SingSaver Rewards Promotion
Terms and Conditions

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Credit Card Sign Ups

American Express Credit Cards

1. The promotion period (“Promotion Period”) is between **19 March 2024**, unless otherwise stated.

2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.

3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. To be eligible for the Promotion (“Eligible Participants”), the participant must:

    i. Submit an application for a credit card (“Eligible Card”) on the promotion website https://www.singsaver.com.sg/ (“Promotion Page”) as a main cardholder during the Promotion Period.

    Eligible Card:

Card Provider	Credit Cards
AMEX	The American Express® True Cashback Card

Table 1: Eligible card

    ii. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of card application with the Unique Reference Number. The Unique Reference Number (xxxxxxxxxxxxxxSGD) will be on the thank you page after you have completed the Card application.

        a. Rewards Redemption Forms are unique to each individual application.

        If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance. Participants found sharing the Rewards Redemption Form may be

disqualified from receiving the rewards.

b. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.

iii. Have their Eligible Card (shown above) application approved by the respective Card Provider

a. New to American Express Card Members only

b. The approval must be final and unconditional

c. For The **American Express® True Cashback Card** promotion, the approval from Card Provider must be given by 31 Mar 2024.

d. Make a **minimum charge of S$500** on eligible spend **within the first 1 month** of Card approval. Spend made by Supplementary Card Member(s) will be considered in the total spending of Basic Card Account.

For non-eligible spend, please visit go.amex/sgexclusions for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.

6. A Successful Application is defined as an application that has completed all the steps listed in Clause 5 (above).

7. A Successful Applicant who qualifies to receive the Rewards will receive a Rewards Notification from SingSaver confirming the redemption details **within four (4) calendar months** from the date of completion of all the promotion criteria stated in clause 5 (above), unless otherwise stated.

Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at point of gift fulfilment.

a. PayNow rewards
Successful Applicants:

i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided to SingSaver in the Reward Redemption Form;

ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;

iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

iv. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

b. Cash Back Rewards

i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

c. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within four (4) calendar months from date of completion of all the promotion criteria stated in clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.

Each Successful Application will receive the SingSaver Exclusive Gift ("Rewards"), based on the pre-selected rewards and status:

Amex Credit Card	**SingSaver Exclusive Flash Deal For Eligible New Customers only** On 19 March 2024 **(Fulfilled by SIngSaver)**	**SingSaver Exclusive March Madness Grand Lucky Draw for Eligible New Amex Customers**
The American Express® True Cashback Card	S$150 via PayNow^	**06 Mar, 5pm - 31 Mar 11.59pm (dates inclusive)** Eligible Customers of participating AMEX credit card will get **x1 chance** to win A Pair of Return Business Class Tickets to Tokyo NRT (worth S$13,144) T&C applies. Please refer to the FAQ for more details.

Table 2

^ Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.

d. "Eligible New AMEX Customer" is defined as a Successful Applicant who has not:
    i. Cancelled any of their American Express® Cards within the **last twelve (12) months.**
    ii. Convert an existing personal American Express® Card.
    iii. Have an existing personal American Express® Card Account.
    iv. Hold an existing American Express® Card.
    v. Enrolled successfully in other Promotions.

e. "Eligible Existing AMEX Customer" is defined as a Successful Applicant who:
    i. **Is not enrolled** successfully in other AMEX promotions.
    ii. **Does not hold** a AMEX credit card currently and reapplies through this offer

f. Each Successful Applicant is only eligible for the redemption of one Gift. This promotion is applicable to Basic Card Members only and the Basic Card Account must be in good standing to be eligible for participation in this promotion

g. Each Successful Applicant is only eligible to redeem once, even if the Applicant applied for more than one eligible Card via this campaign and all applications are approved. If the Applicant redeems more than once or makes duplicate redemptions, the retail price of the additional redemption will be charged to the Basic Card Member's Account.

h. If the Card Member, who was issued the gift, ceases to be a Card Member for any reason within six (6) months from date of Card approval, he or she will be charged the value of the Gift.

8. During **March Madness,** we expect an overwhelming response and as such, rewards may have a longer fulfillment time. However, please be assured that we are committed to making every effort to deliver rewards as per the stipulated timelines.

9. For **SingSaver Grand Lucky Draw (A pair of Return Business Tickets to Tokyo NRT)** happening from **6 March (5pm) – 31 March 2024**, successful applicants will be announced on **SingSaver's contest winners page** by 2 September 2024.

10. All Reward Redemption Forms received after 14 days from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

11. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.

12. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or

fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final.

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

13. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing Customers.

14. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

15. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

16. American Express® reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If American Express® in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Reward will not be awarded.

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

    a. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card; and

    b. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card in connection with the Promotion; and

    c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward

18. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards 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).

    Where SingSaver suspects a participant has participated in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

19. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.

20. 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.

21. The SingSaver General Promotion Terms and Conditions also apply to this Promotion. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

22. SingSaver strives to keep our information accurate and up to date however it may sometimes differ from the information on the financial institution, service provider or specific product's site. Eligible Participants should refer to the bank's website for the most updated rates/fees/T&Cs etc on the respective product.

CIMB Credit Cards

1. The promotion period ("Promotion Period") is between **19 March - 31 March 2024,** both days inclusive, unless otherwise stated.

2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.

3. This promotion ("Promotion") is organised by SingSaver Pte Ltd ("SingSaver") and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. To be eligible for the Promotion ("Eligible Participants"), the participant must:

    i. Submit an application for a credit card ("Eligible Card", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

    Eligible Cards:

Card Provider	Credit Cards	Reward
CIMB	• CIMB Visa Signature Card • CIMB World Mastercard • CIMB Visa Infinite	See here

    Table 1

    ii. Complete your reward reservation on the SingSaver dashboard within 14 days from your card application date.

        a. Each reservation is uniquely identified. Participants can complete their unique reservation by:

        Returning to SingSaver's website after being directed out of the providers page. Logging into the SingSaver dashboard via (https://www.singsaver.com.sg/dashboard) and click on the reservation draft.

        b. If an applicant is unable to locate the draft reservation via the dashboard, please contact info@singsaver.com.sg for assistance.

iii. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider

a. The approval must be final and unconditional.

b. The approval must be given by **30 April 2024.**

iv. Have their approved Eligible Card activated, make a **minimum spend of S$988 within 60 days** of Eligible Card approval date, as defined by "Qualifying Spend".

