

Flash Sale 3 FAQ

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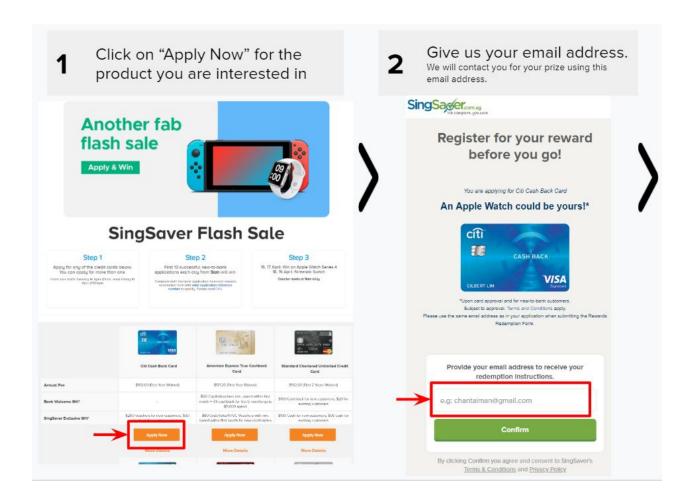
Am I expecting the rewards of Apple Watch Series 4 GPS 40mm or a Nintendo Asia Switch Console - Neon Red/Blue from SingSaver or the respective participating banks?



How Does This Promotion Work?

Be the first 10 applicants to apply via our campaign page, complete the Rewards Redemption Form and be approved by the provider by 19 May 2019; and stand to win Apple Watch Series 4 GPS 40mm (16 & 17 April 2019) or Nintendo Asia Switch Console - Neon Red/Blue (18 & 19 April 2019).

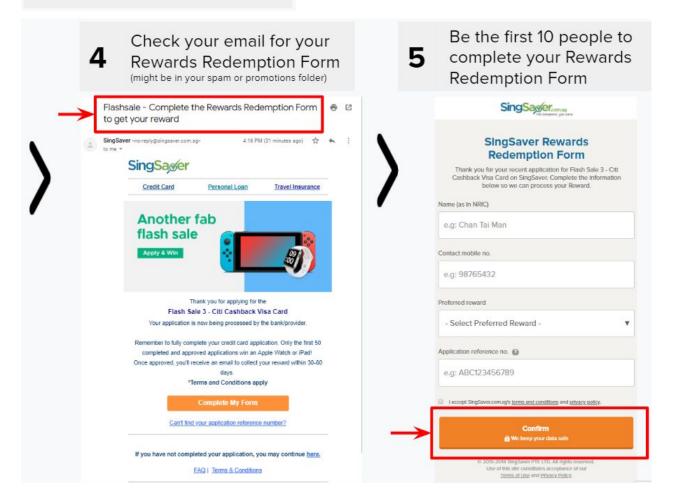
- **Step 1**: Apply for a product on the promotion's page between **16 to 19 April** starting from **0900** hrs: https://singsaver.com.sg/credit-card/singsaver-flash-sale-april-2019
- **Step 2**: Be the first 10 applicants to complete your Rewards Redemption Form accurately (link will be sent to your email) within the promotion date and time
- Step 3: Get your product application approved by 19 May 2019
- Step 4: Receive notification of your approval reward from 21st June 2019 to 19th July 2019





Apply for your product with the bank/ provider.

Take note of the Application Reference Number





How To Be Eligible

Can I apply for a product not listed on the page?

Unfortunately no. Only products listed on the promotion page (https://singsaver.com.sg/credit-card/singsaver-flash-sale-april-2019) will be eligible for this Flash Sale promotion.

Alternatively, do visit <u>www.singsaver.com.sq</u> for other products Please note that the offer might differ from what's listed on the Flash Sale promotion website.

If I submitted my Application Reference Number to SingSaver within 3 days, will I still stand to win?

We encourage participants to complete their Rewards Redemption Form as early as possible as only the first 10 completed Rewards Redemption Forms with valid and accurate information that are approved by the bank, will be eligible to win the applicable reward for that day.

What if I made an application on the previous day or before 9:00am on the promotion day, will I still be eligible?

Your application would not be eligible for the promotion as we will only take applications made on the same day during the promotion period. Application process starts from the time the applicant clicks the "Apply Now" button on SingSaver campaign page.

Some examples of non-eligibility include:

- Applied for product on previous day: Not eligible
- Applied for product on the same day of the promotion but before 0900hrs/ 9am: Not eligible
- Applied for a product before promotion date or time but submitted email and Rewards
 Redemption Form within the promotion date and time: Not eligible.



