

SingSaver #whatsnext Promotion

Terms and Conditions (last update: 3 April 2019)

Contents

SingSaver General Promotion Terms and Conditions	3
General Eligibility	3
Rewards Eligibility	4
Rewards Usage and Validity	5
SingSaver Application Gift	7
SingSaver Approval Gift	9
Section 1: Credit Cards	9
Citibank Credit Card Sign Ups	9
Standard Chartered Credit Card Sign Ups	12
HSBC Credit Card Sign Ups	15
UOB Credit Card Sign Ups	17
Section 2: Personal Loan	19
Standard Chartered Credit Card Funds Transfer Sign Ups Promotion	19
Section 3: Travel Insurance	21
Appendix	22
Eligible Credit Card Products	22
Credit Card Application and Approval Gifts	22
	24
Eligible Personal Loan Products	24
Personal Loan Application and Approval Gifts	24
	24
Eligible Travel Insurance Product and Approval Gifts	25

SingSaver General Promotion Terms and Conditions

General Eligibility

1. Each participant ("Participant") in any promotion by SingSaver Pte Ltd ("SingSaver") agrees to be bound by its terms and conditions, including SingSaver.com.sg Terms and Conditions, and all related promotion terms and conditions.
2. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer's discretion. Their decisions are final and SingSaver does not guarantee the approval of any financial product, including but not limited to Credit Cards, Loans, or Insurance products.
3. Promotions are valid for a specified time period ("Promotion Period"). All applications received after the specified Promotion Period or submitted through any means other than specified in the relevant promotion terms and conditions, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
4. By applying for any products via SingSaver, you consent to the product providers (including, but not limited to the relevant insurance providers, card issuers, loan providers) updating SingSaver about the status of your application, including whether your application is successful.
5. Promotional activities organised by SingSaver ("SingSaver Promotions") are open to all residents of Singapore, meaning Singaporeans, Singapore Permanent Residents and holders of Employment Pass, S Pass, or a Singapore work permit. SingSaver reserves the right to reject any rewards redemption submissions from users who are not residents of Singapore.
6. SingSaver reserves the final right to change the Reward given. In the case of delays in the delivery of the Reward, SingSaver will notify the Successful Applicant and make the necessary arrangements to deliver the Reward
7. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.
8. In case of any disputes, SingSaver reserves the right to make the final decision, which shall be binding on all participants.
9. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls in accordance with [SingSaver's Privacy Policy](#).
10. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Rewards Eligibility

11. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within one to three calendar months from the date of product approval (e.g., card or loan approval), or the date of completion of the Rewards Redemption Form, whichever is later.
12. Where eligibility for SingSaver Promotion rewards are conditional on eligible product approval by the financial product issuer:
 - a. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer's discretion. Their decisions are final; SingSaver does not guarantee the approval of any Credit Card, Loan, or Insurance product.
 - b. The approved product must have been applied for via SingSaver. SingSaver shall consult with its product issuing partners to verify this, and the final decision on rewards eligibility shall be final
13. Where rewards are pertinent to **credit card products**: the participant has to make an application for a principal card, in order to be eligible for rewards (i.e., supplementary card applications do not qualify for additional rewards)
14. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed the Rewards Redemption Form containing accurate information, in order for SingSaver to verify their eligibility for rewards. For avoidance of doubt, Rewards Redemption Forms received 14 days after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion.
15. Participants may only submit their information via Rewards Redemption Forms sent directly to the email address provided when they apply for products via SingSaver. The participant experience for this is as follows:
 - a. Click to apply for a product on SingSaver
 - b. Provide an accurate email address when prompted
 - c. Conclude the card/loan/insurance application process with the product issuer (e.g., the bank)
 - d. Complete and submit the Rewards Redemption Form sent to the participant's email.
 - e. Receive an email confirmation from SingSaver upon submission of the Rewards Redemption Form. Participants should reach out to SingSaver at info@singsaver.com.sg if they do not receive this within three business days.
16. Participants are responsible for the submission of accurate information to SingSaver. In this regard:
 - a. Participants who submit incomplete Rewards Redemption Forms will not be eligible for any rewards. Participants who submit Rewards Redemption Forms containing invalid or fraudulent information will also be disqualified from SingSaver rewards.

