Last updated as of 3 March 2026

Terms and Conditions of **SingSaver March Madness Campaign** (the "**Promotion**")

This Promotion is organized by SingSaver Pte. Ltd and SingSaver Insurance Brokers Pte. Ltd ("**SingSaver**")

1. Promotion Period

i. 6 March 2026 03:00 PM - 31 March 2026 11:59 PM, both days inclusive, unless otherwise stated.

2. Eligible Participants

In order to participate in the Promotion and to comprise an "Eligible Participant", a user is required to:

i. Be a "Resident of Singapore", which includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits, aged 21or above;
ii. Not be an undischarged bankrupt;
iii. Start and submit an application for an Eligible Product through SingSaver during the Promotion Period;
iv. Provide consent to receive direct marketing messages from SingSaver;
v. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver) with full name as per NRIC (a) within 14 days after completing their application for the Eligible Product, or (b) before the end of the Promotion Period, whichever is earlier;
vi. Have their application for the Eligible Product approved by the Product Provider, where the approval given is final and unconditional; and
vii. Fulfil any additional conditions for the Eligible Product applied for as set out in Clause 6 below.

3. Eligibility and Rewards

i. For the purposes of this Promotion, the Eligible Products and corresponding number of Madness Blind Box Openings received are as follows:

Product Type	**Product Provider**	**Eligible Product**	**No. of Madness Blind Box given per Eligible Product Application**
Credit Cards (must be New-to-Bank)	Citibank	Citi PremierMiles Card Citi Cash Back Card Citi Cash Back+ Card Citi Rewards Card Citi SMRT Card Citi M1 Card	1 Madness Blind Box Opening
	DBS	POSB Everyday Card DBS yuu American Express® Card DBS yuu Visa Card DBS Altitude American Express® Card DBS Altitude Visa Signature Card DBS Live Fresh Card	
	HSBC	HSBC Live+ Credit Card HSBC Revolution Credit Card HSBC TravelOne Credit Card HSBC Advance Credit Card	

	OCBC	OCBC 365 Credit Card OCBC INFINITY Cashback Credit Card OCBC Rewards Credit Card OCBC 90°N Mastercard OCBC 90°N Visa Card	

ii. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the relevant Product Provider.

iii. 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 or if you have any questions about eligibility for this Promotion.

iv. "**New to Bank**" shall be defined as set out in the SingSaver Credit Card Rewards Promotion Terms and Conditions. For the avoidance of doubt, Eligible Participants are only required to fulfil the conditions required to comprise "New to Bank" and have their application for an Eligible Product approved by the Product Provider, and do not need to fulfil any spending requirements in order to receive a Madness Blind Box Opening as part of this Promotion.

v. For the avoidance of doubt, Eligible Participants who do not fulfil the criteria to satisfy the definition of "New to Bank" (as applicable depending on the Eligible Product applied for) will not be eligible for this Promotion.

vi. Confirmation of whether an Eligible Participant has completed all criteria necessary to receive a Madness Blind Box Opening is subject to SingSaver and the Product Providers' internal records. In the event of any disputes, SingSaver's decision shall be final.

vii. The submission of a SingSaver Rewards Redemption Form does not automatically entitle an Eligible Participant to receive a Madness Blind Box Opening.

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

ix. 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.

x. For the avoidance of doubt, participation in this Promotion does not preclude Eligible Participants from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Promotion.

xi. SingSaver is not responsible for any rewards that are offered and fulfilled by a Product Provider. All queries relating to the same should be directed to the Product Provider.

xii. SingSaver Rewards Redemption Forms are unique to each Eligible Product application.

xiii. Eligible Participants who do not receive the SingSaver Rewards Redemption Form immediately after submitting their application for an Eligible Product should contact info@singsaver.com.sg immediately for assistance.

xiv. Eligible Participants found sharing the SingSaver Rewards Redemption Form may be disqualified from receiving all Rewards.

