



FAQs

Q: What does picking a team mean? How do I join a team?

A: Eligible cards are categorised into two teams. By applying for a card in the respective category, you will automatically be part of that team. The card categorisation are:

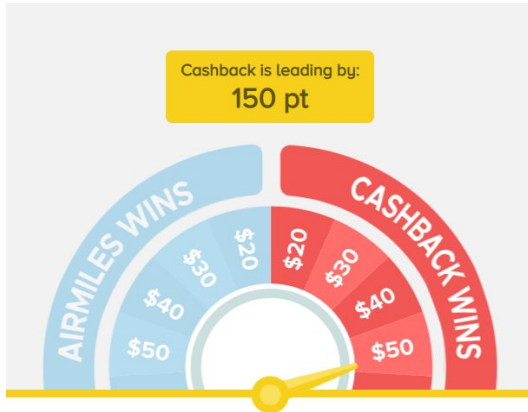
	Team Air Miles	Team Cash Back
Eligible Cards	Citi PremierMiles Visa Card	Citi Cash Back Card
	American Express Singapore Airlines KrisFlyer Credit Card	Standard Chartered Unlimited Card
	Citi Rewards Visa Card	American Express True Cashback Card
	OCBC Titanium Rewards Credit Card	HSBC Advance Card
	UOB PRVI Miles Visa Card	OCBC 365 Credit Card
	American Express Singapore Airlines KrisFlyer Ascend Credit Card	UOB Yolo Card

Q: Can I be in more than one team?

A: Yes, you can. If you have applied for an eligible air miles card and an eligible cash back card, you will automatically be part of both Team Air Miles and Team Cash Back. Only the winning team will be awarded the Team Bonus Gift.

Q: How do I know which is the winning team?

A: You can see which team is winning by looking at this dial at the top of the Air Miles VS Cash Back webpage.



In the example above, Team Cash Back is leading by 150 points and each member of the team will be receiving a Team Bonus Gift of \$50 for each successful credit card application.

For more details on what is a successful credit card application, please see the contest [terms and conditions](#).

Q: How can I help my team win? Is there anything I can do?

A: Yes! Share the link to this website with your friends! The more friends applying for the eligible cards in your team, the more points your team will get.

Alternatively, you can also ‘like’ [this Facebook post](#), comment a reason why you think your team is better, and tag 3 friends to share the contest with them. You’ll stand to win \$888 if we think your answer is the most creative!

Q: I am part of the winning team and I have applied for two credit cards from the winning team. How much Team Bonus Gift will I receive?

A: You will receive a Team Bonus Gift for each successful card application.

For example, if you have applied for two credit cards under Team Air Miles, and Team Air Miles had accumulated 1,000 points, you will receive:

Team Bonus	No. of Air Miles Cards Applied	Total Team Bonus You Will Receive
\$50	2	\$100

For more details on what is a successful credit card application, please see the contest [terms and conditions](#).



Q: How do I win the \$888 cash?

A: After applying for a credit card through our website, simply:

1. 'Like' [this Facebook post](#)
2. Comment with a reason why you think your team is better
3. Tag 3 friends to share the contest with them

You'll stand to win \$888 if:

1. Your team has the most number of points ([how do I join a team?](#))
2. We think your answer is the most creative!

Q: How do I get \$1,000 in cash?

A: There are many ways get up to \$1,000 in cash! Some of the ways are:

1. Apply for multiple credit cards - the SingSaver exclusive gift for each successful application is stackable!
2. Be in the winning team - members of the winning team will receive a Team Bonus Gift for each successful card application under the team. The more points your team has, the bigger the Team Bonus Gift!
3. 'Like', comment on, and share our Facebook point to [win \\$888 cash!](#)

Q: Can I pick more than one card under each Cashback and Airmiles?

A: Yes! The more successful card applications you have, the bigger the ang pow you will receive too when you're on the winning team.

For more details on what is a successful credit card application, please see the contest [terms and conditions](#).

Q: How do I get extra \$50 Ang Bao?

A: Be part of a winning team that has more than 999 points! Each member of the winning team will then receive a Team Bonus Gift of \$50 for each successful card application under the team.

For more details on what is a successful credit card application, please see the contest [terms and conditions](#).



Q: If I apply for three cards under Team Cash Back, will I get the rewards for each card? i.e. If I apply for Citibank, SCB and Amex cards, will I qualify for \$500 in cash and vouchers (\$200 + \$150 + \$150)?

A: Yes, if your card applications for each of the three cards that are approved and verified, new customers will receive:

\$200 worth of vouchers for your Citi card

\$150 cash for your SCB card

\$150 cash for your Amex card

For existing customers, you will receive:

\$30 worth of vouchers for your Citi card

\$50 cash for your SCB card

\$150 cash for your Amex card

For more details on what is an existing customer, card approval, and verification, please see the contest [terms and conditions](#).

For more details on the rewards redemption process, please see the [Rewards Redemption FAQs](#).

Q: When will I receive my Ang Pows?

A: Following the completion of the Rewards Redemption Form sent to your registered email, you will receive an email confirmation that you have registered for your ang pow.

Your application is now being processed by the bank. Once you've been approved and are eligible for the Reward, the bank will notify SingSaver. We will then match this with your Reference Application Number.

You will receive an email with details of the Reward Redemption within 2 calendar months from the date of your card approval or completion of the SingSaver Rewards Redemption Form, whichever is later.

For more details on the rewards redemption process, please see the [Rewards Redemption FAQs](#).