

SingSaver CNY Team Air Miles vs Cashback Campaign

Terms and Conditions

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Section 1: Exclusive sign-up gifts

Citibank Credit Card Sign Ups

1.1. The “Promotion” refers to the SingSaver Exclusive Sign-Up Promotion with Citibank Credit Cards

Card	SingSaver Exclusive Gift/Voucher for Eligible New Customer	SingSaver Exclusive Gift/Voucher for Eligible Existing Customer
Citi Cash Back Visa Signature Card	SGD 200 Gift/Voucher	SGD 30 Gift/Voucher
Citi PremierMiles Visa Card	SGD 200 Gift/Voucher	SGD 30 Gift/Voucher
Citi Rewards Visa Card	SGD 200 Gift/Voucher	SGD 30 Gift/Voucher

Table 1

1.2. For the purposes of this Promotion:

1.2.1. “Eligible New Customer” refers to an individual who:

- (a) 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
- (b) did not 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; and
- (c) is not a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.

1.2.2. “Eligible Existing Customer” refers to an individual who:

- (a) has an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and
- (b) 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; and
- (c) is not a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.

1.2.3. “Eligible Citibank Card” includes the Citi Cash Back Visa Signature (previously known as Citi DIVIDEND Visa Signature) Card, Citi PremierMiles Visa Card, Citi SMRT Platinum Visa Card, Citi Prestige Card and Citi Rewards Visa Card only.

- 1.2.4. "Rewards/Vouchers" refers to \$200 NTUC FairPrice vouchers, Takashimaya Gift vouchers or Grab promo codes
- 1.3. An Eligible Customer who (a) submits an application for an Eligible Citibank Card as a main cardholder between 7 January 2019 and 31 January 2019, both days inclusive, via <http://singsaver.com.sg/credit-card/airmiles-cashback-dands> , and (b) has his application approved, will receive the respective Rewards/Vouchers.
- 1.4. An Eligible Customer will only be entitled to receive one (1) Rewards/Vouchers as an Eligible New Customer. Customers who apply with subsequent cards will be rewarded as Eligible Existing Customer.
- 1.5. An Eligible Customer who qualifies to receive the Rewards/Vouchers will receive an email from SingSaver confirming the redemption details for the Reward/Vouchers, within two (2) calendar months from the date of card approval.
- 1.6. If the Eligible Customer fails to receive an email from SingSaver within two (2) calendar months from date of Eligible Citibank Card approval, kindly drop an email to info@singsaver.com.sg for any assistance.
- 1.7. By applying for an Eligible Citibank Card as part of this Promotion, an Eligible Customer consents to Citibank informing SingSaver of the status of his Eligible Citibank Card application, including whether his application is successful.
- 1.8. SingSaver's decision on all matters relating to this Promotion is final and binding on all participants.
- 1.9. 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.

* For clarity, an existing Citibank Credit Card account includes an application to upgrade any existing Citibank Credit Card as well as an 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

AMEX Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is between 7 January 2019 and 31 January 2019, both days inclusive, unless otherwise stated in Table 2.
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 includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the user are not residents 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 <http://singsaver.com.sg/credit-card/airmiles-cashback-conditions> (“Promotion Page”) as a main cardholder during the Promotion Period. The Eligible Card (Table 1) applied for must be approved by the respective bank by 28 February 2019.
 - ii. Fill in the Rewards Redemption Form within the first 14 days of card application. (Do kindly be advised that participants with incomplete fields/submissions of the rewards redemption form will not be eligible for the rewards)

Eligible Cards:

<u>AMEX</u>	<ul style="list-style-type: none"> ● American Express True Cash Back Card ● American Express Singapore Airlines Krisflyer Credit Card ● American Express Singapore Airlines Krisflyer Ascend Credit Card
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Table 1