- b. SingSaver is not responsible for any information not received due to internet connectivity issues or otherwise.
 - c. Rewards Redemption Forms will not be confirmed as submitted until participants receive an email confirmation. SingSaver may from time to time request participants to provide a copy of this email to verify their applications.
17. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

18. In accordance with [SingSaver's Privacy Policy](#), redemption details and disclosure of any information pertaining to product application will only be communicated via the registered email address.

Rewards Usage and Validity

19. In the event that SingSaver is unable to supply any specified promotion reward to the eligible Participant, it shall endeavour to supply alternative products or services of similar quality or price to the Participant. In the event delivery of the Reward is delayed, SingSaver will notify the eligible recipients, and make the necessary arrangements to provide the Reward.
20. Where the applicable reward includes vouchers for a third-party merchant (including but not limited to Grab, Takashimaya, NTUC, and more), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. SingSaver shall not in any way be liable for any goods or services or the quality or performance of such goods or services supplied by any participating merchant, site or service provider. SingSaver is not responsible for liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from use of such vouchers. Participants should seek redress from and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.
21. In respect of Grab promotion codes, Participants acknowledge that:
- a. Requests for Grab promo codes can only be made upon receipt of rewards redemption emails from SingSaver
 - b. Following acknowledgement of the Successful Applicant's eligibility for Grab promotion codes, SingSaver shall email the Grab promo codes to the Successful Applicant's registered email within fourteen (14) business days, and
 - c. Unless otherwise specified, Grab promotion codes will be given in sets of \$10 promo codes, up to the total value of the gift.
22. Any applicable rewards will have a validity of at least 3 weeks from the date of issue from SingSaver to the user. Requests for exceptions on voucher conditions (including but not limited to extending validity dates, amending conditions, or reissuing vouchers) cannot be entertained; no exceptions are possible.

23. Physical SingSaver rewards (e.g, cash, physical vouchers, or items) that are not claimed within two (2) months after redemption details are sent, or within the stipulated collection timing (whichever is earlier) will be forfeited without exception. In addition:

- a. Eligible Participants who are not available during the stipulated collection period may authorise someone to collect the Reward on their behalf
- b. In the event that an Eligible Participant is unable to collect or authorise anyone to collect the reward within the pre-defined timeframe, (s)he must email us info@singsaver.com.sg to arrange for a new collection period **within** the stipulated collection period.
- c. Unless the Eligible Participant has received email confirmation from SingSaver on any changes in collection timing, the original collection timing shall apply.

SingSaver Application Gift

For all Credit Card and Personal Loan products

1. The promotion period (“Promotion Period”) is between 8 March 2019 and 15 April 2019, both days inclusive.
2. To be considered an eligible participant in the Promotion (“Eligible Participants”), the participant must:
 - a. Submit an application for a product (“Eligible Product”) as a main cardholder on the SingSaver promotion website <http://whatsnext.singsaver.com.sg/> (“Promotion Page”).
 - b. Submit the completed Rewards Redemption Form containing accurate information as needed (including but not limited to the Eligible Product Application Reference Number, name as per NRIC, and email) within the first 14 days of product (“Eligible Product”) application.
 - i. Participants who submit the Rewards Redemption Form with incomplete fields will not be eligible for the reward. SingSaver is not responsible for any information not received due to internet connectivity issues or otherwise.
 - ii. Rewards Redemption Forms received with incomplete, invalid or fraudulent information will be disqualified from SingSaver rewards.
3. Eligibility for the SingSaver Application Gift, and the SingSaver Approval Gift are not mutually exclusive; eligibility for each are set out by terms and conditions in the sections that follow.
4. Each Eligible Participant may qualify for a maximum of one SingSaver Application Gift per Eligible Product application submitted in his legal name (i.e., name as per NRIC, or equivalent), according to the table set out below.

