

SingSaver Rewards Promotion Terms and Conditions

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Citibank Credit Card Sign Ups

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

Eligible Card	SingSaver Exclusive Gift/Voucher for Eligible New Customer	SingSaver Exclusive Gift/Voucher for Eligible Existing Customer
Citi Cash Back Visa Signature Card	SGD 300 Gift/Voucher	SGD 30 Gift/Voucher
Citi SMRT Platinum Visa Card	SGD 300 Gift/Voucher	SGD 30 Gift/Voucher
Citi PremierMiles Visa Card	SGD 300 Gift/Voucher	SGD 30 Gift/Voucher
Citi Rewards Visa Card	SGD 300 Gift/Voucher	SGD 30 Gift/Voucher
Citi Prestige Card	SGD 300 Gift/Voucher	SGD 30 Gift/Voucher

Table 1

2. For the purposes of this Promotion:
 - a. “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) did not previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to the commencement of the Application Period; and
 - (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; and
 - (ii) previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to the commencement of the

Application Period; and

- (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, Citi Prestige Card and Citi Rewards Visa Card only.
 - d. “Rewards/Vouchers” refers to \$300 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. An Eligible Customer who (a) submits an application for an Eligible Citibank Card as a main cardholder between 17 May 2019 and 31 May 2019, both days inclusive, via www.singsaver.com.sg, and (b) has his 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. Subsequent cards will be rewarded as Eligible Existing Customer.
 - 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 the 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 his 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 May 2019 and 31 May 2019, both days inclusive, unless otherwise stated in Table 4.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open all residents in Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the user are not residents of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”) on the promotion website www.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 30 June 2019.

- ii. Complete the Rewards Redemption Form sent to your registered email address within the first 14 days of card application.

Participants with incomplete fields/submissions of the rewards redemption form will not be eligible for the rewards.

- iii. Have your Eligible Card application approved by Standard Chartered Bank (Singapore) Limited, where such approval is final and unconditional.
- iv. Have your approved Eligible Card activated within the first 30 days of card approval.

Eligible Cards:

<u>Standard Chartered Credit Cards</u>	<ul style="list-style-type: none"> ● Standard Chartered Unlimited Credit Card ● Standard Chartered Rewards+ Credit Card ● Standard Chartered Spree Credit Card ● Standard Chartered Visa Infinite Card
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Table 3

6. A successful Application is defined as an application where the card application has been approved and card activated.
7. A successful Applicant who qualifies to receive the Rewards will receive an email from SingSaver confirming the redemption details for the Rewards, within two (2) calendar months from the date of card activation.
 - a. Rewards/Vouchers that are not claimed two (2) months after the redemption details are sent will be forfeited.
8. Each successful application will receive the SingSaver Exclusive Gift (“Rewards”), based on the pre-selected rewards and status:
 - i. “New Cardholder” refer to a new Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled credit cards in the last 12 months
 - ii. “Existing Cardholder” refer to a Standard Chartered Bank (Singapore) Limited principal cardholder with at least one (1) existing principal credit card with the Bank at the point approval of your Eligible Card application or previously cancelled credit card(s) with the Bank in the last 12 months from the date the Eligible Card is approved

Eligible Product	Rewards for New Cardholders	Rewards for Existing Cardholders
Standard Chartered Unlimited Credit Card	SGD 100 Cash	SGD 50 Cash
Standard Chartered Rewards+ Credit Card	SGD 100 Cash	SGD 50 Cash
Standard Chartered Spree Credit Card	SGD 100 Cash	SGD 50 Cash
Standard Chartered Visa Infinite Card	SGD 100 Cash	SGD 50 Cash

Table 4

9. If the Eligible Participant fails to receive an email from SingSaver within two (2) calendar months from the above stated in clause 7, kindly drop an email to info@singsaver.com.sg for any assistance.
10. All applications received after more than one (1) calendar month from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
11. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.

12. SingSaver reserves the right to reject any rewards redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approvals of any Eligible Card is still subjected to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
14. By applying for 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, 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](#).
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](#).