6. A Successful Application is defined as an application that has completed all the steps listed in Clause 5 (above).

7. "Qualifying Spend" refers to retail or online transactions only. The following shall be excluded:
a) Any Cash advances
b) Any Balance transfers
c) Any Funds transfers
d) Any transactions on CIMB 0% i.Pay Plan
e) Any fees or charges payable to the Bank (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges)
f) Any amount brought forward from the customer's last statement
g) Any transactions relating to gambling, betting or quasi-cash (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks)
h) Any payments to insurance companies
i) Any payments to government institutions (this includes but is not limited to government services, government related postal services, government related purchases, court costs, fines, bail and bond payments and tax payments)
j) Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
k) Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
l) Any credit card transaction that was subsequently cancelled, voided, refunded, or reversed for any reason
m) Any other transactions that may be prescribed by the Bank from time to time
n) Any payments done via any AXS network, SAM or ATM transactions made using your credit card
o) Any transaction with transaction description "AMAZE*"
p) Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits, including but not limited to:

EZ LINK PTE LTD	EZLINK	TRANSIT LINK
EZ LINK PTE LTD (FEVO)	EZ LINK	TRANSIT LINK PL

EZ-LINK PTE LTD SINGAPORE	EZLINKS.COM	TRANSIT
EZ-LINK TOP-UP KIOSK	FLASHPAY ATU	PAYPAL BIZCONSULTA
EZ-LINK (IMAGINE CARD)	TRANSITLINK	PAYPAL CAPITALROYA
YOUTRIP	GRABPAY	NETS
FLASHPAY	RAZER PAY	SHOPEEPAY
SINGTEL DASH	Revolut	

q) Transactions classified under one or more of the following Merchant Category Codes shall also be excluded:

I. 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment)
II. 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment)
III. 6211 (Security Brokers/Dealers)
IV. 6540 (Non-Financial Institutions – Stored Value Card Purchase/Load)
V. 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
VI. 8211 (Elementary and Secondary Schools)
VII. 8220 (Colleges, Universities, Professional Schools, and Junior Colleges
VIII. 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools)
IX. 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified)
X. 9211 (Court Costs, Including Alimony and Child Support)
XI. 9222 (Fines), 9223 (Bail and Bond Payments)
XII. 9311 (Tax Payments)
XIII. 9399 (Government Services (Not Elsewhere Classified))
XIV. 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments)
XV. 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations)
XVI. 7523 (Parking Lots, Parking Meters and Garages)
XVII. 7349 (Cleaning, Maintenance and Janitorial Services)

8. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within four (4) calendar months from the bank report confirming the completion of all the promotion criteria stated in clause 5 (above), unless otherwise stated.

   During **March Madness**, we expect an overwhelming response and as such, rewards may have a longer fulfillment time. However, please be assured that we are committed to making every effort to deliver rewards as per the stipulated timelines.

   Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at point of gift fulfilment

   a. Physical rewards
      Examples include: FreeBuds, cash

      i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards (“Rewards Notification Email”). Successful Applicants are encouraged to check
      ii. spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

      iii. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

   b. PayNow rewards
      Successful Applicants:

      i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;

      ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;

      iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

      iv. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

   c. Cash Back Rewards

i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

d. If the Eligible Participant from the combined pool of applicants across all participating products fails to receive a Rewards Notification from SingSaver within four (4) calendar months from date of completion of all the promotion criteria stated in clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.

9. Each Successful Application will receive the SingSaver Exclusive Gift ("Rewards"), based on the pre-selected rewards and status:

i. CIMB Credit Card

a. "Eligible New CIMB Customer" refers to an individual who:

i. does not hold any principal CIMB Credit Cards at the time of his/her application ("Eligible Customer(s)").

ii. did not previously have a CIMB Credit Card account that was terminated/closed (whether by the individual or by CIMB) in the last twelve (12) months before the month that the new Eligible Card is approved;

b. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to CIMB bank.

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

CIMB Credit Card	SingSaver Exclusive Deal for Eligible New CIMB Customer	SingSaver Exclusive March Madness Grand Lucky Draw for Eligible New CIMB Customers
CIMB Visa Signature Card CIMB World Mastercard CIMB Visa Infinite	**19 Mar - 31 Mar 2024** (Both Days Inclusive) Apple AirPods Pro Gen 2 (worth $365.70)^ OR +PLUS Chelsea Check-In 22" Luggage (S$449)^ *OR* S$280 Cash via PayNow^	**6 Mar, 5pm - 31 Mar 2024** **11.59pm** **(dates inclusive)** Eligible Customers of participating CIMB credit cards will get **x2 chances** to win A Pair of Return Business Class Tickets to Tokyo NRT (worth S$13,144) T&C applies. Please refer to the FAQ for more details.

Table 2
^ Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.
^ Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.

10. During **March Madness,** we expect an overwhelming response and as such, rewards may have a longer fulfillment time. However, please be assured that we are committed to making every effort to deliver rewards as per the stipulated timelines.

11. The Winner of the Grand Prize will be announced on https://www.singsaver.com.sg/blog/giveaway-and-competition-winners by 2 September 2024.

12. CIMB Bank reserves the right to claw back the Gift if the Credit Card(s) applied for under this Promotion is cancelled within 12 months from the end of the Promotion Period.

13. All Reward Redemption Forms received after 14 days from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

14. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.

15. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or

fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final.

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

16. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing Customers.

17. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any. Customers who receive Singsaver Exclusive Gift shall not be entitled for CIMB Credit Card S$188 Cash Credit Promotion 2024.

18. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

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

    a. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card; and

    b. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card in connection with the Promotion; and

    c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward

20. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards 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).

