

Terms and Conditions of dateideas's Giveaway Campaigns (the "Lucky Draw")

Dateideas Ptd Ltd ("dateideas") is the organiser of the Lucky Draw.

- I) Eligible Participants who successfully submit the required lead form at the various platforms during the Lucky Draw Period and complete the requirements set out herein will have a chance to receive a Lucky Draw Gift (each as defined herein).

2) Eligibility

- a) In order to be an "**Eligible Participant**" and enter the Lucky Draw, a participant is required to
 - i) be a Resident of Singapore aged between 21 and 50 (ages inclusive). "Resident of Singapore" includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits; and
 - ii) be contactable via the Singapore phone number provided to dateideas, i.e by providing a valid Singapore phone number which starts with +65
 - iii) not fall under one of the categories set out in Clause 6 below.
- b) dateideas reserves the right to disqualify any participant from participating in this Lucky Draw if the participant is not a Resident of Singapore or falls into one of the above categories.

3) Entry Requirements

- a) To enter the Lucky Draw, Eligible Participants must, during the Lucky Draw Period, enter their details and answer all fields on the form available on the various platforms (the "**Lucky Draw Form**") and ensure that:
 - i) all fields of the Lucky Draw Form are completed; and
 - ii) The Lucky Draw Form is successfully submitted to dateideas, based on dateideas' internal records.
- b) Each person may only submit one (1) Lucky Draw Form, determined by unique phone number.
- c) Participants who do not fulfil the requirements set out in Clause 3 above will not be eligible to participate in this Lucky Draw, even if they submit a Lucky Draw Form in accordance with this Clause 4.

4) Conduct of Lucky Draw

- a) One or more Eligible Participants will be selected as the lucky draw winner (“**Winner**”). Winner will be randomly drawn electronically through a random number generator on Google Sheets. The draw will be held on Dateideas Instagram Live in the presence of an independent scrutineer not related to Dateideas.
- b) Lucky Draw Chances
 - i) Each Eligible Participant who submits a Lucky Draw Form and fulfils the requirements set out in Clause 3 above will have one (1) entry to the Lucky Draw.
 - ii) To be eligible for a further ten (10) draw chances, an Eligible Participant must attend a financial review session with an assigned financial advisor representing our client. The assigned advisor will use reasonable efforts to contact an Eligible Participant to arrange a financial review session. For the avoidance of doubt, the financial review session may be conducted through an online platform (e.g. Zoom) or a physical meet up with the assigned advisor.
- c) Each Eligible Participant who submits a Lucky Draw Form will have a chance to receive the following Lucky Draw Gift as set out in the advertisement/post.
- d) The submission of a Lucky Draw Form does not automatically entitle an Eligible Participant to receive a Lucky Draw Gift.
- e) Duplicate or subsequent submissions of the Lucky Draw Form will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by dateideas.
- f) If dateideas becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Lucky Draw Gifts, the Eligible Participant will only receive one (1) Lucky Draw Gift.
- g) dateideas reserves the right to draw a replacement Winner in the event that an Eligible Participant is found to have not complied with any of these terms and conditions.
- h) dateideas is not associated with the provider of the Lucky Draw Gift(s) and is not responsible for any issues related to usage of the Lucky Draw Gift(s). Any enquiries regarding the Lucky Draw Gift(s) should be directed to the provider/manufacture of the Lucky Draw Gift.
- i) Winner agrees and acknowledge that for physical gifts, (i) the Lucky Draw Gifts may not include any warranty and (ii) dateideas does not guarantee any applicable warranty period for any Lucky Draw Gifts. To the extent that a supplier warranty applies to the Lucky Draw Gifts, the warranty period may commence from the date of purchase of the Lucky Draw Gifts by dateideas from the supplier, and not the date of redemption or delivery of the Lucky Draw Gift to the Winner.

- j) Where physical Lucky Draw Gift is available in multiple colours or other cosmetic variations, Winner will not be able to select a colour and will receive one at random. Where Lucky Draw Gift is a staycation or tour package, Winner will not be able to select specific dates.

