

SingSaver Unlock Love Campaign

Terms and Conditions

Contents

Section 1: Exclusive sign-up gifts	2
Citibank Credit Card Sign Ups	3
HSBC Credit Card Sign Ups	5
OCBC 365 Credit Card and OCBC Titanium Rewards Credit Card Sign Ups	7
Standard Chartered Credit Card Sign Ups	9
UOB Credit Card Sign Ups	12
Citi Quick Cash (Personal Loan) Sign up	14
Standard Chartered CashOne Personal Loan Sign up	16
Standard Chartered Credit Card Funds Transfer Sign Up	18
SingSaver OCBC Personal Loan Promotion	20
Section 2: Unlock love bonus gift	22
Section 3: Use of gifts and vouchers	26

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 1 February 2019 and 28 February 2019, both days inclusive, via the SingSaver Unlock Love campaign site: <https://singsaver.com.sg/credit-card/unlock-love-for-valentines-day-gifts>, 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. 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. Rewards/Vouchers that are not claimed two (2) months after the redemption details are sent will be the forfeited.
- 1.7. 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.
- 1.8. 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.
- 1.9. SingSaver's decision on all matters relating to this Promotion is final and binding on all participants.
- 1.10. 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

HSBC Credit Card Sign Ups

1. The Promotion Period (“Promotion Period”) is between 1 February 2019 and 28 February 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 the 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” limits to 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 the SingSaver Unlock Love campaign site: <https://singsaver.com.sg/credit-card/unlock-love-for-valentines-day-gifts> and have the application approved and issued by HSBC by 31 March 2019.
 - b. Fill up the Rewards Redemption Form sent to your registered email address within the first 14 days of card application. Participants with incomplete fields/submissions of the Rewards Redemption Form will not be eligible for the rewards.
 - c. Fulfil the following for each New Cardholder (“New Cardholder”) and Existing Cardholder (“Existing Cardholder”):

New Cardholder	Existing Cardholder
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. Charges a min. of S\$600 in Qualifying Transactions within a month of Card Account Opening Date.	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. Charges a min. 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 no later than three (3) months from Card Account Opening Date by HSBC, after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays. 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 all residents in 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 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 communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, according to [SingSaver's 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](#).

OCBC 365 Credit Card and OCBC Titanium Rewards Credit Card Sign Ups

1. The Promotion Period (“Promotion Period”) is between 1 February 2019 and 28 February 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 Rewards 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 the SingSaver Unlock Love campaign site: <https://singsaver.com.sg/credit-card/unlock-love-for-valentines-day-gifts> and have the application approved by OCBC by 31 March 2019.
 - b. Fill up the Rewards Redemption Form sent to your registered email address within the first 14 days of card application. Participants with incomplete fields/submissions of the Rewards Redemption Form will not be eligible for the rewards.
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. Fulfilment of the Gift will be done no later than three (3) months from Card Account Opening Date, after OCBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays. 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 all residents in 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 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 communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, according to [SingSaver's 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](#).

Standard Chartered Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is between 1 February 2019 and 28 February 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 all residents in 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 SingSaver Unlock Love campaign site: <https://singsaver.com.sg/credit-card/unlock-love-for-valentines-day-gifts> (“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 31 March 2019.
 - ii. Fill up the Rewards Redemption Form sent to your registered email address within the first 14 days of card application. 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</u> <u>Credit Cards</u>	<ul style="list-style-type: none"> ● Standard Chartered Unlimited Credit Card ● Standard Chartered Spree Credit Card ● Standard Chartered Visa Infinite Card
--------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Table 3

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.
 - a. Rewards/Vouchers that are not claimed two (2) months after the redemption details are sent will be the forfeited.

