

Battle of Cards FAQ

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How Does This Promotion Work?

Apply for a credit card during the Battle Period via the promotion page. If the card that you have applied for is the card most people have applied for during the battle period, you will receive an extra winner bonus of \$50.

Step 1: Apply for a participating credit card via our promotion page

(<https://battleofcards.singsaver.com.sg/>) during the battle period

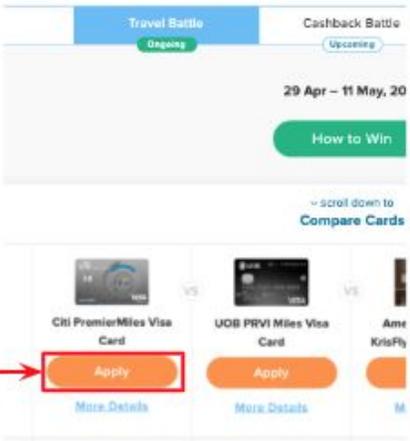
Battle	Battle Period	Eligible Cards
Travel	29 Apr, Mon - 9 Jun, Sun	Citi PremierMiles Visa Card
		UOB PRVI Miles Visa Card
		American Express Singapore Airlines KrisFlyer Ascend Credit Card
		Standard Chartered Visa Infinite
Cash Back	29 Apr, Mon - 9 Jun, Sun	Citi Cash Back Visa Card
		Standard Chartered Unlimited Credit Card
		HSBC Advance Credit Card
		American Express True Cashback Card
Rewards	29 Apr, Mon - 9 Jun, Sun	HSBC Revolution Credit Card
		Citi Rewards Visa Card
		Standard Chartered Rewards+ Credit Card
		UOB Lady's Card

Step 2: Complete the Rewards Redemption Form sent to your registered email address before the battle ends.

Step 3: Get your credit card application approved within 30 days of your card application date

Step 4: Receive notification of your approval reward between 60 to 90 days from the date of your application.

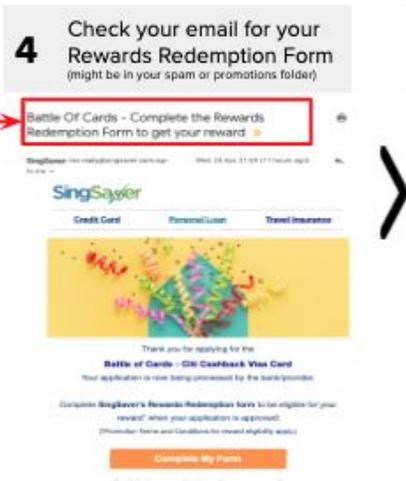
1 Click on "Apply Now" for the product you are interested in



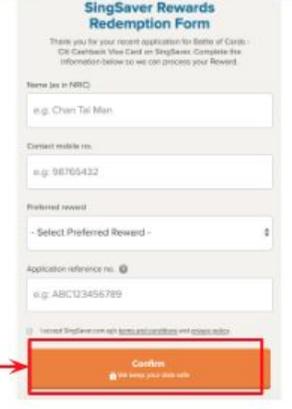
2 Give us your email address. We will contact you for your rewards using this email address.



3 Apply for your product with the bank/provider. Take note of the **Application Reference Number**



5 Complete your Rewards Redemption Form



How To Be Eligible

How do I get up to \$620 worth of prizes?

You can get up to \$620 worth of prizes if:

1. You are a new customer to the credit card provider.
2. Applied for **one** credit card from these credit card providers in **each** of the battle period
 - Citibank
 - Standard Chartered
 - HSBC
3. The credit card applied for is the Winning Card of the Battle Period:

Battle	Battle Period	Eligible Cards
Travel	29 Apr, Mon - 9 Jun, Sun	Citi PremierMiles Visa Card
		UOB PRVI Miles Visa Card
		American Express Singapore Airlines KrisFlyer Ascend Credit Card
		Standard Chartered Visa Infinite
Cash Back	29 Apr, Mon - 9 Jun, Sun	Citi Cash Back Visa Card
		Standard Chartered Unlimited Credit Card
		HSBC Advance Credit Card
		American Express True Cashback Card
Rewards	29 Apr, Mon - 9 Jun, Sun	HSBC Revolution Credit Card
		Citi Rewards Visa Card
		Standard Chartered Rewards+ Credit Card
		UOB Lady's Card

4. The credit card application you made has been approved

For example:

Card Applied For	Date Applied	Card Approval Gift	Battle of Cards Winner Bonus
Citi PremierMiles Visa Card	2 May 2019, Thu	SGD 200 NTUC FairPrice Vouchers, Takashimaya vouchers or Grab promo codes	\$50 cash
HSBC Advance Credit Card	14 May 2019, Tue	Choice of Samsonite T5 Spinner with built-in scale worth S\$560 or S\$150 cash back for new customers (T&Cs apply)	\$50 cash
Standard Chartered Rewards+ Credit Card	8 June 2019, Wed	SGD 100 cash when your card is activated	\$50 cash

Please refer to the [Terms and Conditions of this promotion](#) for details on what is a new customer, battle periods, and other details. Please note that definitions differ from provider to provider.