5) Lucky Draw Gift Fulfilment Terms

- a) Winner will be notified via a phone call/message within seven (7) days from the date the results are determined. If Winner does not respond within fourteen (14) days, a replacement winner will be selected.
- b) Winner will be announced on the Telegram post five (5) calendar months after the closing of the giveaway.
- c) dateideas shall endeavour to ensure that the Winner will receive their Lucky Draw Gift within 2 months after the date of the lucky draw, after being notified of how to redeem the Lucky Draw Gift, but shall hold no liability if fulfilment cannot be completed by this date.
- d) Winner will not be contacted further if the phone calls or text messages are unsuccessful, regardless of the reason, including if an incorrect phone number was provided by the Winner.
- e) dateideas reserves the right to reject any Lucky Draw Gift Redemption if the Lucky Draw Form is found to have been submitted via other channels, outside of the Lucky Draw Period, or is fraudulent, against the spirit of the promotion, or non-compliant with these Terms and Conditions. In the event of disputes, dateideas's decision shall be final. dateideas reserves the right to disqualify participants who submit their Lucky Draw Forms in a manner that does not comply with these Terms and Conditions and select a new Winner or otherwise dispose of the Lucky Draw Gift as it sees fit.
- f) Any Lucky Draw Gift(s) not claimed more than 2 months after the announcement of the Winner shall be forfeited without any liability on the part of dateideas to the Winner, and the unclaimed Lucky Draw Gift(s) may be used by dateideas for future marketing or promotional offers related to dateideas's business activities. Any Winner whose Lucky Draw Gift has been forfeited pursuant to this Clause shall not be entitled to any payment or compensation in lieu from dateideas.
- g) Lucky Draw Gifts are subject to availability. dateideas reserves the final right to change the Lucky Draw Gifts without prior notice and reserves the right to replace any Lucky Draw Gift with alternatives of similar value.

6) General Lucky Draw Terms

- a) By participating in this Lucky Draw, Participants agree to be bound by these Terms and Conditions.
- b) In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Lucky Draw, these Terms and Conditions shall prevail.
- c) Winner agrees and consent to allow their names and likenesses in the form of images or photographs to be used for publicity reasons. dateideas reserves the rights to publish photograph(s) and/ or statements from the Winner without further compensation except where prohibited by law.
- d) In the event of any disputes, dateideas reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
- e) dateideas reserves the right to amend these Terms and Conditions at any time, including to change the Lucky Draw Period or date of the lucky draw if the launch of the Lucky Draw is delayed and shall have no liability for the same.
- f) Lucky Draw Gifts are not refundable nor exchangeable for cash or other Lucky Draw Gifts All products and services relating to the Lucky Draw are available while stock lasts. Eligible Participants are responsible for checking the quality of the Lucky Draw Gifts at the time of redemption. dateideas shall have no legal liability relating to any aspects of the Lucky Draw Gifts including but not limited to their quality, supply, delivery and maintenance.
- g) By participating in this Lucky Draw, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Lucky Draw and they will not use this Lucky Draw for any illegal or fraudulent purposes. Where dateideas suspects a participant is participating in any form of unlawful activity or fraud, dateideas reserves the right to report such activity or suspicions to the police or relevant authorities.
- h) Participants who do not submit the Lucky Draw Form within the stipulated period will not be able to receive any Lucky Draw Gift, even if they fulfil all other conditions. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by dateideas.
- i) Participants who provide inaccurate or incorrect information in the Lucky Draw Form (as determined by dateideas acting in its absolute discretion) will not be able to receive any Lucky Draw Gift.
- j) Eligible Participants who fail to receive the Lucky Draw Gifts notification from dateideas within this period should contact community@dateideas.io for assistance.