8. Each successful application 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 credit cards in the last 12 months
 - ii. “Existing Cardholder” refer 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 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
Standard Chartered Spree Credit Card	SGD 150 Cash	SGD 50 Cash
Standard Chartered Visa Infinite Card	SGD 100 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. All applications received after more than one (1) calendar month 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 rewards redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approvals of any Eligible Card is still subjected to the Bank’s discretion. SingSaver does not guarantee the approval of any Credit Card.
14. 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 whether the customer's application is successful.
15. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
16. By agreeing to the terms and conditions of this Promotion, agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, according to [SingSaver’s Privacy Policy](#).
17. By agreeing to the terms and conditions of this Promotion, you also agree to the [terms and conditions of use of SingSaver](#).

UOB Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is between 1 February 2019 and 28 February 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 all residents in 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 SingSaver Unlock Love campaign site: <https://singsaver.com.sg/credit-card/unlock-love-for-valentines-day-gifts> (“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 31 March 2019.
 - ii. Complete the Rewards Redemption Form sent to your registered email address within 14 days of card application. 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
-------------------------	-------------------------------------------------------------------------------------------------------

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.
 - a. Rewards that are not claimed two (2) months after the redemption details are sent will be then forfeited.
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. All applications received after more than one (1) calendar month 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 rewards redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approvals of any Eligible Card is still subjected to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
14. 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 whether the customer's application is successful.
15. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
16. By agreeing to the terms and conditions of this Promotion, agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, according to [SingSaver's Privacy Policy](#).
17. By agreeing to the terms and conditions of this Promotion, you also agree to the [terms and conditions of use of SingSaver](#).

Citi Quick Cash (Personal Loan) Sign up

1. This promotion (“Promotion”) is organised and offered by SingSaver.
2. 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 rights to reject any rewards redemption submissions if the user is not a resident of Singapore.
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. This Promotion is valid for customers of SingSaver who applied for the Eligible Banking Product between 1 February 2019 and 28 February 2019, both days inclusive (“Application Period”) unless otherwise stated.
5. “Reward” refers to \$100 worth of NTUC FairPrice vouchers.
6. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - a. Have applied for the Eligible Banking Product during the Application Period on the SingSaver website: <https://singsaver.com.sg/credit-card/unlock-love-for-valentines-day-gifts> (an “Application”). The Application must have been made during the Application Period and must be approved by the relevant bank by 31 March 2019.
 - b. Eligible Banking Products: Citibank Quick Cash
 - c. Fill up the Rewards Redemption Form within the first 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 valid submission as specified above shall be referred to as an "Application".
8. A “Successful Application” is an Application where the loan has been approved by the providing bank.
9. There is no minimum or maximum approved loan amount and tenure required to be eligible for this Promotion.
10. Each Eligible Participant is only entitled to one (1) set of rewards regardless of the total number and quantum of Applications made
11. Redemption details will be sent via the email address provided to SingSaver.
12. Eligible Participants will receive a confirmation email on the details of Reward collection within two (2) calendar months of the Eligible Banking Product being approved by the provider or completion of the Rewards Redemption Form, whichever is later.
13. By applying for an Eligible Banking Product 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. All applications made after the specified Application 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. If the Eligible Participants fail to receive an email from SingSaver within two (2) calendar months from the date of approval, kindly drop an email to info@singsaver.com.sg for any assistance. Banks of participating products are not responsible for the mechanism and fulfilment of this Promotion.
16. SingSaver reserves the right to reject any reward redemption if the Application was found to be made via other channels and/or made outside of the Application Period.
17. Final approval of any Eligible Banking Product is at the discretion of the issuing bank and is subject to the banks' credit and risk processing criteria. SingSaver does not guarantee the approval of any Personal Loans.
18. SingSaver reserves the final right to change the rewards given at any time.
19. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
20. By agreeing to the terms and conditions of this Promotion, you agree to receive communications via email and/or telephone number from SingSaver according to the privacy policy (<https://www.singsaver.com.sg/privacy-policy>)
21. 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 CashOne Personal Loan Sign up