Category	Eligible Product	SingSaver Application Gift
Credit Card	<ul style="list-style-type: none"> ● Citi Cash Back Card ● Citi PremierMiles Visa Card ● Citi Rewards Card ● Citi SMRT Card 	Choice of \$40 worth of NTUC Fairprice vouchers*, Takashimaya vouchers*, or Grab promo codes
	<ul style="list-style-type: none"> ● American Express Singapore Airlines KrisFlyer Ascend Credit Card ● American Express Krisflyer Credit Card ● HSBC Visa Platinum Card Credit Card ● HSBC Revolution Card ● UOB PRVI Visa Card ● UOB YOLO Card 	\$20 Cash*
	<ul style="list-style-type: none"> ● Standard Chartered Rewards+ Credit Card ● Standard Chartered Visa Infinite Credit Card ● Standard Chartered Unlimited Credit Card 	\$40 Cash*

Personal Loan	<ul style="list-style-type: none"> Standard Chartered Credit Card Funds Transfer 	\$40 cash*
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**to be self-collected at our redemption centre at Peace Centre*

5. An email from SingSaver confirming the redemption details for the Gift will be sent to the Successful Applicant within seven (7) days from the date of product application, or the date of completion of the Rewards Redemption Form, whichever is later.
 - a. SingSaver Application Gifts that are not claimed within two (2) months or within the stipulated collection period (whichever is earlier) after the redemption details are sent will be forfeited.
 - i. All vouchers issued are subject to the terms and conditions of the vouchers' merchants.
 - ii. 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.
 - b. Successful Applicants are required to collect the \$20 cash or \$20 worth of NTUC Fairprice / Takashimaya vouchers in person at our designated redemption centre.
 - c. In respect of Grab promo codes, Successful Applicants acknowledge that:
 - i. Grab vouchers will be given in sets of \$10 promo codes, up to the total value of the gift.
 - ii. Requests for Grab promo codes can only be made upon receipt of rewards redemption emails from SingSaver, and
 - iii. Following acknowledgement of the Successful Applicant's request for Grab promo codes instead of Cash or NTUC Fairprice or Takashimaya Gift vouchers, SingSaver shall email the Grab promo codes to the Successful Applicant's registered email within fourteen (14) business days.
6. SingSaver reserves the right to reject any Reward redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
7. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
8. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

SingSaver Approval Gift

Section 1: Credit Cards

Citibank Credit Card Sign Ups

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

Eligible Card	Eligible New Customer	Eligible Existing Customer
	Card Approval Gift	Card Approval Gift
Citi Cash Back Visa Signature Card	SGD 160 Gift/Voucher	SGD 20 Gift/Voucher
Citi SMRT Platinum Visa Card	SGD 160 Gift/Voucher	SGD 20 Gift/Voucher
Citi PremierMiles Visa Card	SGD 160 Gift/Voucher	SGD 20 Gift/Voucher
Citi Rewards Visa Card	SGD 160 Gift/Voucher	SGD 20 Gift/Voucher

Table 1

2. For the purposes of this Promotion: “Eligible New Customer” refers to an individual who:
- (i) 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
 - (ii) does not have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the twelve (12) months immediately prior to the commencement of the Application Period; and
 - (iii) 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.
- b. “Eligible Existing Customer” refers to an individual who:
- (i) has an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; or
 - (ii) previously had a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the twelve (12) months immediately prior to the commencement of the Application Period; and
 - (iii) 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.

- c. “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, and Citi Rewards Visa Card only.
 - d. “Rewards/Vouchers” refers to the refers to the Card Approval Gifts as outlined in Table 1 above. Successful Applicants have a choice of NTUC FairPrice vouchers, Takashimaya Gift vouchers or Grab promo codes.
 - (i) All vouchers issued are subject to the terms and conditions of the vouchers’ merchants.
 - (ii) 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.
 - (iii) In respect of Grab promo codes, Successful Applicants acknowledge that:
 - 1. Requests for Grab promo codes can only be made upon receipt of rewards redemption emails from SingSaver, and
 - 2. Following acknowledgement of the Successful Applicant’s request for Grab promo codes instead of NTUC Fairprice or Takashimaya Gift vouchers, SingSaver shall email the Grab promo codes to the Successful Applicant’s registered email within fourteen (14) business days, and
 - 3. Grab promo codes will be given in sets of \$10 promo codes, up to the total value of the gift.
3. Eligible Customers who (a) submit an application for an Eligible Citibank Card as a main cardholder between 1 March 2019 and 15 April 2019, both days inclusive, via <http://whatsnext.singsaver.com.sg>, and (b) has their application approved within a month, will receive the respective Rewards/Vouchers.
- 4. An Eligible Customer will only be entitled to receive one (1) Rewards/Vouchers as an Eligible New Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing Customers.
 - 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, or the date of completion of the Rewards Redemption Form, whichever is later.
 - 6. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.
 - 7. Rewards/Vouchers that are not claimed within two (2) months or within the stipulated collection timing (whichever is earlier) after the redemption details are sent will be forfeited.
 - 8. 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.

