Terms and Conditions of SingSaver January 2026 Flash Deal Exclusive MSIG Travel Insurance Jisulife Pro1 S-DG Handheld Fan Giveaway Campaign - Promotional Campaign (the "Promotion")

SingSaver Pte. Ltd. ("**SingSaver**") is the organiser of this Promotion.

1. The first customer who successfully purchases an Eligible Product at 2 PM & 8 PM daily through SingSaver and submits the SingSaver Rewards Redemption Form during the Promotion Period will receive a Promotion Reward (each as defined herein).

2. **Promotion Period**
   19 January 2026 12:00 am - 1 February 2026 11:59 pm, both days inclusive, unless otherwise stated.

3. **Eligible Customers**
   In order to be eligible to receive a Promotion Reward and to comprise "**Eligible Customers**", a user is required to, during the Promotion Period, be one of the first purchase at 2 PM & 8 PM daily to:
   a. Be a Resident of Singapore;
   b. Complete a purchase of an Eligible Product through SingSaver as a main policyholder/policy owner through SingSaver during the Promotion Period (each as listed in Clause 4(a) below) where the premium payable is at least SGD $60;
   c. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address used to create the SingSaver account) within 14 days after completing their application for the Eligible Product (no redemption form is required to be submitted for direct purchases made on the SingSaver website) where the premium payable is at least SGD $60;
   d. Have their application for the Eligible Product approved by the Product Provider on or before the Eligible Product Approval Date specified in Clause 7, where the approval given is final and unconditional;
   e. Fulfil the applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 7 below; and
   f. Maintain the Eligible Product in a valid state and not cancel nor be refunded for the Eligible Product prior to the date of redemption of the Promotion Reward.

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

Product Provider	**Eligible Product**
MSIG Insurance	Single Trip
	Annual Trip

   b. Please contact SingSaver at info@singsaver.com.sg if you have any questions as to whether a particular product is eligible for the purposes of this Promotion.
   c. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the Product Provider.
   d. SingSaver Insurance Brokers Pte. Ltd is a licensed and authorised insurance broker regulated by the Monetary Authority of Singapore (MAS). SingSaver Insurance Brokers Pte. Ltd. is a wholly owned subsidiary of SingSaver Pte. Ltd. Seedly Pte. Ltd. and SingSaver Pte. Ltd. are not regulated by MAS. Seedly, SingSaver and SingSaver Insurance Brokers Pte Ltd are all part of the MoneyHero Group.

5. **Conduct of Promotion**

a. The first Customer at 2 PM & 8 PM daily who fulfils the conditions set out in Clause 3 above will receive a Jisulife Pro1 S-DG Handheld Fan (worth S$71.00) (the "**Promotion Reward**").
b. For the avoidance of doubt, eligibility for the Promotion Reward (i.e first Customer at 2 PM & 8 PM daily) will be determined based on when the SingSaver Rewards Redemption Form is submitted to SingSaver, according to SingSaver's internal records, provided that the application for or purchase of the Eligible Product must have been made during the Promotion Period and all other requirements set out in Clause 3 must be completed.
c. Eligible Customers may only receive a maximum of one (1) Promotion Reward, even if they apply for or purchase more than one Eligible Product that falls within the first Customer at 2 PM & 8 PM daily. SingSaver reserves the right to select the next Eligible Customer in the event an Eligible Customer applies for or purchases more than one Eligible Product that falls within the first Customer at 2 PM & 8 PM daily.
d. Applying for an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Promotion Reward.
e. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
f. Duplicate or subsequent submissions of the SingSaver Rewards Redemption Form will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
g. SingSaver is not associated with the provider of the Promotion Reward and is not responsible for any issues related to usage of the Promotion Reward. Any enquiries regarding the Promotion Reward should be directed to the provider/manufacturer of the Promotion Reward.
h. Eligible Customers agree and acknowledge that (i) the Promotion Reward may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Promotion Rewards. To the extent that a supplier warranty applies to the Promotion Reward, the warranty period may commence from the date of purchase of the Promotion Reward by SingSaver from the supplier, and not the date of redemption or delivery of the Promotion Reward to the Eligible Customer.
i. Where a Promotion 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.
j. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

6. **Additional Eligibility Requirements**
   a. "Resident of Singapore" includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any reward redemption submissions if the user is not a Resident of Singapore.