If I have never owned a credit card and I have applied for every single card in this promotion, would I be eligible to multiple bonus gifts?

Yes, you will be. Your gift breakdown will be:

Battle	Battle Period	Eligible Cards	Customer Status	SingSaver Card Approval Reward	Battle of Cards Winner Bonus
Travel	29 Apr, Mon - 9 Jun, Sun	Citi PremierMiles Visa Card	New Customer	\$200 NTUC, Taka vouchers, or Grab promo codes	\$50 cash
		UOB PRVI Miles Visa Card	New Customer	\$50 cash	
		American Express Singapore Airlines KrisFlyer Ascend Credit Card	New Customer	N.A.	

		Standard Chartered Visa Infinite	New Customer	\$100 cash when card is activated	
Cash Back	29 Apr, Mon - 9 Jun, Sun	Citi Cash Back Visa Card	Existing Customer	\$30 NTUC Vouchers	\$50 cash
		Standard Chartered Unlimited Credit Card	Existing Customer	\$50 cash when card is activated	
		HSBC Advance Credit Card	New Customer	\$150 cash back	
		American Express True Cashback Card	New Customer	N.A.	
Rewards	29 Apr, Mon - 9 Jun, Sun	HSBC Revolution Credit Card	Existing Customer	N.A.	\$50 cash
		Citi Rewards Visa Card	Existing Customer	\$30 NTUC Vouchers	
		Standard Chartered Rewards+ Credit Card	Existing Customer	\$50 cash when card is activated	
		UOB Lady's Card	Existing Customer	\$50 Cash	
Subtotal				\$710	\$150
Total worth of rewards				\$860	

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

Unfortunately no. Only products listed on the promotion page (<https://battleofcards.singsaver.com.sg>) during the battle period will be eligible for this Battle of Card promotion.

If a product you would like to apply for is not on the promotion page, do check out www.singsaver.com.sg for more product listings. Please note the promotion might differ from the promotion on our Battle of Cards promotion page.

If I made an application before or after the Battle Period, will I still be eligible?

You will be eligible for the SingSaver Card Approval Reward. However, you will not be eligible for the additional Battle of Cards Winner Bonus of \$50.

The SingSaver Card Approval Reward is summarised here:

Eligible Cards	Eligible New Customer	Eligible Existing Customer
	Card Approval Gift	Card Approval Gift
Citi Cash Back Card	SGD 200 NTUC FairPrice Vouchers, Takashimaya vouchers or Grab promo codes	SGD 30 Vouchers
Citi PremierMiles Visa Card		
Citi Rewards Visa Card		
Standard Chartered Rewards+ Credit Card	SGD 100 cash when their card is activated	SGD 50 Cash
Standard Chartered Unlimited Credit Card		
Standard Chartered Visa Infinite		
American Express Singapore Airlines KrisFlyer Ascend Credit Card	N.A.	N.A.
HSBC Advance Credit Card	Choice of Samsonite T5 Spinner with built-in scale worth S\$560 or S\$150 cash back (T&Cs apply)	SGD 30 cash back (T&Cs apply)
HSBC Revolution Credit Card		
UOB Lady's Card	SGD 50 Cash	
UOB PRVI Miles Visa Card		



Please note that the application process starts from the time the applicant clicks the “Apply Now” button on the promotion page.

Some examples of non-eligibility include:

- Applied for product on previous day
- Applied for a product on the day after the battle/promotion period
- Applied for a product **before promotion date or time** but submitted email and Rewards Redemption Form within the promotion date and time

Please refer to the [Terms and Conditions of this promotion](#) for more details.

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 \$710 worth of rewards?

No. If you are a previous or existing cardholder and your application is approved, you will only be eligible for the applicable reward under existing cardholder category.

Please refer to the [Terms and Conditions of this promotion](#) for more details.

What happens if I cancel an application and apply for the same card again the next day?

If you cancel your application with the bank, and apply for the same card again the next day, you will be considered an existing customer.

We would advise applicants who wish to cancel and re-apply again, to obtain 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 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. As long as you have followed the steps to apply for a card and met the [Terms and Conditions of this promotion](#).

However, please note that you will only receive one (1) set of Battle of Cards Winner Bonus during each battle period:

Battle	Battle Period	Eligible Cards
Travel	29 Apr, Mon - 9 Jun, Sun	Citi PremierMiles Visa Card
		UOB PRVI Miles Visa Card
		American Express Singapore Airlines KrisFlyer Ascend Credit Card
		Standard Chartered Visa Infinite
Cash Back	29 Apr, Mon - 9 Jun, Sun	Citi Cash Back Visa Card
		Standard Chartered Unlimited Credit Card
		HSBC Advance Credit Card
		American Express True Cashback Card
Rewards	29 Apr, Mon - 9 Jun, Sun	HSBC Revolution Credit Card
		Citi Rewards Visa Card
		Standard Chartered Rewards+ Credit Card
		UOB Lady's Card

How do I know whether I will receive the Battle of Cards Winner Bonus?