Terms and Conditions

1. This promotion (“Promotion”) is organised and offered by SingSaver only.
2. 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.
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. The promotion period (“Promotion Period”) will be valid from 1 February 2019 (GMT+8 10:00) to 28 February 2019 (GMT+8 11:59).
5. “Rewards/Vouchers” refers to \$388 cash.
6. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - a. Apply for a personal loan (“Eligible Banking Product”) on SingSaver website [:https://singsaver.com.sg/credit-card/unlock-love-for-valentines-day-gifts](https://singsaver.com.sg/credit-card/unlock-love-for-valentines-day-gifts) (“Promotion Page”). The Eligible Banking Product must be applied during the Promotion Period and must be approved by the relevant bank by 31 March 2019.
 - b. Eligible Product: Standard Chartered CashOne Personal Loan
 - c. Submit your contact details on the Rewards Redemption Form sent to your registered email address during the Promotion Period, within the first 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 Eligible Participant will receive a cash reward (“Reward”) if they submit the Reward Redemption Form and are approved by the issuing bank.
8. Every 10th Eligible Participant who is subsequently approved by the issuing bank will receive \$388 cash, based on SingSaver’s timestamp records on the completed and submitted Rewards Redemption Form. All other Eligible Participants will receive \$30 cash.
9. Eligible Participants will be notified of which Reward they are to receive via email.
10. There is no minimum or maximum of approved loan amount and tenure required to be eligible for this Promotion.
11. Each Eligible Participant is only entitled to one (1) set of rewards regardless of total number and quantum of approved Eligible Banking Products applied for.
12. Redemption details will be communicated via the registered email address.
13. Eligible Participants will receive a confirmation email on the details of cash collection within two (2) months of the Loan Approval or completion of Rewards Redemption Form, whichever is later.
14. If the Eligible Participants fail to receive an email from SingSaver within two (2) calendar months from the date of approval, kindly drop an email to info@singsaver.com.sg for any

assistance. Banks of participating products are not responsible for the mechanism and fulfilment of this Promotion.

15. All applications received after 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.
16. SingSaver reserves the right to forfeit any unclaimed rewards past the stipulated collection time frame.
17. 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.
18. Final approvals of any Personal Loans is determined by the relevant banks in its absolute discretion and is subject to the banks' credit and risk processing criteria. SingSaver do not guarantee the approval of any Personal Loans.
19. SingSaver reserves the final right to change the rewards given.
20. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
21. 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>)
22. 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 Funds Transfer Sign Up

1. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and
2. This Promotion is valid for customers of SingSaver who applied for an Eligible Card between 1 February 2019 and 28 February 2019, both days inclusive (“Application Period”) unless otherwise stated in Table 4.
2. All applications received after the specified Application 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 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 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. Have submitted an application for a Standard Chartered Credit Card Funds Transfer (“Eligible Product”) on the promotion website <https://singsaver.com.sg/credit-card/unlock-love-for-valentines-day-gifts> (“Promotion Page”) as a main cardholder during the Application Period (“Application”). The Eligible Product applied for must be approved by the respective bank by 31 March 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 the Application approved by Standard Chartered Bank (Singapore) Limited, where such approval is final and unconditional.
6. An Eligible Participant whose application for the Eligible Card is approved by the issuing provider and the Eligible Card successfully activated (“Successful Applicant”) qualifies to receive the Reward listed in Table 6. A Successful Applicant will receive an email from SingSaver confirming the redemption details for the Reward within two (2) calendar months from the date the Eligible Card is approved.
7. In addition to the above, each Successful Applicant must be a New Standard Chartered Bank (Singapore) Limited principal cardholder and must not have any existing or previously cancelled Standard Chartered credit cards in the last 12 months.
8. Successful Applicants are eligible to receive S\$150 cash (“Reward”).
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. All applications 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.
13. SingSaver reserves the right to reject any reward redemption if the application is found to be made via other channels and/or made outside of the Promotion Period.
14. Approval of any Eligible Product is subject to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
15. By applying for an Eligible Product 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.
16. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
17. By agreeing to the terms and conditions of this Promotion, you agree to receive communications via email and/or telephone number from SingSaver according to the privacy policy (<https://www.singsaver.com.sg/privacy-policy>)
18. 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>).