    Where SingSaver suspects a participant has participated in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

21. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.

22. 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.

23. By agreeing to the terms and conditions of this Promotion, you consent to SingSaver and/or its affiliated companies sharing your mobile phone number with their trusted partner(s) for credit scoring analysis in order to improve SingSaver's services and to enable us to provide a more personalised experience to you and other users of SingSaver's services in accordance with SingSaver's Privacy Policy.

24. The SingSaver General Promotion Terms and Conditions also apply to this Promotion. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

Citi Credit Cards

1. The promotion period ("Promotion Period") is between **19 March - 31 March 2024** (both days inclusive), unless otherwise stated.

2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.

3. This promotion ("Promotion") is organised by SingSaver Pte Ltd ("SingSaver") and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits, domicile/ based in Singapore. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. To be eligible for the Promotion and receive a Reward ("Successful Applicant"), the participant must:

    i. Submit an application for a credit card specified in Table 1 below (an "Eligible Card") on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

Eligible Cards:

Card Provider	Credit Cards	Reward
Citibank	• Citi Cash Back+ Mastercard® • Citi Cash Back Card • Citi Rewards Card • Citi PremierMiles Card	See here

Table 1

    ii. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of card application.

        a. Rewards Redemption Forms are unique to each individual application.

        If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.

b. Participants who do not complete the Rewards Redemption Form fully and accurately will not be eligible for the rewards.

iii. Have their application for the Eligible Card approved by the respective Card Provider, where:

a. The approval is final and unconditional; and

b. The approval is given by **30 April 2024.**

iv. Activate the approved Eligible Card and spend a minimum of S$500 which falls under “Qualifying Spend” within a 30-day period from account approval date.

v. An Eligible Customer will not be entitled to receive the Gift for any of the following reasons

a. the Eligible Customer’s credit card or any of the Eligible Customer’s account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Customer is in default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Citibank or for any reason whatsoever) at any time during the Promotion Period before or at the time of the fulfilment of the Gift; or

b. if Citibank is of the opinion that the Eligible Cardmember had at any time: a) acted fraudulently or dishonestly; and/or b) conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or

c. for any reason which Citibank determines in its discretion that the Eligible Customer should not be entitled to receive the Gift, such discretion to be exercised reasonably.

6. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from

(i) any Equal Payment Plan (EPP) purchases,
(ii) refunded/disputed/unauthorised/fraudulent retail purchases,
(iii) Quick Cash and other instalment loans,
(iv) Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes,
(v) bill payments made using the Eligible Card as a source of funds,
(vi) late payment fees and any other form of service/ miscellaneous fees.
(vii) Citi PayAll transactions where the customer is not charged the Citi PayAll service fee.

7. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **four (4) calendar months** from the date of completion of all the promotion criteria stated in clause 5v (above), unless otherwise stated.

Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) (refer to clause 5v above) at the point of fulfilment of the Reward and must retain the Eligible Card and not cancel it for a period of 12 months from the date of approval (the "**Retention Period**"). SingSaver reserves the right to retract, seek the return of and/or otherwise cancel the Reward if a Successful Applicant cancels the Eligible Card before the expiry of the Retention Period.

During **March Madness**, we expect an overwhelming response and as such, rewards may have a longer fulfillment time. However, please be assured that we are committed to making every effort to deliver rewards as per the stipulated timelines.

a. Physical Rewards
   Examples include: AirPods, cash

   i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Reward ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

   ii. Successful Applicants acknowledge and agree that rewards remaining unclaimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

b. PayNow Rewards
   Successful Applicants:

   i. Are required to have a PayNow account;

   ii. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided to SingSaver in the Reward Redemption Form;

   iii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;

   iv. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

   v. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Cash Back Rewards

i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

8. Each Successful Applicant will be eligible to receive a SingSaver Exclusive Gift (“Rewards”), based on availability and the Successful Applicant’s status:

i. Citibank Credit Card

a. “Eligible New Citibank Customer” refers to an individual who:
   i. has applied for the Eligible Credit Card account through SingSaver website; and

   ii. does not have an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and

   iii. prior to being issued the Eligible Credit Card during the Promotion Period, did not previously have a Citi Credit Card account (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her card opening date for the Eligible Credit Card; and

   iv. has not already submitted an application for a Citi Credit Cards as a main cardmember, which is pending approval at the time of his/her application for the Eligible Card;

b. "Existing Customers” refers to applicants who meet the following conditions:
   i. has an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and
   ii. previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to the commencement of the Application Period;
   iii. “Existing Customers” are not eligible for the promotion.

   * For clarity, an existing Citibank Credit Card account includes a prior application for any Citibank Credit Card that has been approved by Citibank even if the physical Citibank Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.

c. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to Citibank.

d. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. Citibank shall not be responsible for any loss or damage suffered by a Successful Applicant in connection with this Promotion and/or the Rewards.

ii. If the Eligible Participant from the combined pool of applicants across all participating products fails to receive a Rewards Notification from SingSaver within four (4) calendar months from date of completion of all the promotion criteria stated in clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.

9. The promotions, products and services mentioned in this referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

Rewards

Citibank Credit Card	**SingSaver Exclusive Gift for Eligible New Citibank Customer**	**SingSaver Exclusive March Madness Grand Lucky Draw for Eligible New Citi Customers**
Citi PremierMiles Card	**From 19 Mar - 31 Mar 2024 (Both Days Inclusive)** Dyson Supersonic ™ HD08 hair dryer (worth S$699)^ *OR* Apple iPad 10th Gen Wifi 64GB (worth S$691.60)*^ *OR* S$400 eCapitaVoucher^ *OR* S$300 Cash via PayNow^	**6 Mar, 5pm - 31 Mar 11.59pm (dates inclusive)** Eligible Customers of participating Citi credit cards will get **x3 chances** to win A Pair of Return Business Class Tickets to Tokyo NRT (worth S$13,144) T&C applies. Please refer to the FAQ for more details.
Citi Cash Back+ Mastercard® Citi Cash Back Card Citi Rewards Card	**From 19 Mar - 31 Mar 2024 (Both Days Inclusive)** Dyson Supersonic™ HD08 hair dryer (worth S$699)^ OR Apple iPad 9th Gen 10.2 Wifi 64GB (worth S$508.30)*^ OR Dyson V8 Slim Fluffy (worth S$509)^ OR S$400 eCapitaVoucher^ OR S$300 Cash via PayNow^	

**Apple is not a participant in or sponsor of this promotion.*
^Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.
Table 2

10. During **March Madness,** we expect an overwhelming response and as such, rewards may have a longer fulfillment time. However, please be assured that we are committed to making every effort to deliver rewards as per the stipulated timelines.

