

SingSaver x Creatory Rewards Promotion Terms and Conditions

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Last updated: 28 Mar 2024

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Credit Card Sign Ups

UOB Credit Cards

1. The promotion period ("Promotion Period") is between **28 March, 6pm SGT - 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") in collaboration with SingSaver Affiliate Partners 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 **New-to-UOB Credit Card Principal Cardmember** during the Promotion Period.

Eligible Cards:

Card Provider	Credit Cards
United Overseas Bank (UOB)	<ol style="list-style-type: none">1. KrisFlyer UOB Credit Card2. UOB Lady's Card3. UOB One Credit Card4. UOB PRVI Miles American Express5. UOB PRVI Miles World Mastercard6. UOB PRVI Miles Visa Card7. UOB EVOL Card8. UOB Absolute Card

Table 1: Eligible cards

- ii. Must be a new-to-UOB credit card customer at the date of application and must not have held a UOB credit card as a principal cardholder within the 6-month period prior to the commencement of the Promotion Period; and
- iii. 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.
- iv. 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 **15 April 2024**.
- v. Have their approved Eligible Card activated, make a minimum spend of S\$1,000 per month for 2 consecutive months from Card Approval Date as defined by “Qualifying Spend”.

For illustration purpose:

If your Eligible UOB Card is approved on 10 March 2024, you will need to fulfil the Minimum Spend criteria as follows:

Minimum Spend	Qualifying Spend Period
At least S\$1,000	10 March 2024 - 9 April 2024
At least S\$1,000	10 April 2024 - 9 May 2024

- vi. For the purposes of this Promotion:

“Eligible Transactions” shall mean any retail transactions for the purchase of goods and/or services successfully charged to your principal UOB Card and which are posted on UOB’s systems but excluding the Excluded Transactions (as defined below).

“Excluded Transactions” shall mean:

- a. any cash advances;
- b. any interest, fees and charges (including without limitation, late payment charges or interest charges, annual or monthly fees or charges) imposed by the Bank;
- c. balance and/or funds transfers to or from the Card Account;
- d. any credit card transaction that was subsequently cancelled, voided or reversed for any reason;
- e. monthly instalments under 0% Instalment Payment Plan and SmartPay;
- f. amounts approved under the UOB Payment Facility and any associated fees or charges
- g. any Grab mobile wallet top-up transactions;
- h. any Shopee Pay wallet top-up transactions;

i. any payment made with the following Merchant Category Codes (“MCC”);

MCC	Description
4829	Wire Transfer / Remittance
5199	Nondurable Goods
5960	Direct Marketing – Insurance Services
6012	Member Financial Institution – Merchandise and Services
6050	Quasi Cash – Financial Institutions, Merchandise and Services
6051	Quasi Cash – Merchant (Non-Financial Institutions – Foreign Currency, Non- Fiat Currency, Cryptocurrency)
6211	Securities – Brokers and Dealers
6300	Insurance Sales / Underwrite
6399	Insurance
6513	Real Estate Agents & Managers – Rentals
6529	Quasi Cash – Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load – Merchant Rentals
6534	Quasi Cash – Remote Money Transfers
6540	Stored Value Card Purchase/Load
7349	Clean/Maint/Janitorial Serv aka Property Management
7511	Quasi Cash – Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7995	Gambling – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services – Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organizations, Political
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9399	Government Services – not elsewhere classified
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only

j. Any transaction consisting of/containing the following references:

AXS	FLASHPAY*	PAYPAL*BIZCONSULTA	SKR*SKRILL.COM	SMOOVE PAY*
AMAZE* TRANSIT*	NETSFLASHPAY*	PAYPAL*OANDAASIAPA	TRANSIT*	SINGPOST-SAM*
CITYINDEX*	MB*MONEYBOOKERS.COM	PAYPAL*CAPITALROYA	WWW.IGMARKETS.COM.SG	RazerPay*

EZ LINK*	OANDA ASIA PAC	PLUS500	WWW.MYEZLINK.COM.SG	
EZ-LINK*	OANDAASIAPA	PLUS500UK LIMITED	WWW.PLUS500.CO.UK	
EZLINK*	PAYPAL*PLUS500	Saxo Cap Mkts Pts Ltd	IPAYMY*	
EZLINKS*	PAYPAL*PLUS500.COM	SKR*PLUS500CY LTD	RWS-LEVY*	

k. Any other transactions as may be prescribed by the Bank 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 Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **four (4) 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. The form of notification will depend on the type of reward:

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. 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:

Eligible Product	UOB Credit Card Promotion for Eligible New Customers (Fulfilled by UOB)	Creatory Affiliate Exclusive Flash Deal for Eligible New Customers only (Fulfilled by SingSaver)	SingSaver Exclusive March Madness Grand Lucky Draw for Eligible New Customers only
UOB One Credit Card UOB Absolute Cashback Card UOB EVOL Card UOB Lady's Card	S\$350 Cash Credit⁴: First 200 new-to-UOB credit card customers who successfully apply for an eligible UOB Credit Card between 01 March - 31 March 2024 (both dates inclusive) and spend a min. of S\$1,000 per month for 2 consecutive months from their card approval date. Click here for full terms and conditions.	From 28 Mar, 6pm SGT - 31 Mar 2024 (Both Days Inclusive) S\$100 worth of vouchers from eCapitalLand, Food Panda, Sephora, Grab Food, Grab Ride etc.	22 Mar, 12pm SGT - 31 Mar 2024 11.59pm (dates inclusive) Eligible New Customers of participating UOB credit cards will get upsized x5 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.
UOB PRVI Miles Card (Visa, Mastercard, American Express)	Up to 50,000 miles for new to UOB Credit Cardmembers who pay Annual Fee⁴: 45,200 miles: Spend min. S\$1,000 spend per month for 2 consecutive months from card approval date AND with first year annual fee payment of S\$240 (subject to prevailing GST). SMS Registration required.SMS PMAF<space>last 4 alphanumeric of NRIC/passport registered with UOB to 77862 to register by 30 April 2024. 4,800 miles: With min. overseas spend of S\$1,000 per month for 2 consecutive months. Click here for full terms and conditions. Up to 30,000 miles for new to UOB Credit Cardmembers with 1 year annual fee waiver (Capped at 1st 50 eligible cardmembers monthly)⁴: 25,200 miles: Spend min. S\$1,000 spend per month for 2 consecutive months from card approval date. 4,800 miles: With min. overseas spend of S\$1,000 per month for 2 consecutive months. Click here for full terms and conditions.		
UOB Krisflyer Credit Card	Get up to 31,000 miles plus first year annual fee waived⁴: For new-to-UOB credit card customers who successfully apply for an eligible KrisFlyer UOB Credit Card from 1 January 2024 to 31 March 2024 and spend a min. of S\$2,000 within 60 days of the card approval date on their new KrisFlyer UOB Credit Card. For full details, visit KrisFlyer UOB Credit Card website. Click here for full terms and conditions.		

Table 2

¹Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.

²Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.

³Apple is not a participant in or sponsor of this promotion

⁴Rewards will be fulfilled by UOB

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 **06 March (5pm) – 31 March 2024**, successful applicants will be announced on [SingSaver's contest winners page](#) by **02 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.