SingSaver OCBC Personal Loan Promotion

Terms and Conditions

1. This promotion (“Promotion”) is organised and offered by Singsaver.com.sg only.
2. This Promotion is open all residents in Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver.com.sg reserves all right to reject any rewards redemption submissions if the user are not residents of Singapore.
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. The promotion period (“Promotion Period”) will be valid from 19 December 2018 to 28 February 2019.
5. “Rewards/Vouchers” refer to \$100 cash.
6. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - a. Apply for a personal loan (“Eligible Banking Product”) on SingSaver website (“Promotion Page”):
<https://singsaver.com.sg/credit-card/unlock-love-for-valentines-day-gifts>. The Eligible Banking Product must be applied during the Promotion Period and must be approved by the relevant bank by 31 March 2019.
 - b. Eligible Product: OCBC Personal Loan
 - c. Submit the contact details on the Rewards Redemption Form sent to the registered email address during the Promotion Period. The application reference number can be retrieved at the top-right hand corner of the OCBC approval letter.

(Do kindly be advised that participants with incomplete fields/submissions of the rewards redemption form will not be eligible for the rewards).
7. Each successful application is defined as an application where the loan has been approved.
8. There is no minimum or maximum of approved loan amount and tenure required to be eligible for this Promotion.
9. Each Eligible Participant is only entitled to one (1) set of rewards regardless of total number and quantum of approved Eligible Banking Products applied for.
10. Redemption details will be communicated via the registered email address.
11. Note that the processing fee of 2% of approved loan amount will still be charged upfront to the customers upon approval. The processing fee can be offset with SingSaver exclusive \$100 cash reward.
12. Eligible Participants will receive a confirmation email on the details of cash collection within two (2) months of the Loan Approval or completion of Rewards Redemption Form, whichever is later.
13. All applications received after 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 right to forfeit any unclaimed rewards past the stipulated collection time frame.
15. If the Eligible Participants fail to receive an email from SingSaver within one (1) calendar month from the date of approval, kindly drop an email to info@singsaver.com.sg for any assistance. Banks of participating products are not responsible for the mechanism and fulfilment of this Promotion.
16. SingSaver.com.sg 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.
17. Final approvals of any Personal Loans is determined by the relevant banks in its absolute discretion and is subject to the banks' credit and risk processing criteria. SingSaver.com.sg do not guarantee the approval of any Personal Loans.
18. SingSaver.com.sg reserves the final right to change the rewards given.
19. SingSaver.com.sg reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
20. By agreeing to the terms and conditions of this Promotion, agree to receive email communications from SingSaver.com.sg according to the privacy policy (<https://www.singsaver.com.sg/privacy-policy>)
21. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver.com.sg (<https://www.singsaver.com.sg/terms>).

Section 2: Unlock love bonus gift

1. The Promotion period (“Promotion Period”) is between 1 February 2019 and 28 February 2019, both days inclusive.
2. The Game Period (“Game Period”) is between 14 February 2019 and 14 March, both days inclusive.
3. 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.
4. 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 rights to reject any rewards redemption submissions if the user is not a resident of Singapore.
5. 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.
6. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - a. Submit an application for an eligible product on the promotion website <https://singsaver.com.sg/credit-card/unlock-love-for-valentines-day-gifts> (“Promotion Page”) during the Promotion Period. Eligible Products are listed in Table A.

For credit card products, participant must submit an application as a main cardholder during the Promotion Period. The credit card applied for must be approved by the respective bank by 31 March 2019.

For personal loan products, the application must be approved by the respective bank by 31 March 2019.

For Travel Insurance, a successful purchase must be made within the Promotion Period, i.e 1- 28 Feb.

- b. Fill in the Rewards Redemption Form within 14 days after applying for or purchasing the Eligible Product. (Do kindly be advised that participants with incomplete fields/submissions of the rewards redemption form will not be eligible for the rewards)
7. Each Eligible Participant will have only ONE attempt at picking the Bonus gift (“Draw”) on <https://singsaver.link/unlocklove-gift> (“Unlock Love Game”) during the Game Period, for every product he or she applied for. Each Eligible Participant will receive one gift per **travel insurance purchase, credit card or personal loan approved application**, at random, from the table below (Table A).

