

SingSaver Rewards Promotion

Terms and Conditions

Contents

SingSaver Citibank Quick Cash Promotion	1
Standard Chartered Credit Card Funds Transfer Sign Ups Promotion	4
SingSaver OCBC Personal Loan Promotion	6

SingSaver Citibank Quick Cash 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 10 October 2018 to 30 April 2019.
5. "Gift/Voucher" refers to \$100 worth of NTUC FairPrice vouchers.
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://www.singsaver.com.sg/personal-loan/instalment/results>. The Eligible Banking Product must be applied during the Promotion Period and must be approved by the relevant bank by 31 May 2019.
 - b. Eligible Banking Products: Citibank Quick Cash
7. Each valid submission as specified above shall be referred to as an "Application".
8. Each successful application is defined as an application where the loan has been approved.
9. There is no minimum or maximum of 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 total number and quantum of approved Eligible Banking Products applied for.
11. Redemption details will be communicated via the registered email address
12. Eligible Participants will receive a confirmation email on the details of cash collection within two (2) calendar months of the Loan Approval.
13. By applying for an Eligible Banking Product as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver.com,sg of the status of his application, including whether the customer's application is successful.
14. 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.
15. Note that SingSaver reserves the right to forfeit any unclaimed rewards past the stipulated collection time frame.
16. 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.

17. 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.
18. Final approval 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.
19. SingSaver.com.sg reserves the final right to change the rewards given.
20. SingSaver.com.sg 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.com.sg 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.com.sg (<https://www.singsaver.com.sg/terms>).

Standard Chartered Credit Card Funds Transfer Sign Ups Promotion

1. The promotion period (“Promotion Period”) is between 7 January 2019 and 30 April 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 Standard Chartered Credit Card Funds Transfer (“Eligible Product”) on the promotion website www.singsaver.com.sg (“Promotion Page”) as a main cardholder during the Promotion Period. The Eligible Product applied for must be approved by the respective bank by 31 May 2019.
 - ii. Fill up the Rewards Redemption Form sent to the registered email with SingSaver within the first 30 days of product 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 Product application approved by Standard Chartered Bank (Singapore) Limited, where such approval is final and unconditional.
6. A successful Application is defined as an application where the eligible product 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 Rewards, within two (2) calendar months from the date of approval of eligible product.
8. To receive the SingSaver Exclusive Gift (“Rewards”), each successful application must be a:
 - i. 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
9. For avoidance of doubt, “Rewards” refers to \$100 cash
10. 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.
11. 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.

12. SingSaver reserves the right to forfeit any unclaimed rewards past the stipulated collection time frame.
13. SingSaver.com.sg reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver.com.sg will notify the recipients and make the necessary arrangements to deliver the Rewards.
14. 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.
15. Approvals of any Eligible Product is still subjected to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
16. 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.
17. SingSaver.com.sg reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
18. 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>)
19. 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>).

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 30 April 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://www.singsaver.com.sg/personal-loan/instalment/results>. The Eligible Banking Product must be applied during the Promotion Period and must be approved by the relevant bank by 31 May 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 1% 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>).