- k) Any queries regarding the Lucky Draw (including for Lucky Draw Gifts notifications) received more than 6 months after the end of the Lucky Draw Period will not be responded to.
- l) In the event that delivery of the Lucky Draw Gift(s) is delayed, dateideas will notify the affected Eligible Participants and make the necessary arrangements to deliver the Lucky Draw Gift(s).
- m) dateideas reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Lucky Draw Gift(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any dateideas's processes, or website).
- n) By agreeing to the terms and conditions of this Lucky Draw, Eligible Participants agree to receive communications from dateideas in relation to this Lucky Draw, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number is registered on the National Do-Not-Call Registry, each in accordance with dateideas's Privacy Policy.
- o) By participating in this Lucky Draw, Eligible Participants agree and consent to dateideas sending relevant information provided in the Lucky Draw Form to dateideas's promotion partners to facilitate the Eligible Participant's redemption of the Lucky Draw Gift, in accordance with dateideas's Privacy Policy; and
- p) dateideas accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by participants as a result of their participation in this Lucky Draw, including circumstances which may limit a Participant's ability to participate in the Lucky Draw (including but not limited to technical hardware or software failures of any kind, lost or unavailable network connections or failed, incomplete, garbled or delayed electronic transmission). By participating in this Lucky Draw, participants release dateideas and its agents from all liability, including, without limitation, with respect to this Lucky Draw and the Lucky Draw Gift.
- q) By participating in and agreeing to the terms and conditions of this Lucky Draw, participants agree that they have fully read, understood and given their consent for:
 - i) dateideas and its related corporations, respective representatives, agents, third party service providers, contractors and/or appointed distribution/business partners to collect, use, disclose and/or process my/our personal data for the purpose of contacting me about products and services distributed, marketed and/or introduced by dateideas and its affiliates through marketing activities via all channels including but not limited to SMS,

Social Media, In-app Push Notification, Phone Call etc and perusing my contact details which dateideas and it's affiliates has in its records from time to time and in accordance to the dateideas Data Privacy Notice, which is available at <https://www.dateideas.io/legal/privacy-policy>. Participants hereby expressly understand and agree that my given consent(s) herein do not supersede or replace any other consents and/or previous consents which I may have previously given to dateideas in respect of my personal data and is without prejudice to any legal rights available to dateideas to collect, use or disclose my personal data.

- r) dateideas strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the financial institution, service provider or specific product's site. Participants should refer to the financial institution, service provider or specific product's website for the most updated rates/fees/T&Cs etc on the relevant product.
- s) dateideas, her Financial Institution client or representative will not take any responsibility in case of any event that may prevent a participant from participating in the Lucky Draw or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.
- t) dateideas, her Financial Institution client or representative shall not be responsible or liable for any claims of loss or damage including loss of business, revenue or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with participation in the Lucky Draw.
- u) By participating in this Lucky Draw, all participants agree and undertake to, at all times, indemnify, keep indemnified, and hold dateideas and her Financial Institution client, 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 dateideas or her Financial Institution client's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Lucky Draw, acceptance or usage of any Lucky Draw Gift, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.

- v) Failure by dateideas or her Financial Institution client to exercise any of its right or remedy under these Terms and Conditions does not constitute a waiver of that right or remedy.
- w) A person who is not a party to any agreement governed by these Terms and Conditions shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.

7) Participating Financial Partners

The following entities and their authorised representatives are the "Participating Financial Partners" for this campaign:

- **AIA Singapore Private Limited & its Agency Branches** 1 Robinson Road, AIA Tower, Singapore 048542
- **Allianz Insurance Singapore Pte. Ltd. & its Agency Branches** 79 Robinson Road, #09-01, Singapore 068897
- **HSBC Life (Singapore) Pte. Ltd. & its Agency Branches** 38 Beach Road, #03-11 South Beach Tower, Singapore 189767
- **Income Insurance Limited & its Agency Branches** Income Centre, 75 Bras Basah Road, Singapore 189557
- **Infinity Financial Advisory Pte. Ltd.** 10 Eunos Road 8, #08-02 SingPost Centre, Singapore 408600
- **Manulife (Singapore) Pte Ltd & its Agency Branches** 8 Cross St, Manulife Tower, Singapore 048424
- **Professional Investment Advisory Services Pte Ltd** 6 Shenton Way, #09-08 OUE Downtown 2, Singapore 068809
- **PromiseLand Independent Pte Ltd** 7500A Beach Road, #02-312 The Plaza, Singapore 199591
- **Singapore Life Ltd. & its Agency Branches** 4 Shenton Way, #01-01 SGX Centre 2, Singapore 068807
- **Synergy Financial Advisers Limited** 229 Mountbatten Road, #03-30 Mountbatten Square, Singapore 398007
- **Tokio Marine Life Insurance Singapore Ltd. & its Agency Branches** 20 McCallum Street, #07-01 Tokio Marine Centre, Singapore 069046