11. For **SingSaver Grand Lucky Draw (A pair of Return Business Tickets to Tokyo NRT)** happening from **6 March (5pm) – 31 March 2024**, successful applicants will be announced on **SingSaver's contest winners page** by 2 September 2024.

12. Where multiple options for a Reward are available, Successful Applicants are required to select one of the Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

13. Successful Applicants will only be entitled to receive one (1) Reward as a New Citibank Customer. Successful Applicants who subsequently apply for additional Eligible Products will be considered Existing Citibank Customers.

14. In the event that a 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 Reward with an alternative.

15. 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). Any enquiries regarding the Reward(s) should be directed to the provider/manufacturer of the Reward.

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

17. The recommended retail values of the Rewards provided are for reference purposes only and are subject to change by the issuing merchant, over which SingSaver has no control.

18. All Reward Redemption Forms received more than 14 days after the Promotion Period, or submitted through any means other than as specified above, will not be considered valid and eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

19. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.

20. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final.

    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.

21. The Reward cannot be combined with any other offers. Successful Applicants shall not be entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

22. Eligibility for the Additional Gift from the Credit Card Provider;
    a. “Additional Gift” is only applicable when the campaigns clearly state so.
    b. There are no additional gifts for this campaign from the Credit Card Provider.

23. Approval of any Eligible Card is subject to Citibank’s discretion. SingSaver does not guarantee the approval of any product. 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.

24. By applying for an Eligible Card as part of this Promotion, Successful Customers agree and consent to:

    a. SingSaver sending the information in the Rewards Redemption Form to Citibank to facilitate the Successful Applicant’s application for the Eligible Card in accordance with SingSaver’s Privacy Policy;

    b. Citibank disclosing to SingSaver the required information relating to the Successful Applicant’s application for an Eligible Card 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; and

    c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver’s promotion partners to facilitate the Successful Applicant’s redemption of the Reward, in accordance with SingSaver’s Privacy Policy.

25. 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. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards 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).

    Where SingSaver suspects a participant has participated in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

26. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at its sole and absolute discretion, without prior notice or reason.

27. 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.

28. The SingSaver General Promotion Terms and Conditions also apply to this Promotion. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

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

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

31. SingSaver strives to keep its information accurate and up to date however it may sometimes differ from the information on the financial institution, service provider or specific product's site. Successful Applicants should refer to the bank's website for the most updated rates/fees/T&Cs etc on the respective product.

HSBC Credit Card

1. The promotion period ("Promotion Period") is on **19 March - 31 March 2024,** both days inclusive, unless otherwise stated.

2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.

3. This promotion ("Promotion") is organised by SingSaver Pte Ltd ("SingSaver") and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes and S Passes. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. **To be eligible for the Promotion ("Eligible Participants"), the participant must:**

   i. **Submit an application** for a credit card ("Eligible Card", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

   ii. The name, mobile number and email address confirmation submitted to SingSaver **must be the same** name, mobile number and email address as used in the credit card application.

   iii. **Provide HSBC your consent to receive marketing and promotional materials** from HSBC at the time of submitting their application and have not revoked his/her consent to receive marketing or promotional materials from HSBC at the time of gift fulfilment.

   Eligible Cards:

Card Provider	Credit Cards	Reward
HSBC	• HSBC Revolution Credit Card • HSBC TravelOne Credit Card • HSBC Advance Credit Card • HSBC Visa Platinum Credit Card	See here

Table 1: Eligible cards

   iv. **For Eligible HSBC credit cards only (Table 1) :**

Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of card application.

a. Rewards Redemption Forms are unique to each individual application.

   If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg **immediately** for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.

b. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.

c. For the ARN field, please enter the ARN provided by HSBC (17 digits number). If you did not manage to capture the reference above, you may indicate the last 4 digits of your mobile number which was used in the HSBC application form. Eg (xxxx1234)

v. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider, approval must be final and unconditional.

vi. **Make a minimum spend of S$500** (on either the physical or digital version of the Eligible Credit Card) as defined by “Qualifying Spend” by the end of the following calendar month after card account opening date. For example, card accounts opened on 31 March 2024 will have a qualifying spend period up until 30 April 2024.

vii. **Additionally, for the TravelOne Card application**, the approved New TravelOne Credit Cardholders need to **pay the first year annual fee of S$196.20 incl. GST** to be eligible.

"Qualifying Spend" shall mean posted retail purchases & internet purchases (including but not limited to monthly charges under the interest free instalment payment plan of any merchant, and in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC’s system and the merchant category codes from Visa / Mastercard):

a. Foreign exchange transactions (including but not limited to Forex.com);
b. Donations and payments to charitable, social organisations and religious organisations;
c. Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
d. Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);

e. Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
f. Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
g. Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
h. Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
i. Any AXS and ATM transactions;
j. Tax payments (including HSBC Tax Payment Facility);
k. Payments for cleaning, maintenance and janitorial services (including property management fees);
l. Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services), excluding payments to HSBC Life;
m. Payments to educational institutions;
n. Payments on utilities (Electric, Gas, Water, and Sanitary);
o. The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
p. Total purchase amount under HSBC 0% Card Instalment Payment Plan and HSBC PayLater Instalment Plan;
q. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC; Any unposted, cancelled, disputed and refunded transactions;
r. And such other categories of transactions which HSBC may exclude from time to time.

For the purposes of determining whether a given transaction is qualified, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant's acquiring bank.