The Unlock Love Bonus Gift will be provided to the participant only if the credit card or personal loan is , or if the travel insurance is successfully purchased.

Category	Eligible Product	Criteria	Unlock Love Bonus gift
Credit Card	1. American Express KrisFlyer Ascend Credit Card 2. American Express CapitaCard	Upon approval	<ul style="list-style-type: none"> ● Dinner for Four at The SummerHouse (Voucher worth \$300) ● SkyFlyer Dining for Two voucher (worth \$328.90) ● GoPro HERO7 Black (Worth \$595)

	<ol style="list-style-type: none"> 3. Citi Cash Back Visa Card 4. Citi PremierMiles Visa Card 5. Citi Rewards Visa Card 6. HSBC Advance Credit Card 7. OCBC 365 Credit Card 8. OCBC Titanium Rewards Credit Card 9. Standard Chartered Spree Card 10. Standard Chartered Unlimited Credit Card 11. Standard Chartered Visa Infinite Credit Card 12. UOB YOLO card 		<ul style="list-style-type: none"> ● 1 Night Stay at the Shangri-La Sentosa Voucher (worth \$485) ● G.spa 90 min couples spa Package (worth \$406) ● Tiffany & Co Heart Tag Charm Bracelet (worth \$310) ● Pandora accessories (worth \$300-\$500) ● \$500 CapitaLand Voucher ● \$500 worth of Qoo10 vouchers ● \$100 Chope Voucher ● \$100 Wine Connection ● 3-Course Mystery Set Menu for 2 at NOX Dine in the Dark (worth \$207.16) ● \$100 Scoot Voucher ● \$100 Vanidays Voucher ● Daniel Wellington Watch (worth \$200) ● Google Home Mini (worth \$79) ● \$100 Qoo10 Vouchers ● \$50 Skyscanner Vouchers ● \$50 Chope Dollars ● Gold Class All Days Voucher (worth \$39) ● \$40 Qoo10 Vouchers ● \$40 Redmart Vouchers ● \$30 Worth of Grab promo codes ● \$30 Worth of Grabfood Vouchers ● \$30 Sephora Vouchers
Personal Loan	<ol style="list-style-type: none"> 1. Citibank Quick Cash 2. HSBC Personal Loan 3. OCBC Personal Loan 4. Standard Chartered CashOne loan 5. Standard Chartered Funds Transfer 	Upon approval	
Travel Insurance	<ol style="list-style-type: none"> 1. MSIG 2. FWD 3. HL Assurance 4. AXA Travel Insurance 5. Amex My VoyageGuard Travel Insurance 6. Allianz Global Assistance Travel Insurance 	Upon purchase	

Table A

8. Upon submission of the Rewards Redemption form, the participant will receive a unique Gift Code. Participant will have to enter this Gift Code on the Unlock Love Game to begin the Draw. One complete application or purchase of an eligible product will be tied to one unique Gift Code.
9. If an invalid Gift Code is submitted on the Unlock Love Game, the Draw in relation to this Gift Code will be deemed invalid.
10. In the event that the same Gift Code is submitted more than once on the Unlock Love Game, only the results from the first Draw will be valid.

11. The Game must be completed by the participant during the Game period.
12. SingSaver reserves the right to determine at their sole discretion the eligibility of each application made during the Promotion Period.
13. SingSaver reserves the final right to change the rewards give at any time.
14. A successful Applicant who qualifies to receive the Unlock Love Bonus Gift 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.
15. SingSaver reserves the right to reject any reward redemption if the 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>).

Section 3: Use of gifts and vouchers

1. All vouchers issued are subject to the terms and conditions of the vouchers' merchants.
2. Vouchers will have a validity of at least 3 weeks from the date of issue from SingSaver to the user. Requests to extend expiry dates will not be entertained.
3. Grab vouchers will be given in sets of \$10 promo codes, up to the total value of the gift.