6. A successful Application is defined as an application where the card application has been approved.
7. A successful Applicant who qualifies to receive the Rewards will receive an email from SingSaver confirming the redemption details for the Gift, within two (2) calendar months from the date of card approval or completion of the Rewards Redemption Form, whichever is later.
8. Each successful Applicant will receive the SingSaver Exclusive Gift (“Rewards”), based on the pre-selected rewards and offers:

Eligible Product	Rewards for New and Existing Cardholders
AMEX KrisFlyer Credit Card	SGD 150 cash reward

AMEX KrisFlyer Ascend Credit Card	SGD 150 cash reward
AMEX True Cashback Credit Card	SGD 150 cash reward

Table 2

9. If the Eligible Participant fails to receive an email from SingSaver within two (2) calendar months from the above stated in clause 7, kindly drop an email to info@singsaver.com.sg for any assistance.
10. 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.
11. SingSaver reserves the right to reject any rewards redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
12. Approvals of any Credit Card is still subjected to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
13. By applying for an Eligible Card as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver of the status of his application, including whether the customer's application is successful.
14. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
15. By agreeing to the terms and conditions of this Promotion, agree to receive email communications from SingSaver according to the privacy policy (<https://www.singsaver.com.sg/privacy-policy>)
16. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver (<https://www.singsaver.com.sg/terms>).

Standard Chartered Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is between 7 January 2019 and 31 January 2019, both days inclusive, unless otherwise stated in Table 4.
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 includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the user are not residents 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 <http://singsaver.com.sg/credit-card/airmiles-cashback-dands> (“Promotion Page”) as a main cardholder during the Promotion Period. The Eligible Card (Table 3) applied for must be approved by the respective bank by 28 February 2019.
 - ii. Fill up the Rewards Redemption Form within the first 14 days of card application. (Do kindly be advised that participants with incomplete fields/submissions of the rewards redemption form will not be eligible for the rewards)
 - iii. Have your Eligible Card application approved by Standard Chartered Bank (Singapore) Limited, where such approval is final and unconditional.
 - iv. Have your approved Eligible Card activated within the first 30 days of card approval.

Eligible Cards:

<u>Standard Chartered Credit Cards</u>	<ul style="list-style-type: none"> ● Standard Chartered Unlimited Credit Card
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Table 3

6. A Successful Application is defined as an application where the card application has been approved and card activated, the respective applicant being the Successful Applicant.
7. A Successful Applicant who qualifies to receive the Rewards will receive an email from SingSaver confirming the redemption details for the Rewards, within two (2) calendar months from the date of card activation.
8. Each Successful Applicant will receive the SingSaver Exclusive Gift (“Rewards”), based on the pre-selected rewards and status:

- i. “New Cardholder” refer to a new Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled any Standard Chartered credit cards in the last 12 months
- ii. “Existing Cardholder” refers to a Standard Chartered Bank (Singapore) Limited principal cardholder with at least one (1) existing principal credit card with the Bank at the point approval of your Eligible Card application or previously cancelled Standard Chartered credit card(s) with the Bank in the last 12 months from the date the Eligible Card is approved

Eligible Product	Rewards for New Cardholders	Rewards for Existing Cardholders
Standard Chartered Unlimited Credit Card	SGD 150 Cash	SGD 50 Cash

Table 4

- 9. If the Eligible Participant fails to receive an email from SingSaver within two (2) calendar months from the above stated in clause 7, kindly drop an email to info@singsaver.com.sg for any assistance.
- 10. 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.
- 11. SingSaver reserves the right to reject any rewards redemption if application was found to be made via other channels and/or completed outside of the Promotion Period. In the event of disputes, SingSaver’s decision shall be final.
- 12. Approvals of any Eligible Card is still subjected to the Bank’s discretion. SingSaver does not guarantee the approval of any Credit Card.
- 13. By applying for an Credit Card as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver of the status of his application, including but not limited to whether the customer's application is successful.
- 14. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
- 15. By agreeing to the terms and conditions of this Promotion, agree to receive email communications from SingSaver according to the privacy policy (<https://www.singsaver.com.sg/privacy-policy>)
- 16. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver (<https://www.singsaver.com.sg/terms>).