6. A Successful Application is defined as an application that has completed all the steps listed in Clause 5 (above).

7. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **three (3) calendar months** after the bank report is received confirming the completion of all the promotion criteria stated in clause 5 (above), unless otherwise stated.

   Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at point of gift fulfilment

a. Physical rewards
Examples include: Dyson products, Apple iPad, Sony speaker

i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

b. PayNow rewards
Successful Applicants:

i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;

ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;

iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Cash Back Rewards

i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

8. Each Successful Application will receive the SingSaver Exclusive Gift ("Rewards"), based on the pre-selected rewards and status:
HSBC Credit Cards

a. "**New HSBC Credit Cardholder**" refers to applicants who:

i. must not hold any existing HSBC Credit Card*^
ii. has not cancelled any HSBC Credit Card^ within the last 12 months prior to the card application

b. "**Existing HSBC Credit Cardholder**" refers to applicants who:

i. holds an existing HSBC Credit Card issued more than 12 months*
ii. has not cancelled any HSBC Credit Card within the last 12 months*

**in each case prior to the approval date of their new Card application under this Promotion.*
^in each case with the exception of HSBC Visa Infinite Credit Card and HSBC TravelOne CreditCard

c. To be eligible, approved New HSBC Credit Cardholders will need to activate and **make a S$500 minimum spend** on their eligible HSBC Credit Card within the following calendar month from the card account opening date.

d. Additionally, for the TravelOne Card application, the **approved New TravelOne Credit Cardholders need to pay the first year annual fee of S$196.20 incl. GST to be eligible.**

From 19 Mar - 31 Mar 2024 (Both Days Inclusive)

<table>
<tr><th>Eligible HSBC Credit Card</th><th>Gift for Eligible New HSBC Credit Cardholder</th><th>Gift for Eligible Existing HSBC Credit Cardholder</th><th>SingSaver Exclusive March Madness Grand Lucky Draw for Eligible New HSBC Customers</th></tr>
<tr><td>HSBC Revolution Credit Card

HSBC Advance Credit Card

HSBC Visa Platinum Credit Card</td><td rowspan="2">Dyson Supersonic™ hair dryer (worth S$699)[1,2]

OR

Apple iPad 9th Gen 10.2 Wifi 64GB (worth S$508.30)[1,2,3]

OR

Nintendo Switch OLED (worth S$549)[1,2]

OR

S$350 eCapitaVoucher[1,2]</td><td>S$50 cashback with S$500 min spend, fulfilled by HSBC

Please refer to this T&C</td><td rowspan="2">6 Mar, 5pm - 31 Mar 2024 11.59pm (dates inclusive)

Eligible Customers of participating HSBC credit cards will get x2 chances to win

A Pair of Return Business Class Tickets to Tokyo NRT (worth S$13,144)

T&C applies.

Please refer to the FAQ for more details.</td></tr>
<tr><td>HSBC TravelOne Credit Card</td><td>N/A</td></tr>
</table>

Table 2

[1] *Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.*
[2] *Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.*
[3] *Apple is not a participant in or sponsor of this promotion.*

9. During **March Madness,** we expect an overwhelming response and as such, rewards may have a longer fulfillment time. However, please be assured that we are committed to making every effort to deliver rewards as per the stipulated timelines.

10. The Winner of the Grand Prize will be announced on https://www.singsaver.com.sg/blog/giveaway-and-competition-winners by 2 September 2024.

11. **Each Qualified Cardholder is limited to a maximum of one Gift**, regardless of the number of Cards applied for in this promotion. In the event that the Qualifying Cardholder holds more than one approved Card, only the Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Qualifying Cardholder is eligible to receive the Gift under this Promotion.

12. **This promotion cannot be combined with any other offers unless otherwise stipulated.** The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

13. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within **two (2) calendar months** from date of completion of all the promotion criteria stated in clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

    All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.

14. All Reward Redemption Forms received after **14 days** from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

15. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.

16. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final.

    Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

17. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

18. By applying for an Eligible Card as part of this Promotion, each Participant agrees and consents to:

    a. the relevant Card Provider (HSBC Bank (Singapore) Limited) disclosing to SingSaver information relating to the status of his/her application for an Eligible Card in connection with the Promotion (including whether the application is successful) for

the purpose of determining eligibility under clause 5 and to administer the fulfilment of any gifts or rewards under the Promotion.

b. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card;

c. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card in connection with the Promotion; and

d. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward.

19. The relevant Card Provider reserves the right to determine the source of application using their internal tracking codes and at their full discretion.

20. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards 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).

    Where SingSaver suspects a participant has participated in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

21. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.

22. 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.

23. The SingSaver General Promotion Terms and Conditions also apply to this Promotion.

24. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

Standard Chartered Credit Card

1. The promotion period ("Promotion Period") is at **19 March - 31 March 2024** both days inclusive, unless otherwise stated.

2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.

3. This promotion ("Promotion") is organised by SingSaver Pte Ltd ("SingSaver") and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. To be eligible for the Promotion ("Eligible Participants"), the participant must:

    i. Submit an application for a credit card ("Eligible Card", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

    Eligible Cards:

Card Provider	Credit Cards
Standard Chartered Bank	• Standard Chartered Smart Credit Card • Standard Chartered Simply Cash Credit Card • Standard Chartered Rewards+ Credit Card • Standard Chartered Journey Credit Card

Table 1: Eligible cards

    Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of card application.

    a. Rewards Redemption Forms are unique to each individual application.