7. **Specific Product Requirements**
   a. Where the Eligible Product is an insurance product, the Eligible Customer must successfully make payment of the premium for the Eligible Product and that the particular product is not freelook/ cancelled at the point of redemption. Please refer to the following for additional details:
      i. SingSaver Travel Insurance Rewards Promotion Terms and Conditions
   b. Please refer to the details contained in each Product Provider's individual terms and conditions in the SingSaver Rewards Promotion Terms and Conditions for additional eligibility requirements specific to each Product Provider.

8. **Promotion Reward Fulfilment Terms**
   a. The Promotion Reward is a physical reward (e.g Jisulife Pro1 S-DG Handheld Fan), Eligible Customers who qualify to receive the Promotion Reward:
      i. will receive an email from SingSaver by 1 May 2026 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

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

b. SingSaver reserves the right to reject any Promotion Reward redemption if the Eligible Product application is found to have been made via other channels, made outside of the Promotion Period, is fraudulent, against the spirit of the promotion, or non-compliant with these Promotion Terms and Conditions, or SingSaver is unable to do so in order to comply with applicable laws and regulations. In the event of disputes, SingSaver's decision shall be final. SingSaver reserves the right to disqualify participants who make their applications in a manner that does not comply with these Terms and Conditions and select a replacement Eligible Customer or otherwise dispose of the Promotion Reward as it sees fit.

e. Any Promotion Reward(s) not claimed during the specified redemption period shall be forfeited without any liability on the part of SingSaver to the Eligible Customer, and the unclaimed Promotion Reward(s) may be used by SingSaver for future marketing or promotional offers related to SingSaver's business activities. Any Eligible Customer whose Promotion Reward has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.

f. Promotion Reward(s) are subject to availability. SingSaver reserves the final right to change the Promotion Reward without prior notice and reserves the right to replace any Promotion Reward with alternatives of similar value.

g. By accepting any Promotion Reward(s), 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 Promotion Reward(s).

9. **General Promotion Terms and Conditions**

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

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

c. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Promotion, these Terms and Conditions shall prevail.

d. 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.

e. SingSaver reserves the right to amend these Terms and Conditions at any time, including to change the Promotion Period if the launch of the Promotion is delayed and shall have no liability for the same.

f. 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 legal liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

g. 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.

h. Eligible Customers who are required to but do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Rewards, even if they fulfil all other conditions. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

i. 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 Rewards.

j. 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.

k. In the event that delivery of the Promotion Reward(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Promotion Reward(s).

l. 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).

m. By agreeing to the terms and conditions of this Promotion, Eligible Participants agree to receive (i) communications from SingSaver in relation to this Promotion, and (ii) 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.

n. By applying for an Eligible Product as part of this Promotion, an Eligible Customer agrees and consents to:

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

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

    iii. the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for an Eligible Product in connection with the Promotion. including whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Promotion Reward (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Promotion Reward.

o. 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.

p. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a result of their participation in this Promotion, including circumstances which may limit an Eligible Customer's ability to participate in the Promotion (including but not limited to technical hardware or software failures of any kind, lost or unavailable network connections or failed, incomplete, garbled or delayed electronic transmission). By participating in this Promotion, Eligible Customers release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.

q. 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.

r. 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.

s. SingSaver and the Product Providers will not take any responsibility in case of any event that may prevent a participant from participating in the Promotion or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.

t. SingSaver and the Product Providers shall not be responsible or liable for any claims of loss or damage including loss of business, revenue or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with an Eligible Customer's participation in the Promotion.

u. Applying for an Eligible Product as part of this Promotion shall not be deemed as a contract of insurance. Full details of the terms, conditions and exceptions of the insurance policy are provided in the policy wording and will be sent to the Eligible Customer upon acceptance of the Eligible Customer's application by the Product Provider.