HSBC Credit Card Sign Ups

1. The Promotion Period (“Promotion Period”) is between 7 January 2019 and 31 January 2019, both days inclusive, unless otherwise stated.
2. This promotion is offered by SingSaver Pte Ltd (“SingSaver”) and HSBC Bank (Singapore) Limited (“HSBC”).
3. 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.
4. For the purpose of this Promotion:
 - a. “Eligible Card” refers to any of the following: HSBC Advance Credit Card.
 - b. “Card Account Opening Date” refers to the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Eligible Card.
 - c. “Qualifying Transactions” are posted retail transactions, including Online Transactions and Overseas Transactions, charged to a Card account and/or to the account of the supplemental cardholder of the Eligible Applicant only. Exclusions apply.
5. To be eligible for the promotion (“Eligible Applicant”), he/she must fulfil the following conditions as stated below:
 - a. Submit an application for an Eligible Card within the Promotion Period as a primary cardholder via <http://singsaver.com.sg/credit-card/airmiles-cashback-dands> and have the application approved and issued by HSBC by 28 February 2019.
 - b. Fulfil the following for each New Cardholder (“New Cardholder”) and Existing Cardholder (“Existing Cardholder”):

New Cardholder	Existing Cardholder
<ol style="list-style-type: none"> 1. Does not hold any existing Eligible Card 2. Did not cancel any Eligible Card within the last 12 months prior to the Card Account Opening Date. 3. Has a minimum of S\$600 in Qualifying Transactions within a month of Card Account Opening Date. 	<ol style="list-style-type: none"> 1. Holds an existing Eligible Card issued more than 24 months ago 2. Did not cancel any Eligible Card within the last 12 months prior to the Card Account Opening Date. 3. Has a minimum of S\$600 in Qualifying Transactions within a month of Card Account Opening Date.

6. E.g. If the Card Account Opening Date is 15 August 2018, the Eligible Applicant has to meet the min. spend requirement by 14 September 2018 in order to qualify for the Gift.
7. The Rewards are set out as below:

- a. New Cardholders are entitled to receive S\$150 cash back.
 - b. Existing Cardholders are entitled to receive S\$100 cash back.
8. Fulfilment of the Rewards will be done after HSBC determines in its discretion that the criteria under this Promotion have been met. The cash back will be credited into the Eligible Applicant's Card account. Eligible Applicants will be notified via SMS once this is credited.
9. Each Eligible Applicant is limited to a maximum of one (1) set of Rewards, regardless of the number of Eligible Cards applied for.
10. All applications received after the specified Promotion Period, or submitted through any means other than specified, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
11. This promotion is open to all residents of Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any gift redemption submissions if the user are not residents of Singapore.
12. HSBC reserves the right to determine at their sole discretion the eligible of each applications made during the Promotion Period.
13. SingSaver reserves the final right to change the Rewards given.
14. SingSaver reserves the right to reject any rewards redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
15. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver (<https://www.singsaver.com.sg/terms>).

UOB Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is between 7 January 2019 and 31 January 2019, both days inclusive, unless otherwise stated in Table 6.
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 includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the user are not residents 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 <http://singsaver.com.sg/credit-card/airmiles-cashback-dands> (“Promotion Page”) as a main cardholder during the Promotion Period. The Eligible Card (Table 3) applied for must be approved by the respective bank by 28 February 2019.
 - ii. Fill up the Rewards Redemption Form within the first 14 days of card application. (Do kindly be advised that participants with incomplete fields/submissions of the rewards redemption form will not be eligible for the rewards)
 - iii. have your Eligible Card application approved by UOB Limited, where such approval is final and unconditional.
 - iv. have your approved Eligible Card activated within the first 30 days of card approval.