        If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg **immediately** for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.

b. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.

ii. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider

a. The approval must be final and unconditional.

b. The approval must be given by **14 days after 31 March 2024** for all SCB Credit Cards

iii. Have their approved Eligible Card activated within the first 30 days of card approval. Missing the deadline for card activation will result in forfeiture of the Gift Reward, even if it is a result of loss of card or non-receipt of physical credit cards, or any other reasons, subject to Standard Chartered Bank's discretion. Please reach out to Standard Chartered Bank for replacement or further enquiries.

iv. Make a **minimum spend of**:

For the first month spend reward

Credit cards	**Minimum spend**	**Spend period**
Simply Cash Credit Card	S$500	Within the 1st month (day 1-30) of card approval
Smart Credit Card Rewards+ Credit Card	S$250	
Journey Credit Card	S$0	

For the second month spend reward**:**

Credit cards	**Minimum spend**	**Spend period**
Simply Cash Credit Card	S$1,000	Within the 2nd month (day 31-60) of card approval
Smart Credit Card Rewards+ Credit Card	S$1,000	
Journey Credit Card	S$1,000	

(on either the physical or digital version of the Credit Card) as defined by "Qualifying Spend" within a 30-day period from the account opening date.

"Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from
(i) any Equal Payment Plan (EPP) purchases,
(ii) refunded/disputed/unauthorised/fraudulent retail purchases,
(iii) Quick Cash and other instalment loans,
(iv) bill payments made using the Eligible Card as a source of funds,
(v) late payment fees and (vii) any other form of service/ miscellaneous fees.

v. “Qualifying Spend” inclusion apply for putting new credit card-on-file on under one or more of the following Merchant where the cardholder authorizes the merchant to store their credentials (including, but not limited to, an account number or payment token) for future transactions.>; and

vi. “Qualifying Spend” exclusions apply for any transaction classified under one or more of the following Merchant Category Codes:
(i) 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment),
(ii) 6211 (Security Brokers/Dealers),
(iii) 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers),
(iv) 8211 (Elementary and Secondary Schools),
(v) 8220 (Colleges, Universities, Professional Schools, and Junior Colleges),
(vi) 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools),
(vii) 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified),
(ix) 9211 (Court Costs, Including Alimony and Child Support),
(x) 9222 (Fines), 9223 (Bail and Bond Payments),
(xi) 9311 (Tax Payments)
(xii) 9399 (Government Services (Not Elsewhere Classified))
(xiii) 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments);
(xiv) 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations);
(xv) 7523 (Parking Lots, Parking Meters and Garages);
(xvi) 7349 (Cleaning, Maintenance and Janitorial Services); and

a. any *cash advance*;
b. any fees or charges (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges);
c. any *Credit Card Funds Transfer*;
d. any monthly instalment of an EasyPay transaction;
e. any amount charged to your credit card that is subsequently cancelled, voided, refunded or reversed;
f. recurring payments (being automatic payments where you (including your *supplementary cardholder*(s) on your credit card a*ccount*) have given a one-time authorisation or instruction for the merchant to charge the payment directly to your credit card at a fixed interval, such as transactions made pursuant to Standard Chartered Bank (Singapore) Limited’s 0% Interest Instalment Plan) or payments made to all billing organisations using Standard Chartered Online Banking or *mobile app*;
g. AXS, SAM or ATM transactions made using your credit card;
h. amounts which have been rolled over from any preceding month’s statement;

i. tax refunds credited into your credit card *account*;
j. any insurance premiums charged to your credit card;
k. any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel charged to your credit card.

vii. "Qualifying Spend" exclusions apply for any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation, any transaction classified under either of the following Merchant Category Codes:

a. Financial Institutions – Merchandise, Services, and Debt Repayment (6012); orD
b. Non-Financial Institutions – Stored Value Card Purchase/Load (6540); and
c. Any top-ups or payment of funds to the following accounts or any other accounts as may be specified from time to time:

EZ LINK PTE LTD	EZLINK	TRANSIT LINK
EZ LINK PTE LTD (FEVO)	EZ LINK	TRANSIT LINK PL
EZ-LINK PTE LTD SINGAPORE	EZLINKS.COM	TRANSIT
EZ-LINK TOP-UP KIOSK	FLASHPAY ATU	PAYPAL BIZCONSULTA
EZ-LINK (IMAGINE CARD)	TRANSITLINK	PAYPAL CAPITALROYA

6. A Successful Application is defined as an application that has completed all the steps listed in Clause 5 (above).

7. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **three (3) calendar months** after the bank report is received confirming the completion of all the promotion criteria stated in clause 5 (above), unless otherwise stated.

Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at point of gift fulfilment

a. Physical rewards
Examples include: AirPods, cash

i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

ii. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

b. PayNow rewards
Successful Applicants:

i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;

ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;

iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

iv. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Cash Back Rewards

i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

d. If the Eligible Participant from the combined pool of applicants across all participating products fails to receive a Rewards Notification from SingSaver within four (4) calendar months from date of completion of all the promotion criteria stated in clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.

8. Each Successful Application will receive the SingSaver Exclusive Gift ("Rewards"), based on the pre-selected rewards and status:

i. Standard Chartered Bank (Singapore) Limited ("SCB") Credit Cards

a. "New SCB Cardholder" refers to a new Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled credit cards in the last 12 months

b. "Existing SCB Cardholder" refers to a Standard Chartered Bank (Singapore) Limited principal cardholder with at least one (1) existing principal credit card with SCB at the point approval of your Eligible Card application or a previously cancelled credit card(s) with SCB in the last 12 months from the date the Eligible

Card is approved. Must not have applied for the same credit card within the last 12 months from the date of application.

c. To be eligible, approved SCB Cardholders will need to activate and make a minimum spend on their Standard Chartered Credit Card within the first 30 days of approval and in any event no later than the date indicated on clause 5.iv.

<table>
<tr><th colspan="4">Reward for first month spending</th></tr>
<tr><th>Standard Chartered Credit Card</th><th colspan="2">All Eligible New SCB Cardholders
(S$500 minimum spend within 30 days of approval date)</th><th rowspan="5">SingSaver Exclusive March Madness Grand Lucky Draw for Eligible New SCB Customers

6 Mar, 5pm - 31 Mar 11.59pm
(dates inclusive)

Eligible Customers of participating SCB credit cards will get x3 chances to win

A Pair of Return Business Class Tickets to Tokyo NRT
(worth S$13,144)

T&C applies.