9. 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 the application is successful.
10. SingSaver's decision on all matters relating to this Promotion is final and binding on all participants.
11. 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.
12. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

13. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with [SingSaver's privacy policy](#).
14. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
15. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

* 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

Standard Chartered Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is between 1 March 2019 and 15 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 participant is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”) on the promotion website <http://whatsnext.singsaver.com.sg/> (“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 15 May 2019.

- ii. Complete the Rewards Redemption Form sent to the registered email address within the first 14 days of card application.
- iii. Participants with incomplete or invalid fields/ information/ submissions of the rewards redemption form will not be eligible for the rewards.
- iv. Have your Eligible Card application approved by Standard Chartered Bank (Singapore) Limited, where such approval is final and unconditional.
- v. Have their 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 ● Standard Chartered Rewards+ Credit Card ● Standard Chartered Visa Infinite Credit Card
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Table 3

6. A Successful Application is an application where the card application has been approved and card activated.
7. A successful Applicant who qualifies to receive the Reward will receive an email from SingSaver confirming the redemption details for the Reward, 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 forfeited.
8. Each successful application will receive the SingSaver Exclusive Gift (“Reward”), based on the pre-selected rewards and status:
 - i. “New Cardholder” refers to a new Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled 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 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 60 Cash	SGD 30 Cash
Standard Chartered Rewards+ Credit Card	SGD 60 Cash	SGD 30 Cash
Standard Chartered Visa Infinite Credit Card	SGD 60 Cash	SGD 30 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 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 the application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approval of any Eligible Card is still subject to the Bank’s discretion. SingSaver does not guarantee the approval of any Credit Card.
14. By applying for a 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. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
18. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

HSBC Credit Card Sign Ups

1. The Promotion Period (“Promotion Period”) is between 1 March 2019 and 15 April 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, HSBC Visa Platinum Credit Card or HSBC’s Revolution 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 limited 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 fulfill the following conditions:
 - a. Submit an application for an Eligible Card within the Promotion Period as a primary cardholder via www.singsaver.com.sg and have the application approved and issued by HSBC by 15 May 2019.

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. Charges a min. 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. Charges a min. of S\$600 in Qualifying Transactions within a month of Card Account Opening Date.

Table 5

- b. 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.
6. 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.

Eligible Product	Rewards for New Cardholders	Rewards for Existing Cardholders
HSBC Visa Platinum Credit Card	SGD 150 Cashback	SGD 100 Cashback
HSBC's Revolution Credit Card		

Table 6

7. Fulfilment of the Rewards will be completed no later than three (3) months from the 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 the Reward has been credited.
8. Each Eligible Applicant is limited to a maximum of one (1) set of Rewards, regardless of the number of Eligible Cards applied for.
9. 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.
10. 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 permits. SingSaver reserves all right to reject any gift redemption submissions if the user is not a resident of Singapore.
11. HSBC reserves the right to determine at their sole discretion the eligibility of each application for the Eligible Card made during the Promotion Period.
12. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
13. 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](#).
14. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
15. 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 March 2019 and 15 April 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 permits. 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. Submit an application for a credit card (“Eligible Card”) on the promotion website <http://whatsnext.singsaver.com.sg/> (“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 15 May 2019.
 - ii. Complete the Rewards Redemption Form sent to the registered email address within the first 14 days of card application.

Participants who submit the Rewards Redemption Form with incomplete fields will not be eligible for the reward.
 - iii. Have the Eligible Card application approved by UOB Limited, where such approval is final and unconditional.
 - iv. Have the 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 Card
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Table 7

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 within two (2) months after the redemption details are sent will be forfeited.

8. Each successful applicant will receive the SingSaver Exclusive Gift (“Rewards”), based on the pre-selected rewards.

Table 8

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.