Eligible Cards:

<u>UOB Credit Cards</u>	<ul style="list-style-type: none"> ● UOB YOLO Card ● UOB PRVI Miles Visa Card
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Table 5

6. A successful Application is defined as an application where the card application has been approved and card activated.
7. A successful Applicant who qualifies to receive the Rewards will receive an email from SingSaver confirming the redemption details for the Rewards, within two (2) calendar months from the date of card activation or completion of the Rewards Redemption Form, whichever is later.
8. Each successful application will receive the SingSaver Exclusive Gift (“Rewards”), based on the pre-selected rewards.

Eligible Product	Rewards for New and Existing Cardholders
UOB Credit Cards	SGD 50 Cash

Table 6

9. If the Eligible Participant fails to receive an email from SingSaver within two (2) calendar months from the above stated in clause 7, kindly drop an email to info@singsaver.com.sg for any assistance.
10. 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.
11. SingSaver reserves the right to reject any rewards redemption if application was found to be made via other channels and/or completed outside of the Promotion Period. In the event of disputes, SingSaver's decision shall be final.
12. Approvals of any Eligible Card is still subjected to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
13. By applying for an Credit Card as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver of the status of his application, including but not limited to whether the customer's application is successful.
14. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
15. By agreeing to the terms and conditions of this Promotion, agree to receive email communications from SingSaver according to the privacy policy (<https://www.singsaver.com.sg/privacy-policy>)
16. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver (<https://www.singsaver.com.sg/terms>).

OCBC 365 Credit Card and Titanium Credit Card Sign Ups

1. The Promotion Period (“Promotion Period”) is between 7 January 2019 and 31 January 2019, both dates inclusive, unless otherwise stated.
2. This promotion is offered by SingSaver Pte Ltd (“SingSaver”).
3. 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.
4. For the purpose of this Promotion:
 - a. “Eligible Card” refers to any of the following: OCBC 365 Credit Card or OCBC Titanium Credit Card.
 - b. “Card Account Opening Date” refers to the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Eligible Card.
 - c. “New Cardholder” refers to a new OCBC principal credit cardholder who is not holding any existing OCBC credit card.
5. To be eligible for the promotion (“Eligible Applicant”), he/she must fulfil the following conditions as stated below:
 - a. Submit an application for an Eligible Card within the Promotion Period as a New Cardholder via <http://singsaver.com.sg/credit-card/airmiles-cashback-dands> and have the application approved by OCBC by 28 February 2019.
6. Each Eligible Applicant will be qualified to receive the Rewards from SingSaver.
7. The Rewards are set out as below:
 - a. Eligible New Cardholders are entitled to receive S\$100 cashback.
8. After OCBC determines in its discretion that the criteria under this Promotion have been met, it shall credit the Reward to the Eligible Applicant’s Credit Card account within three (3) months from Card Account Opening Date. The cashback will be credited into the Eligible Applicant’s Credit Card account.
9. Each Eligible Applicant is limited to a maximum of one (1) set of Rewards, regardless of the number of Eligible Cards applied for.
10. All applications received after the Promotion Period, or submitted through any means other than specified, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
11. This promotion is open to all residents of Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the user are not residents of Singapore.
12. SingSaver reserves the right to determine at their sole discretion the eligible of each applications made during the Promotion Period.

13. SingSaver reserves the final right to change the rewards given.
14. SingSaver reserves the right to reject any rewards redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
15. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver (<https://www.singsaver.com.sg/terms>).