Please refer to the FAQ for more details.</th></tr>
<tr><td>Simply Cash Credit Card</td><td>19 Mar - 31 Mar 2024
(Both Days inclusive)

Dyson SuperSonic (worth S$699)[1,2]

OR
Apple iPad 9th Gen 10.2 Wifi 64GB (worth S$508.30)[1,2,4]
OR
Nintendo Switch OLED (worth S$549)[1,2]
OR
S$330 Cash via PayNow[1,2]</td><td>19 Mar - 31 Mar 2024
(Both Days inclusive)

+

S$20 eCapitaVoucher
(Reward when you split your purchases with SCB EasyPay or EasyBill)[3]</td></tr>
<tr><td>Standard Chartered Credit Card</td><td colspan="2">All Eligible New SCB Cardholders
(S$250 minimum spend within 30 days of approval date)</td></tr>
<tr><td>Smart Credit Card

Rewards+ Credit Card</td><td>19 Mar - 31 Mar 2024
(Both Days inclusive)

Dyson AM07 (worth S$459)[1,21,2]
OR
Apple AirPods Pro 2nd Generation (worth $365.70)[1,2,41,2,4]
OR
Apple iPad 9th Gen 10.2 Wifi 64GB (worth S$508.30)[1,2,4]
OR
S$300 Cash via PayNow[1,2]</td><td>19 Mar - 31 Mar2024
(Both Days inclusive)

+

S$20 eCapitaVoucher
(Reward when you split your purchases with SCB EasyPay or EasyBill)[3]</td></tr>
<tr><td>Standard Chartered Credit Card</td><td colspan="2">All Eligible New SCB Cardholders
(S$0 minimum spend)</td></tr>
<tr><td>Journey Credit Card</td><td>19 Mar - 31 Mar 2024
(Both Days inclusive)

Dyson AM07 (worth S$459)[1,2]
OR
+Plus Chelsea 19.5"" Luggage (worth S$369)[1,2,]
OR
S$120 Cash via PayNow[1,2]</td><td>19 Mar - 31 Mar2024
(Both Days inclusive)

+

S$20 eCapitaVoucher
(Reward when you split your purchases with SCB EasyPay or EasyBill)[3]</td></tr>
<tr><td colspan="2">+
stackable with SCB 45,000 Welcome Miles[5]:
45,000 KrisFlyer miles: With S$3,000 minimum spend within 2 months of Card approval + payment of annual fee of $196.20
25,000 KrisFlyer miles: With S$3,000 minimum spend within 2 months of Card approval</td></tr>
</table>

Table 2

[1] Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.
[2] Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.
[3] Get additional $20 eCapitaVoucher when you split the payment for your purchases with SCB Easy Pay, pay their bills with SCB Easybill or put any of your purchases on instalment in SCB Savings Account or Current Account within 60 days of approval T&C applies.*
[4]Apple is not a participant in or sponsor of this promotion
[5] Rewards will be fulfilled by SCB

Reward for second month spending	
Standard Chartered Credit Card	**All Eligible New SCB Cardholders (S$1,000 minimum spend in the 2nd month after approval date)**
Simply Cash Credit Card	**19 Mar - 31 Mar 2024 (Both Days inclusive)** + S$70 eCapitaVoucher
Smart Credit Card Rewards+ Credit Card Journey Credit Card	**19 Mar - 31 Mar 2024 (Both Days inclusive)** + S$20 eCapitaVoucher

9. During **March Madness,** we expect an overwhelming response and as such, rewards may have a longer fulfillment time. However, please be assured that we are committed to making every effort to deliver rewards as per the stipulated timelines.

   For **SingSaver Grand Lucky Draw (A pair of Return Business Tickets to Tokyo NRT)** happening from **6 March (5pm) – 31 March 2024**, successful applicants will be announced on **SingSaver's contest winners page** by 2 September 2024.

10. Participants who are not eligible for the Reward **will not receive** any notification from SingSaver.

11. All Reward Redemption Forms received after 14 days from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

12. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.

13. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or

fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final.

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

14. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing Customers.

15. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

16. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

17. By applying for an Eligible Card as part of this Promotion, each Participant agrees and consents under the Personal Data Protection Act (Cap 26 of 2012) to:

    a. the relevant Card Provider disclosing to SIngSaver relevant card application information of the participant relating to his/her application for an Eligible Card in connection with the Promotion (including but not limited to the participant's Credit Card Application Reference Number) for the purpose of determining eligibility under clause 5.

    b. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card; and

    c. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card in connection with the Promotion; and

    d. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward

18. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards 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).

    Where SingSaver suspects a participant has participated in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

19. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.

20. 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.

21. The SingSaver General Promotion Terms and Conditions also apply to this Promotion.

22. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

SingSaver General Promotion Terms and Conditions

General Eligibility

1. Each participant (“Participant”) in any promotion by SingSaver Pte Ltd (“SingSaver”) agrees to be bound by its terms and conditions, including SingSaver Terms and Conditions, and all related promotion terms and conditions.

2. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer’s discretion. Their decisions are final and SingSaver does not guarantee the approval of any financial product, including but not limited to Credit Cards products.

3. Promotions are valid for a specified time period (“Promotion Period”). All applications received after the specified Promotion Period or submitted through any means other than specified in the relevant promotion terms and conditions, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.

4. By applying for any products via SingSaver, you consent to the product providers (including, but not limited to the relevant insurance providers, card issuers, loan providers) updating SingSaver about the status of your application, including whether your application is successful.

5. Promotional activities organised by SingSaver (“SingSaver Promotions”) are open to all residents of Singapore, meaning Singaporeans, Singapore Permanent Residents and holders of Employment Pass, S Pass, or a Singapore work permit. SingSaver reserves the right to reject any rewards redemption submissions from users who are not residents of Singapore, unless otherwise stated.

6. SingSaver reserves the final right to change the Reward given. In the case of delays in the delivery of the Reward, SingSaver will notify the Successful Applicant and make the necessary arrangements for Successful Applicant to collect the Reward.

7. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.

8. In case of any dispute, SingSaver reserves the right to make the final decision, which shall be binding on all participants.

9. SingSaver reserves the right to disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards 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).