You will be notified about your reward within 60 to 90 days from the date of card activation or completion of the Rewards Redemption Form, whichever is later.

Only eligible customers will be notified. Please refer to the [Terms and Conditions of this promotion](#) for more details on promotion eligibility.

Is the Battle of Cards Bonus only applicable to New Customers?

No. Battle of Cards Bonus of \$50 is applicable to all customers, regardless of whether they are new or existing customers to the provider of the credit card they have selected to apply for.



How does SingSaver determine the Winning Card for the Battle of Cards Bonus?

The Winning Card is the card with the most number of points accumulated by the end of the battle period. Each Eligible Application for an Eligible Card contributes 1 point to the Eligible Card.

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

Only credit cards signed up through the promotion page: <https://battleofcards.singsaver.com.sg> will be eligible to participate.

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.

Please see our [promotion Terms and Conditions](#) for more details on rewards eligibility.

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
- Complete the Rewards Redemption Form sent to the registered email address within the first 14 days of card application
- 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 [Promotion Terms and Conditions](#)

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 communicate 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?

Some of the cards have options on the gift you will receive. The preferred reward you have indicated here will be the reward that would be fulfilled by SingSaver, provided you have met the [terms and conditions](#) of this promotion.

SingSaver Rewards Redemption Form

Thank you for your recent application for Flash Sale 3 - Citi PremierMiles Visa Card on SingSaver. Complete the information below so we can process your Reward.

Name (as in NRIC)
e.g: Chan Tai Man

Contact mobile no.
e.g: 98765432

Preferred reward
- Select Preferred Reward -
- Select Preferred Reward -
NTUC Fairprice Vouchers
Takashimaya Vouchers
Grab Codes

I accept SingSaver.com.sg's [terms and conditions](#) and [privacy policy](#).

Confirm
We keep your data safe

© 2015-2019 SingSaver PTE LTD. All rights reserved.
Use of this site constitutes acceptance of our [Terms of Use and Privacy Policy](#)

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
American Express	2019xxxxxxxxxxSGD
Citibank	12 digits (alphanumeric)
HSBC	No reference number given. Please input the name of the product applied for.

Standard Chartered Bank (SCB)	SGYYYYMMDDxxxxxx
UOB	SG-YYYY-xxxxxxx

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 [Terms and Conditions](#) 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. ([Here's how to find your application reference number](#)).

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:

Am I expecting the \$50 Battle of Cards Winner Bonus 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.sg

FAQs: Win a Trip to Japan

How many winners will be chosen for the contest?

One (1) winner will be selected for each battle, with a total of three (3) winners for the entire promotion period.

Can I participate in all 3 categories and submit 3 creative answers?

Yes, each participant is allowed to submit a creative answer for each of the battle periods, provided you have met the [terms and conditions](#) of this promotion.

I don't have a KrisFlyer account, can I get cash instead?

No. SingSaver will reward the winners of the contest through crediting of KrisFlyer miles to a valid KrisFlyer account.

How many KrisFlyer Miles will I be awarded if I win?

Winners will be awarded with 50,000 KrisFlyer miles, which will be credited to the winner's valid KrisFlyer account.

Will I be limited to travel to only Japan?

No. Winners will be awarded with 50,000 KrisFlyer miles and it is up to the winner to decide how to utilise the miles thereafter.

Must my application be approved to win the contest?

Yes, Eligible Card applications have to be approved by the respective bank in order to win the contest, and provided you have met the [terms and conditions](#) of this promotion.

Can I submit an entry without a card application, or use an old card application?

No, to be eligible for the contest, you would need to have met the [terms and conditions](#) of this promotion.

If I submit the wrong reference number, for the creative answer, can I re-submit?

Any incomplete or invalid fields/ information/ submissions of the Rewards Redemption Form and contest form 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.

If I am a winner, when will the KrisFlyer miles be fulfilled and what is the processing time?

You will be notified about your reward within 60 to 90 days from the date of card activation or completion of the Rewards Redemption Form, whichever is later. SingSaver will not be responsible for any delay on the crediting on KrisFlyer miles to winners' KrisFlyer accounts

Only winners will be notified. Please refer to the [terms and conditions](#) for more details on promotion eligibility.

Is there a deadline to submit the creative answer?

All entries have to be submitted at the campaign page at <https://battleofcards.singsaver.com.sg> by the end of each Battle Period, please refer to the [terms and conditions](#) for more information.

I submitted my details through the redemption link, but missed out on the other field. Can I still submit my answer?

Any incomplete or invalid fields/ information/ submissions of the contest form will not constitute an eligible entry. Please ensure that all fields are complete and valid before submitting your entry.