4. Madness Blind Box Opening Terms

i. Eligible Participants will each receive one (1) Madness Blind Box Opening per Eligible Product applied for.

ii. Eligible Participants can choose **one (1)** of the following Madness Blind Boxes containing a "**Reward**" to open:

a) Madness Blind Box 1: Ultimate Tech Vault
   1. 8x iPhone 17 Pro 256G (random colour) (worth S$1,749);
   2. 28x DJI Osmo Action 5 Pro Standard Combo (worth $489);
   3. 48x Apple AirPods 4 (without noise cancellation) (worth $199);
   4. 500x 500 Max Miles by HeyMax;

5. 100 Max Miles by HeyMax (unlimited quantity);

b) Madness Blind Box 2: Home Luxe Edit
   1. 8x Dyson Airwrap + Airstrait Bundle (worth $1598);
   2. 28x Shark HydroVac 3-in-1 Cordless Wet & Dry Hard Floor Cleaner (worth $649);
   3. 48x Stryv Pro Hair Dryer (worth $239);
   4. 500x 500 Max Miles by HeyMax;
   5. 100 Max Miles by HeyMax (unlimited quantity);

c) Madness Blind Box 3: Pro Gamer Arena
   1. 8x PS5 Pro (worth $1069);
   2. 28x AOC Q27G4S Monitor (worth $449);
   3. 48x Logitech G Pro X Superlight Mouse (worth $159);
   4. 500x 500 Max Miles by HeyMax;
   5. 100 Max Miles by HeyMax (unlimited quantity);

iii. The Reward will be randomly determined when an Eligible Participant opens the Madness Blind Box. Rewards are limited in quantity. Once all the Rewards available from a Madness Blind Box have been allocated, Eligible Participants will no longer be able to select that Madness Blind Box. The campaign page will also be updated accordingly when a Reward has been fully redeemed.

iv. Eligible Participants may only open the Madness Blind Box between 6 March and 14 April 2026 (the "**Redemption Period**"). Eligible Participants will be given access to a new separate page where the Madness Blind Box will be hosted during the Redemption Period, upon which the Reward to be received will be displayed. For the avoidance of doubt, the Reward to be received will not be determined until the Eligible Participant accesses the page during the Redemption Period and opens the Madness Blind Box.

v. For the avoidance of doubt, Eligible Participants will not be able to receive the Reward until the application for the Eligible Product has been approved and confirmation of eligibility from the Product Provider is received by SingSaver, which may take 12-16 weeks following completion of the application for the Eligible Product, and may be further affected by factors outside of SingSaver's control, even if the Madness Blind Box is opened and a Reward is determined.

vi. Eligible Participants will be contacted via email with details on how to redeem their Reward. Eligible Participants are encouraged to check spam/junk folders for the notification email as there may be accidental redirects by the email client. Eligible Participants who do not receive the notification email should contact info@singsaver.com.sg for further assistance.

vii. SingSaver shall endeavour to ensure that Eligible Participants receive the Reward within the timeframe set out in Clause 4(v), but shall have no liability if fulfilment cannot be completed by this date.

viii. SingSaver reserves the right to (i) conduct know-your-customer, sanctions and other due diligence checks on Eligible Participants for the purposes of complying with SingSaver's internal anti-money laundering policies and procedures and applicable laws, and (ii) select an alternative Eligible Participant if SingSaver reasonably believes that distribution of a Reward to such Eligible Participant would be in breach of SingSaver's anti-money laundering policy or any applicable laws.

ix. Eligible Participants will not be contacted further if email delivery is unsuccessful, regardless of the reason, including if an incorrect email address or phone number was provided by the Eligible Participant.

x. Eligible Participants agree and consent to allow their name and likeness in the form of images or photographs to be used for publicity reasons. SingSaver reserves the rights to publish photograph(s) and/ or statements from Eligible Participants without further compensation except where prohibited by law.

xi. SingSaver reserves the right to reject Reward redemption or demand the return of the Reward or payment of its equivalent value (if it has already been awarded) if the Eligible Product application is (i) withdrawn, cancelled or otherwise retracted by the Eligible Participant, (ii) ultimately not approved by the Product Provider, (iii)

found to have been made via other channels or outside of the Promotion Period, (iv) fraudulent, against the spirit of the Promotion, or non-compliant with these Promotion Terms and Conditions, or (v) 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 Participant or otherwise dispose of the Reward as it sees fit.