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

10. “Winning Reward” is defined as the reward awarded to a limited number of eligible applications as determined by the terms and conditions of the Promotion and is differentiated from the approval reward from other non-winning eligible applications received.

11. Acceptance of any Winning Reward shall constitute consent on the Winner's part to allow the use of the Winner's name, image, voice and/or likeness by SingSaver for editorial, advertising, promotional, marketing and/or other purposes on social media or SingSaver website, without further compensation except where prohibited by law.

12. 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.

13. By agreeing to the terms and conditions of this Promotion, you consent to SingSaver and/or its affiliated companies sharing your mobile phone number with their trusted partner(s) for credit scoring analysis in order to improve SingSaver’s services and to enable us to provide a more personalised experience to you and other users of SingSaver’s services in accordance with SingSaver’s Privacy Policy.

14. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

Rewards Eligibility

15. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within four calendar months from the date of product approval (e.g. card approval), or the date of completion of the Rewards Redemption Form, whichever is later. Non-eligible applicants will not receive any notification from SingSaver.

16. All promotion rewards will cease 6 months after the end of the Promotion Period and any queries received thereafter will not be entertained.

17. Where eligibility for SingSaver Promotion rewards are conditional on eligible product approval by the financial product issuer:

    a. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans)

are made at each product issuer's discretion. Their decisions are final; SingSaver does not guarantee the approval of any Credit Card and Loan products.

b. The approved product must have been applied for via SingSaver. SingSaver shall consult with its product issuing partners to verify this, and the final decision on rewards eligibility shall be final.

18. Where rewards are pertinent to credit card products: the participant has to make an application for a principal card, in order to be eligible for rewards (i.e., supplementary card applications do not qualify for additional rewards).

19. Participants should refer to the provider or bank (as the case may be) website for the most updated rewards eligibility for the product(s) concerned.

20. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed Rewards Redemption Form containing accurate information, in order for SingSaver to verify their eligibility for rewards. For avoidance of doubt, Rewards Redemption Forms received more than **fourteen (14) days** after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift.

21. Participants may only submit their information via Rewards Redemption Forms sent directly to the email address provided when they apply for products via SingSaver. The participant experience for this is as follows:

    a. Click to apply for a credit card on SingSaver

    b. Provide an accurate email address when prompted

    c. Conclude the card/loan/insurance application process with the product issuer (e.g., the bank)

    d. Complete and submit the Rewards Redemption Form sent to the participant's email.

    e. Receive an email confirmation from SingSaver upon submission of the Rewards Redemption Form. Participants should reach out to SingSaver at info@singsaver.com.sg if they do not receive this immediately.

22. Participants are responsible for the submission of accurate information to SingSaver. In this regard:

    a. Participants who submit incomplete Rewards Redemption Forms will not be eligible for any rewards. Participants who submit Rewards Redemption Forms containing invalid or fraudulent information will also be disqualified from SingSaver rewards.

    b. SingSaver is not responsible for any information not received due to internet connectivity issues or otherwise.

c. Rewards Redemption Forms will not be confirmed as submitted until participants receive an email confirmation. SingSaver may from time to time request participants to provide a copy of this email to verify their applications.

23. A successful Applicant who qualifies to receive the Reward according the Terms and Conditions of the Promotion, will receive an email from SingSaver confirming the redemption details for the Reward within 90 days from the date of card activation/ product approval or completion of the SingSaver Rewards Redemption Form, whichever is later.

24. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part any SingSaver rewards 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).

25. Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

26. In accordance with SingSaver's Privacy Policy, redemption details and disclosure of any information pertaining to product application will only be communicated via the registered email address.

Rewards Usage and Validity

27. In the event that SingSaver is unable to supply any specified promotion reward to the eligible Participant, it shall endeavour to supply alternative products or services of similar quality or price to the Participant. In the event delivery of the Reward is delayed, SingSaver will notify the eligible recipients, and make the necessary arrangements to provide the Reward.

28. Where the applicable reward includes vouchers for a third-party merchant (including but not limited to Grab, Takashimaya, NTUC, and more), 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 or services or the quality or performance of such goods or services supplied by any participating merchant, site or service provider. SingSaver is not responsible for liability in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Participants should seek redress from and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.

29. In respect of Grab promotion codes, Participants acknowledge that:
    a. Requests for Grab promo codes can only be made upon receipt of rewards redemption emails from SingSaver

    b. Following acknowledgement of the Successful Applicant's eligibility for Grab promotion codes, SingSaver shall email the Grab promo codes to the Successful Applicant's registered email within fourteen (14) business days, and

    c. Unless otherwise specified, Grab promotion codes will be issued in denominations at SingSaver's discretion, up to the total value of the gift.

30. In respect of rewards issued via PayNow, Participants acknowledge that:
    a. They are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account.

    b. SingSaver will not be able to re-issue or refund rewards already transferred to recipient's provided mobile phone number should the mobile phone number be provided in error.

31. Any applicable rewards will have a validity of at least 3 weeks from the date of issue from SingSaver to the user. Requests for exceptions on voucher conditions (including but not limited to extending validity dates, amending conditions, or reissuing vouchers) cannot be entertained; no exceptions are possible.

32. Unless otherwise stated, all rewards assigned for respective product approvals are not strictly not exchangeable for cash or other gifts / rewards.

33. Physical SingSaver rewards (e.g, cash, physical vouchers, or items such as AirPods) that are not claimed within the stipulated collection period will be forfeited without exception. In addition:

    a. eligible Participants who are not available during the stipulated collection period may authorise someone to collect the Reward on their behalf;

    b. in the event that an Eligible Participant is unable to collect or authorise anyone to collect the reward within the pre-defined timeframe, (s)he must email us info@singsaver.com.sg to arrange for a new collection period **within** the stipulated collection period; and

    c. unless the Eligible Participant has received email confirmation from SingSaver on any changes in collection timing, the original collection timing shall apply.

34. “Cash Back” and “Cash Credit” means cash rewards benefit issued by the provider/bank for eligible applications or transactions.