deposit is made in one single initial transaction.

ii. Eligibility for the Promotion Rewards will be based on SingSaver's internal records. 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 users.

iii. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed. Eligible Customers who comprise Existing Webull Customers but select a Promotion Reward only available for New Webull Customers will not receive any Promotion Reward.

iv. Customers who deposit in a currency other than SGD, please note that it will be converted to the equivalent SGD amount at the exchange rate of USD 1 = SGD 1.3704 to assess your eligibility for the rewards.

Example: SGD3,000 equivalent = USD2,190

SGD10,000 equivalent = USD7,298

iv. Eligible Customers will only be entitled to receive a maximum of one (1) Promotion Reward set out in Clause 6(i) above as part of this Promotion.

v. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

A. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
B. will receive an email from Max Now Pte Ltd ("heymax") containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the "Max Miles Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
C. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers' heymax accounts within 4 working days of confirming eligibility from

SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.

D. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
E. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.
F. Max Miles will be awarded to eligible customers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
G. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
H. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
I. For more information on heymax, click here or reach out to max@heymax.ai

7. **Additional Eligibility Requirements**

i. "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.

ii. "New Webull Customer" refers to an individual who, before the start of the Promotion Period, has never created or registered a brokerage account with Webull (whether the Webull Account or otherwise).

iii. "Existing Webull Customer" refers to an individual who, before the start of the Promotion Period, has previously created or registered a brokerage account with Webull through SingSaver, but has not made any fund transfer into the account as of the date on which they submit the SingSaver Rewards Redemption Form.

8. **General Reward Terms**

For the purposes of this Clause 9, "Reward" includes the Promotion Reward and the Flash Deal Reward.

i. Where the Reward is a physical reward (e.g AirPods), Eligible Customers:

a) will receive an email from SingSaver confirming the redemption details for the Reward (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

b) acknowledge and agree that Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.

ii. Where the Reward is through PayNow, Eligible Customers:

a) are required to have a PayNow account;

b) consent to receive the Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;

c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the "Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.

iii. Where the Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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, 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.

iv. Where the Reward is a cash back reward, Eligible Customers acknowledge that such Rewards are distributed by the Product Provider. The notification that an Eligible Customer will receive will vary depending on the Product Provider. Eligible Customers should reach out to the applicable Product Provider for any queries regarding redemption or fulfilment of cash back rewards.

v. The redemption process may take up to 16 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the New Webull Customer, transaction status or other factors that may affect eligibility for the Reward.

vi. Applying for a Webull Account and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive any Reward.

vii. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.

viii. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

ix. Where a Reward is available in multiple colours or other cosmetic variations, Eligible Customers will not be able to select a colour and will receive one at random.

x. In the event that a Reward is not available from SingSaver's suppliers or the selected Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Reward with an alternative.

xi. SingSaver is not associated with the provider of the Reward(s) and is not responsible for any issues related to usage of the Reward(s).

xii. Eligible Customers agree and acknowledge that (i) Rewards may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Rewards. To the extent that a supplier warranty applies to a Reward, the warranty period may commence from the date of purchase of the Reward by SingSaver from the supplier, and not the date of redemption or delivery of the Reward to the Eligible Customer.

xiii. By accepting any Reward, Eligible Customers agree to hold harmless, defend and indemnify SingSaver from and against any and all claims, demands, liability, damages or causes of action or lesses, with respect to or arising out of or related to the Reward.

xiv. Eligible Customers who apply for more than one (1) Eligible Account agree and acknowledge that all Rewards (i.e the Promotion Reward, any Flash Deal Reward and any other rewards offered by SingSaver in connection with the Eligible Customer's application for any Eligible Account other than the Webull Account) will only be distributed when all Product Providers in respect of which Eligible Accounts were applied for have confirmed eligibility to SingSaver, which may lead to additional time before fulfillment of the Rewards.

9. **General Promotion Terms and Conditions**

For the purposes of this Clause 9, "Reward" includes the Promotion Reward and the Flash Deal Reward.

i. 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 Rewards.

ii. All queries regarding the Webull Account, including but not limited to application status and the Webull Account itself should be directed to the Product Provider.

iii. 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.

iv. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.

v. 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.

vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Rewards or to terminate this Promotion with or without prior notice or reason.

vii. 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 will not be eligible for the Promotion.

viii. Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.

ix. 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.

x. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive any Rewards, even if they fulfill 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.

xi. 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 any Reward.

xii. Eligible Customers who qualify to receive a Reward 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.

a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

xiii. Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

xiv. 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.

xv. SingSaver will notify affected Eligible Customers in the event that delivery of the Reward(s) is delayed.

xvi. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

xvii. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if

their phone number if registered on the National Do-Not-Call Registry, each in accordance with SingSaver's Privacy Policy.

xviii. By applying for a Webull Account as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the Webull Account, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for a Webull Account in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Reward, for the purposes of verifying a participant's eligibility for the Reward.

xix. 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.

xx. SingSaver and the Product Provider accept 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, the Product Provider and their agents from all liability, including, without limitation, with respect to this Promotion and the Rewards.

xxi. 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.

xxii. 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

Rewards, are the property of their respective owners. SingSaver and the Product Provider are not providing any financial advice, endorsements or sponsorships to their products or services.

xxiii. 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.

xxiii. This advertisement has not been reviewed by the Monetary Authority of Singapore.