Section 2: Team Bonus Gift

1. The promotion period (“Promotion Period”) is between 7 January 2019 and 31 January 2019, both days inclusive.
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 includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the user are not residents 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:
 - a. Submit an application for a credit card (“Eligible Card”) on the promotion website <http://singsaver.com.sg/credit-card/airmiles-cashback-dands> (“Promotion Page”) as a main cardholder during the Promotion Period. The Eligible Card (Table 3) applied for must be approved by the respective bank by 28 February 2019.
 - b. Fill up the Rewards Redemption Form within the first 14 days of card application. (Do kindly be advised that participants with incomplete fields/submissions of the rewards redemption form will not be eligible for the rewards)
6. For the purpose of this promotion, the Winning Team refers to the group of Eligible Cards with the most number of points accumulated by the end of the promotion period. The groups are set out according to this table

Groups	Team Air Miles	Team Cashback
Eligible Cards	1. Citi PremierMiles Visa 2. Amex KrisFlyer blue 3. Citi Rewards Card 4. OCBC Titanium Card 5. UOB PRVI Miles Visa Card 6. Amex KrisFlyer Ascend	1. Citi Cash Back 2. SCB Unlimited 3. Amex True CashBack 4. HSBC Advance 5. OCBC 365 6. UOB YOLO

7. Each Eligible Application for an eligible product contributes 1 point to the assigned team.
8. An Eligible Application refers to an application for a credit card (“Eligible Card”) submitted on the promotion website www.singsaver.com.sg (“Promotion Page”) as a main cardholder during the Promotion Period, and with a valid application reference number filled up on the Rewards Redemption Form within 14 days of application. (Do kindly be advised that participants with incomplete fields/submissions or invalid reference number provided on the rewards redemption form will not be eligible for the rewards)

9. Each application made for the eligible product of the the Winning Team will receive a bonus gift of
 - a. \$20 cash if the total points accumulated in the Winning Team is less than 600
 - b. \$30 cash if the total points accumulated in the Winning Team is between 600 and 799
 - c. \$40 cash if the total points accumulated in the Winning Team is between 800 and 999
 - d. \$50 cash if the total points accumulated in the Winning Team is more than 999
10. Each applicant will only qualify for a maximum of one set of bonus gift for each eligible product applied for.
11. SingSaver reserves the right to determine at their sole discretion the eligible of each applications made during the Promotion Period.
12. SingSaver reserves the final right to change the rewards given.
13. SingSaver reserves the right to reject any rewards redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
14. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver (<https://www.singsaver.com.sg/terms>).

Section 3: Facebook Giveaway contest

1. The promotion period (“Promotion Period”) is between 7 January 2019 and 31 January 2019, both days inclusive.
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 includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the user are not residents 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 Entries”), the participant must:
 - a. Comment with the answer to ‘why you think airmiles or cashback is better;’
 - b. Tag 3 friends in the comment
 - c. Make an eligible card application
6. An eligible card application refers to an application for a credit card (“Eligible Card”) submitted on the promotion website <http://singsaver.com.sg/credit-card/airmiles-cashback-dands> (“Promotion Page”) as a main cardholder during the Promotion Period, and with the application reference number filled up on the Rewards Redemption Form within 14 days of application. (Do kindly be advised that participants with incomplete fields/submissions of the rewards redemption form will not be eligible for the rewards)
7. Each participant can submit 1 entry per eligible card application.
8. 3 best answers from the Winning team (“Winners”), as defined in Section 2 clause 6, will each receive \$888 cash.
9. The 3 Winners will be contacted via Facebook message and asked to provide their email address used in the card application and product that they applied for. If the winning answer is not accompanied by an eligible card application, the next best answer from the Winning Team will be selected.
10. In the event of multiple entries on the Facebook post that exceeds the number of eligible card applications, only the first few entries marked by timestamp, up to the total number of Eligible card Applications made, will be deemed as an Eligible Entry.
11. SingSaver reserves the right to have the final decision to choose the Winner. The decision cannot be disputed.
12. All winners will be contacted by 28 Feb 2019.
13. SingSaver reserves the right to determine at their sole discretion the eligible of each applications made during the Promotion Period.
14. SingSaver reserves the final right to change the rewards given.

15. SingSaver reserves the right to reject any rewards redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
16. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver (<https://www.singsaver.com.sg/terms>).