Eligible Product	Rewards for New & Existing Cardholders
UOB YOLO Card	SGD 30 Cash
UOB PRVI Miles Card	

Table 8

10. All applications received 14 days 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.
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 the application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approval of any Eligible Card is still subject to the Bank’s discretion. SingSaver does not guarantee the approval of any Credit Card.
14. By applying for a Credit Card as part of this Promotion, Eligible Participants consent to the Bank Partners informing SingSaver of the status of their applications, 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. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
18. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Section 2: Personal Loan

Standard Chartered Credit Card Funds Transfer Sign Ups Promotion

Terms and Conditions

1. The promotion period (“Promotion Period”) is between 1 March 2019 and 15 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 to all residents of Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves the 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. Submit an application for a Standard Chartered Credit Card Funds Transfer (“Eligible Product”) on the promotion website <http://whatsnext.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 30 April 2019.
 - ii. Fill in the Rewards Redemption Form sent to email address registered with SingSaver within the first 30 days of product application. (Do kindly be advised that participants who do not fully complete the Rewards Redemption Form will not be eligible for the rewards)
 - iii. Have their Eligible Product application approved by Standard Chartered Bank (Singapore) Limited, where such approval is final and unconditional.
6. An applicant who applies for an Eligible Product and is approved by the issuing entity (“Successful Applicant”) will receive an email from SingSaver confirming the redemption details for the Reward within two (2) calendar months from the date of approval.
7. To receive the SingSaver Exclusive Gift (“Rewards”), each Successful Applicant must be a new Standard Chartered Bank (Singapore) Limited principal cardholder (i.e has not held any existing or previously cancelled credit cards in the 12 months prior to making the application).
8. The Reward for this Promotion is \$60 cash.
9. If the Successful Applicant 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 14 days from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
11. SingSaver reserves the right to forfeit any rewards which remain unclaimed past the stipulated collection time frame.
12. 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.
13. SingSaver.com.sg reserves the right to reject any reward redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
14. Approval of any Eligible Product is still 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.com.sg 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 from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls in accordance with [SingSaver's Privacy Policy](#).
18. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
19. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Section 3: Travel Insurance

1. The promotion period of the What's Next ("Promotion") is from 8 March 2019 to 15 April 2019, both days inclusive ("Promotion Period").

This Promotion is organised by SingSaver Pte Ltd ("SingSaver") and is open to all residents of Singapore who receive an email directly from SingSaver ("Promotion Email") with an offer to participate in the Promotion ("Eligible Customers").

2. To participate in the Promotion, the participant must:
 - i. After receiving the Promotion Email, submit an application ("Application") for any Travel Insurance Product available on the SingSaver Campaign Page located at <http://whatsnext.singsaver.com.sg/> ("Eligible Purchase") during the Promotion Period.
 - a. After completing the transaction for the Eligible Purchase, the insurance provider will email the participant with their policy details and policy number.
 - b. Complete the SingSaver Rewards Redemption Form sent to the email address registered with SingSaver within the first 14 days of the eligible Travel Insurance application.

Participants who submit the Rewards Redemption Form with incomplete fields will not be eligible for the reward.
 - c. The Travel Insurance Application must be approved and payment successfully made by 15 April 2019.
 - ii. Complete the Rewards Redemption Form with their name, email and policy number.
3. A \$5 Grab Voucher("Reward") will be issued to each Successful Applicant per policy number purchased through SingSaver during the Promotion Period. Rewards will only be issued via Grab Vouchers.
4. A participant who satisfies condition 4 above ("Successful Applicant"), will be entitled to receive the Reward.
 - i. Each Successful Applicant is only entitled to receive one (1) Reward per policy number.
 - ii. An email from SingSaver confirming the redemption details for the Reward ("Confirmation Email") will be sent to the Successful Applicant by 6 May 2019.
5. If the Successful Applicant fails to receive the Confirmation Email from SingSaver by the date stated under condition no. 6 above, the Successful Applicant may drop an email to info@singsaver.com.sg for further assistance.
6. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
7. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Appendix

