

Terms and Conditions of SingSaver's Protect Your Trip, Upgrade Your Experience Campaign - Promotional Campaign (the "Promotion")

1. Promotion Period

4 May 2026 12:00 am - 31 May 2026 11:59 pm, both days inclusive, unless otherwise stated.

2. Eligible Customers

In order to qualify as an "Eligible Customers", a user must, during the Promotion Period:

- a. Be a Resident of Singapore;
- b. If applicable, 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);
- c. Have their application for the Eligible Product approved by the Product Provider on or before the Eligible Product Approval Date specified in Clause 6, where the approval given is final and unconditional;
- d. Fulfil the applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 6 below; and
- e. 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.

Please refer to Clause 4 for Promotion Reward eligibility conditions.

3. Product Providers and Eligible Products

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

Product Provider	Eligible Product
Starr Insurance Singapore	Single Trip
	Annual Trip
MSIG Insurance	Single Trip
	Annual Trip
Allianz Travel Hero	Single Trip
	Annual Trip
HLAS	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](#).

4. Reward Eligibility and Conduct of Promotion

- a. The top five (5) Eligible Customers with the highest total premium paid for Eligible Product during the Promotion Period (each a “Top Spender”) as determined by SingSaver based on its internal records will receive **\$300 worth of Klook Vouchers** (the “**Promotion Reward**”).
- b. In the event that two or more Eligible Customers have paid the same total premium amount, ranking shall be determined based on the earliest completed transaction based on SingSaver’s timestamp records.
- c. For the avoidance of doubt, eligibility for the Promotion Reward will be determined based on when the SingSaver Rewards Redemption Form is submitted to SingSaver or when payment of the premium to SingSaver is completed (as applicable), 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 2 must be completed. For the avoidance of doubt, this paragraph relates solely to determining whether the relevant action was completed within the Promotion Period and does not affect the ranking of Eligible Customers for the purposes of determining entitlement to the Promotion Reward.
- d. Eligible Customers may only receive a maximum of one (1) Promotion Reward, even if they apply for or purchase more than one Eligible Product during the Promotion Period and fulfil the criteria to comprise an Eligible Customer more than once. 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 during the Promotion Period.
- e. Applying for or purchasing an Eligible Product and the submission of a SingSaver Rewards Redemption Form do not automatically entitle an Eligible Customer to receive a Promotion Reward.
- f. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- g. 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.
- h. SingSaver is not associated with the provider of the Promotion Reward and is not responsible for any issues arising from the use of the Promotion Reward. Any enquiries regarding the Promotion Reward should be directed to the provider/manufacturer of the Promotion Reward.
- i. Eligible Customers agree and acknowledge that the Promotion Reward is provided on an “as is” basis and SingSaver does not provide any warranty in respect of the Promotion Reward. Any issues relating to the use, redemption or validity of the Promotion Reward shall be directed to the issuing merchant. .

5. Additional Eligibility Requirements

- a. “Resident of Singapore” includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves the right to reject any reward redemption submissions if the user is not a Resident of Singapore.

6. 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 must not be subject to any free-look cancellation or refund at the point of redemption. Please refer to the following for additional details, including the Eligible Product Approval Date (if applicable):
 - 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.

7. Promotion Reward Terms

- a. The Promotion Reward is a digital voucher reward, Eligible Customers who qualify to receive the Promotion Reward:
 - i. will receive an email from SingSaver by 9 September 2026 (or such later date as reasonably required due to operational or logistical delay) 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; and
 - ii. acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated in 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 right to change the Promotion Reward without prior notice and reserves the right to replace any Promotion Reward with an item of similar value.
- g. Promotion Reward(s) are not refundable nor exchangeable for cash or other rewards.. SingSaver is not the issuer or provider of the Promotion Reward and is not responsible for any issues relating to the use, redemption or acceptance of the Promotion Reward, and any such issues should be directed to the issuing merchant.
- h. By accepting any Promotion Reward(s), Eligible Customers agree to hold harmless and indemnify SingSaver from and against any and all claims, demands, liability, damages or causes of action arising from the misuse of the Promotion Reward by the Eligible Customer or any breach of these Terms and Conditions by the Eligible Customer. .

8. General Promotion Terms and Conditions

- a. This Promotion is organised by SingSaver Pte. Ltd. and SingSaver Insurance Brokers Pte. Ltd. (“**SingSaver**”). All queries/disputes relating to the promotion should be directed to SingSaver.
- b. By participating in this 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, acting reasonably and in good faith , 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. 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.

- g. 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 any Promotion Rewards, even if they fulfil all other conditions. SingSaver shall not be obliged to review or respond to any correspondence relating to missing and/or delayed submissions..
- h. 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.
- i. 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.
- j. 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).
- k. SingSaver reserves the right to 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).
- l. By agreeing to the terms and conditions of this Promotion, Eligible Customers 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 is registered on the National Do-Not-Call Registry, each in accordance with SingSaver's [Privacy Policy](#).
- m. 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.
- n. 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.
- o. 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.
- p. 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.

- q. 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.
- r. 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.
- s. 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.
- t. 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.