 Submitted email to SingSaver and applied for a product within promotion period, but is not the 1st 10 to complete submission of the Rewards Redemption Form: Not eligible

What if I submitted a wrong Application Reference Number or provided wrong information in the Reward Redemption Form?

We regret to inform that you will not be eligible for any rewards in this promotion.

I am an existing cardholder. Will I be eligible for the Apple Watch Series 4 GPS 40mm or the Nintendo Asia Switch Console - Neon Red/Blue?

You would not be eligible for this gift as this campaign is only eligible for customers that are new to card and not an existing or previous cardholder.

If you are a previous or existing cardholder and your application is approved, you would be eligible for the applicable reward under existing cardholder category. Please refer to the <u>Terms</u> and <u>Conditions of this promotion</u> for more details.

Can I cancel that application and re-apply the next day?

If you cancel your application with the bank, and re-apply the next day, you will be considered an existing customer and existing customers are **not** be eligible for the Reward in this promotion.

You may however try to re-apply for a <u>different product from another bank/provider</u> where you are a New customer.

Alternatively, you may also reach out to the bank for assistance. SingSaver is unable to cancel applications on applicants' behalf.

We would advise applicants who wish to cancel and re-apply again, to obtain verbal and written (email) confirmation from the respective bank that they will still be considered as a New customer in order to be eligible for SingSaver's Flash Sale promotion.



Can I apply for more than 1 card and get more than 1 Reward if I am approved for both cards?

Yes you can, provided that both applications are amongst the first 10 completed Rewards Redemption Form applicants on a daily basis, who are approved as a new cardholder by the provider. Also, depending on your application date, you will receive different rewards:

16 April	1st 10 approved applicants of the day to receive Apple Watch Series 4 GPS 40mm		
17 April	1st 10 approved applicants of the day to receive Apple Watch Series 4 GPS 40mm		
18 April	il 1st 10 approved applicants of the day to receive Nintendo Asia Switch Console - Ne		
	Red/Blue		
19 April	1st 10 approved applicants of the day to receive Nintendo Asia Switch Console - Neon		
	Red/Blue		

How do I know if I am qualified for an Apple Watch Series 4 GPS 40mm or a Nintendo Asia Switch Console - Neon Red/Blue?

If your application is approved in the order of 1st to 10th completed Reward Redemption Form applications on 16th and 17th April (both days included), you will be receiving an Apple Watch Series 4 GPS 40mm.

If your application is approved in the order of 1st to 10th completed Reward Redemption Form applications on 18th and 19th April (both days included), you will be receiving a Nintendo Asia Switch Console - Neon Red/Blue

How does SingSaver select the eligible applicants for the Reward?

We would pick out the first 10 completed Rewards Redemption Form applications with valid and accurate information within the promotion date and time; these will be matched with the providers' data to run eligibility checks (such as the date and time of application, new/existing cardholder status etc).

Once the selected first 10 who pass the eligibility checks are approved by the bank, these 10 applicants will stand to win the Reward for the promotion day.



For example:

If you are 15th applicant who completed the Rewards Redemption Form and,

- **Scenario 1**: The first 10 who completed the Rewards Redemption Form are all approved by the bank, you would therefore not be eligible for the Reward.
- **Scenario 2**: Out of the first 10 who completed the Reward Redemption Form, 5 were not approved, and if you as the 15th applicant who completed the Rewards Redemption Form, have been approved by the bank, you would be eligible for the Reward.

What if I did not submit my Application Reference Number to SingSaver within 3 days?

We regret to inform that you will not be eligible for the Apple Watch/ Nintendo Switch featured in this promotion.

However, if your Rewards Redemption Form was submitted to SingSaver by the 7th day after the Promotion period, you may still be eligible for any applicable Approval Reward provided your card application was approved by the bank/provider before 30th April.

Please view Flash Sale's Promotion Terms and Conditions for details.

If I applied for a credit card from SingSaver's page, but it was not from the campaign page, can I still be part of the Flash Sale?

Only credit cards signed up through the campaign promotion page: https://singsaver.com.sg/credit-card/singsaver-flash-sale-april-2019 will be eligible to participate in this Flash Sale.



I applied for a credit card but it was rejected. Will I get any gifts?

If your application was rejected, you will not be eligible to receive the reward as that is dependent on your product approval.

Please see our Flash Sale's Promotion Terms and Conditions for more details.



About Application

What if I did not receive the Rewards Redemption Email?