Eligible Credit Card Products

Citibank	<ul style="list-style-type: none"> ● Citi Cash Back Visa Signature Card ● Citi SMRT Platinum Visa Card ● Citi PremierMiles Visa Card ● Citi Rewards Visa Card
Standard Chartered	<ul style="list-style-type: none"> ● Standard Chartered Unlimited Credit Card ● Standard Chartered Rewards+ Credit Card ● Standard Chartered Visa Infinite Credit Card
HSBC	<ul style="list-style-type: none"> ● HSBC Visa Platinum Credit Card ● HSBC's Revolution Credit Card
UOB	<ul style="list-style-type: none"> ● UOB YOLO Card ● UOB PRVI Miles
American Express (only Application Gifts applicable)	<ul style="list-style-type: none"> ● American Express Singapore Airlines KrisFlyer Ascend Credit Card ● American Express Krisflyer Credit Card

Credit Card Application and Approval Gifts

American Express Credit Card Application Gift

Eligible Card	Eligible New or Existing Customer	
	Card Application Gift	Card Approval Gift
American Express Singapore Airlines KrisFlyer Ascend Credit Card	\$20	NA
American Express Krisflyer Credit Card		

Citibank Credit Card Application Gift

Eligible Card	Eligible New or Existing Customer
	Card Application Gift
Citi Cash Back Visa Signature Card	Choice of \$40 worth of NTUC Fairprice vouchers*, Takashimaya vouchers*, or Grab promo codes
Citi SMRT Platinum Visa Card	
Citi PremierMiles Visa Card	
Citi Rewards Visa Card	

Citibank Credit Card Approval Gift

Eligible Card	Eligible New Customer	Eligible Existing Customer
	Card Approval Gift	Card Approval Gift
Citi Cash Back Visa Signature Card	SGD 160 Gift/Voucher	SGD 20 Gift/Voucher
Citi SMRT Platinum Visa Card	SGD 160 Gift/Voucher	SGD 20 Gift/Voucher
Citi PremierMiles Visa Card	SGD 160 Gift/Voucher	SGD 20 Gift/Voucher
Citi Rewards Visa Card	SGD 160 Gift/Voucher	SGD 20 Gift/Voucher

Table 1

Standard Chartered Credit Card Application Gift

Eligible Card	Eligible New or Existing Customer
	Card Application Gift
Standard Chartered Unlimited Credit Card	\$40 Cash
Standard Chartered Rewards+ Credit Card	
Standard Chartered Visa Infinite Credit Card	

Standard Chartered Credit Card Sign Ups

Eligible Product	Rewards for New Cardholders	Rewards for Existing Cardholders
Standard Chartered Unlimited Credit Card	SGD 60 Cash	SGD 30 Cash
Standard Chartered Rewards+ Credit Card	SGD 60 Cash	SGD 30 Cash
Standard Chartered Visa Infinite Credit Card	SGD 60 Cash	SGD 30 Cash

Table 4

HSBC Credit Card Application Gift

Eligible Card	Eligible New or Existing Customer
	Card Application Gift
HSBC Visa Platinum Credit Card	\$20 Cash
HSBC's Revolution Credit Card	

HSBC Credit Card Sign Ups

Eligible Product	Rewards for New Cardholders	Rewards for Existing Cardholders
HSBC Visa Platinum Credit Card	SGD 150 Cashback	SGD 100 Cashback
HSBC's Revolution Credit Card		

Table 6

UOB Credit Card Application Gift

Eligible Card	Eligible New or Existing Customer
	Card Application Gift
UOB YOLO Card	\$20 Cash
UOB PRVI Miles Card	

UOB Credit Card Sign Ups

Eligible Product	Rewards for New & Existing Cardholders
UOB YOLO Card	SGD 30 Cash
UOB PRVI Miles Card	

Table 8

Eligible Personal Loan Products

Standard Chartered
<ul style="list-style-type: none"> Standard Chartered Credit Card Funds Transfer

Personal Loan Application and Approval Gifts

Standard Chartered Credit Card Funds Transfer

Eligible Product	Rewards for Application	Rewards for Approval
Standard Chartered Credit Card Funds Transfer	\$40 Cash	\$60 Cash

Eligible Travel Insurance Product and Approval Gifts

Eligible Product	Rewards for Application	Rewards for Approval
Any Travel Insurance Product available on the SingSaver Campaign Page located at http://whatsnext.singsaver.com.sg/ (“Eligible Purchase”) during the Promotion Period.	NA	\$5 Grab Voucher