xii. Where the Eligible Product applied for is an insurance product, Eligible Participants who cancel or otherwise receive a refund of the purchased Eligible Product during the coverage period are deemed to have forfeit the Reward. SingSaver reserves the right to withhold Rewards in respect of any cancelled or forfeited Eligible Products and claw back the Reward or its equivalent value.

xiii. Where an Eligible Participant has opened the Madness Blind Box but is subsequently deemed ineligible for the Reward for any reason, or the Reward remains undrawn during the Promotion Period or otherwise unclaimed past the stipulated redemption period, the Reward will be deemed forfeited without any liability on the part of SingSaver to the Eligible Participant. Such Rewards may be used by SingSaver for future marketing or promotional offers related to SingSaver's business activities. Any Eligible Participant whose Reward has been forfeited shall not be entitled to any payment or compensation in lieu from SingSaver.

xiv. In the event that delivery of the Reward is delayed, SingSaver will notify the affected Eligible Participants and make the necessary arrangements to deliver the Reward.

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

xvi. Apple is not a participant in or sponsor of this Promotion.

5. Madness Blind Box Rewards Terms

i. Where the Reward to be received is: iPhone 17 Pro 256G (random colour), DJI Osmo Action 5 Pro Standard Combo, Apple AirPods 4 (without noise cancellation), Dyson Airwrap + Airstrait Bundle, Shark HydroVac 3-in-1 Cordless Wet & Dry Hard Floor Cleaner, Stryv Pro Hair Dryer, PS5 Pro, AOC Q27G4S Monitor, or Logitech G Pro X Superlight Mouse:

   a) Rewards are physical rewards. Eligible Participants will be provided with redemption instructions via email from SingSaver and must present the email at the SingSaver redemption center specified in the email to claim the Reward.

ii. Where the Reward to be received comprises Max Miles, Eligible Participants:

   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 Participant does not already have one) and how to redeem the Max Miles (the "**Max Miles Reward Notification Email**"). Eligible Participants 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;
   c) are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles;
   d) acknowledge that the Reward may only be redeemed once per heymax account;
   e) acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Participants' 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; and
   f) 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 Participant's account and the forfeiture of all Max Miles earned.

6. General Promotion Terms and Conditions

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

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

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. 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.

v. 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.

vi. 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 Participants 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.

vii. 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 or that any unlawful activity or fraud is occurring or has occurred in connection with this Promotion or the Promotion Reward, SingSaver may report such activity or suspicions to the police or relevant authorities and request that a participant takes any reasonable steps to assist SingSaver in connection with the same.

viii. Eligible Participants who do not submit the SingSaver Reward Redemption Form within the Promotion Period will not be able to receive the 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.

ix. Eligible Participants 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 Reward, even if selected to receive the Reward, and SingSaver reserves the right to select a replacement Eligible Participant.

x. 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.

xi. 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).

xii. By agreeing to the terms and conditions of this Promotion, Eligible Participants 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.

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

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Participant's application for the Eligible Product, 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 Participant'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 Participant's application for an Eligible Product 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.

xiv. 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.

xv. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Participants as a result of their participation in this Promotion. By participating in this Promotion, Eligible Participants release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Reward.

xvi. SingSaver and the Product Provider will not take any responsibility in case of any event that may prevent a participant from participating in this 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.

xvii. SingSaver and the Product Provider 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 a Participant's participation in this Promotion.

xviii. By participating in this Promotion, all participants agree and undertake to, at all times, indemnify, keep indemnified, and hold SingSaver, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by SingSaver or a Product Provider's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Reward, and/or any breach or purported breach of these terms and conditions and/or any applicable law.

xix. 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 Participants should refer to the Product Provider's website for the most updated rates/fees/T&Cs etc on the relevant product.

xx. 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.

xxi. 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 Participant upon acceptance of the Eligible Participant's application by the Product Provider.