In order to receive the Rewards Redemption Email, the online application has to be completed through SingSaver. When clicking on "Apply Now" for the product you are interested in, you will be prompted to enter and submit your email address before proceeding with the product application on the provider's website. Please ensure that you have not skipped this step of registering for rewards with your email address.

Following the online application for your card/ product, complete the SingSaver Rewards Redemption Form sent to you via your registered email address. Fill up this form with your card/ product application details complete with the accurate Application Reference Number (you may wish to refer to this article on How To Find Your Application Reference Number and common Reference Number formats.

Your application's eligibility for SingSaver rewards are dependent on these main factors:

- Application through SingSaver, of any product eligible for the promotion within promotion period
- Be the 1st 10 to complete submission of the Rewards Redemption Form.
- Your provision of accurate details via the Rewards Redemption Form (sent to your email address for the respective product) within the promotion period
- The respective bank partners' concurrence that you are eligible for SingSaver rewards as per the <u>Promotion Terms and Conditions</u>

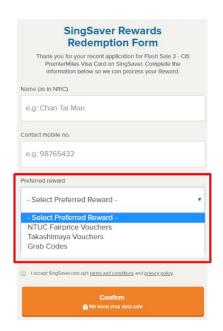
When the application is approved by the respective bank with the approved product being successfully activated by the applicant within 30 days; and the bank confirms the applicant's eligibility to receive the Reward, SingSaver will then email the applicant with details on how to collect the Reward.

As emails are SingSaver's primary method of communicating with you, please add us to your "Safe Sender" list or Primary mail folder to ensure you receive all communique from us. For your reference, we have also prepared this short video about the Reward Redemption Process.

When I try to fill up my Rewards Redemption Form, it asks me to select my Preferred Rewards?

In the event that you are not the first 10 approved applicants of the day, the preferred reward you have indicated here will be the reward that would be fulfilled by SingSaver, provided you have met the <u>terms</u> and <u>conditions</u> of this promotion.





Where do I find my application number/policy number?

Here's how to find your application reference number.

As a reference, here are some examples of reference numbers provided by our card issuing partners:

Provider	Credit Card	Personal Loan
American Express	2019xxxxxxxxxSGD	-
Citibank	12 digits (alphanumeric)	-
HSBC	No reference number given. Please input the name of the product applied for.	No reference number given. Please input the name of the product applied for.
Standard Chartered Bank (SCB)	SGR481-xxxxxx	SGR482-xxxxxx

X refers to a numeric character provided by the bank



About Approval and Rewards

It has been more than 60 days since my application has been approved and I did not receive an email for the reward collection. What should I do?

First, you may check and confirm that the product you have applied for comes with a reward upon application. You can refer to <u>Terms and Conditions</u> on the eligible products for this promotion.

Second, check that you have completed the Rewards Redemption Form that was sent to your email and that it has been successfully submitted your application reference number/policy number. (<u>Here's how to find your application reference number</u>).

Third, check your spam or promotions mail - our email may have been wrongly classified into these folders. As emails are SingSaver's primary method of communicating with you, please add us to your "Safe Sender" list or move us to your Primary mail folder to ensure you receive all communications from us.

Do also check that you have successfully activated the card within 30 days of card approval.

If you have done all of the above and your question remains unanswered, please drop us an email with your application details below to info@singsaver.com.sg

Product applied for:

Name on product applied for:

Email used for product application:

Application Reference Number:

Date Applied for product:

Date the Rewards Redemption Form was completed and submitted:

Approval date of product:

Activation date of card:

Will I still receive the usual vouchers upon card application/approval if I sign up for this flash sale promotion?

No, as eligible applicants will only be entitled to receive one (1) Reward and this promotion cannot be combined with other offers.



If I am the first 10 eligible applicants for Flash Sale and am also eligible for other campaign promotions which I applied for as well, which reward will I get?

If you are amongst the first 10 eligible applicants for the Flash Sale reward, and as all promotions cannot be combined with other offers, we will assign the higher value reward to your application (e.g.: Apple Watch Series 4 GPS 40mm or a Nintendo Asia Switch Console - Neon Red/Blue), and your application would not be eligible for any other promotional offers.

Am I expecting the rewards of Apple Watch Series 4 GPS 40mm or a Nintendo Asia Switch Console - Neon Red/Blue from SingSaver or the respective participating banks?

This promotion is fully organised by SingSaver, not the participating banks. If you have any questions regarding rewards fulfillment, please write to us at info@singsaver.com.sq