American Express True Cashback Card - New Cardholders

1. This offer is only applicable to applicants of the American Express® True Cashback Basic Card Members who meet the following criteria:
 - a. Apply and receive approval for the American Express® True Cashback Card between 1 May 2019 to 30th June 2019 (both dates inclusive).
 - b. New to American Express Card Membership (do not hold a Basic American Express Consumer Card at the point of application).
 - c. Spend S\$500 on eligible purchases of goods or service within the first month of Card approval to receive S\$80 NTUC, Grab or Taka Vouchers.
2. Each Basic Card Member is only eligible for the redemption of one S\$80 NTUC, Grab or Taka Vouchers. This promotion is applicable to Basic Card Members only and the Basic Card Account must be in good standing to be eligible for participation in this promotion.
3. Offer cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
4. To be eligible for the Offer (Eligible Participants), the participant must: :
 - i. Submit an application for **American Express True Cashback Card** (“Eligible Card”) on the website <http://www.singsaver.com.sg> (“Offer Page”) as a main cardholder during the Promotion Period.

The Eligible Card applied for must be approved by the respective bank.
 - ii. Complete the Rewards Redemption Form sent to the registered email address.
 - iii. Participants with incomplete or invalid fields/ information/ submissions of the Rewards Redemption Form will not be eligible for the reward.
 - iv. Have your Eligible Card application approved by the respective bank, where such approval is final and unconditional.
 - v. Have their approved Eligible Card activated within the first 30 days of card approval.
 - vi. Spend S\$500 on eligible purchases of goods or service within the first month of Card approval to receive S\$80 NTUC, Grab or Taka Vouchers.

5. S\$80 NTUC, Grab or Taka Vouchers will be disbursed by SingSaver to Eligible Participants who meet the criteria set above with approved applications.
6. A Successful Application is defined as an application where the card application has been approved and successfully activated.
7. All applications received more than **seven (7) 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.
8. A Successful Applicant who qualifies to receive the Rewards will receive an email from SingSaver confirming the redemption details for the Reward, within two (2) calendar months from the date spend requirements have been met or completion of the Rewards Redemption Form, whichever is later.
 - a. Rewards that remain unclaimed one (1) month after the redemption details are sent or past the stipulated collection period, whichever is longer, will be forfeited.
9. If the Eligible Participant fails to receive an email from SingSaver within two (2) calendar months from the date stated in Clause 9, kindly drop an email to info@singsaver.com.sg for any assistance.
10. 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.
11. SingSaver reserves the right to reject any rewards redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
12. A Successful Applicant who qualifies to receive the Reward according the Terms and Conditions of the Promotion, will receive an email from SingSaver confirming the redemption details for the Reward within 90 days from the date of card / product approval or completion of the SingSaver Rewards Redemption Form, whichever is later.
13. Approval of any Credit Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
14. By applying for an Eligible Card as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver of the status of their application, including whether their application is successful and whether the spend requirement has been met.

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, 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](#).
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](#).

Information is correct as of May 2019.

HSBC Credit Card Sign Ups

1. The Promotion Period (“Promotion Period”) is between 1 May 2019 and 31 May 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” limits to posted retail transactions, including Online Transactions and Overseas Transactions, charged to a Card account and/or to the account of the supplemental cardholder of the Eligible Applicant only. Exclusions apply.
5. To be eligible for the promotion (“Eligible Applicant”), he/she must fulfill the following conditions as stated below:
 - 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 30 June 2019.
 - b. 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 30 June 2019.

New Cardholder	Existing Cardholder
1. Must not hold any existing HSBC Credit Card; 2. Did not cancel any HSBC Credit Card within last 12 months; and 3. Charge a minimum of S\$800 in Qualifying Transactions from Card	1. Existing HSBC Credit Card# must be issued more than 12 months earlier*; 2. Did not cancel any HSBC Credit Card within last 12 months; and 3. Charge a minimum of S\$800 in Qualifying Transactions from Card

Account Opening Date to the end of the following month.	Account Opening Date to the end of the following month.
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6. E.g. If the Card Account Opening Date is 15 August 2018, the Eligible Applicant has to meet the min. spend requirement by 14 September 2018 in order to qualify for the Gift.
7. The Rewards are set out as below
 - a. New Cardholders are entitled to receive either Samsonite T5 Spinner with built-in scale worth S\$560 or S\$150 cash back
 - b. Existing Cardholders are entitled to receive S\$30 cash back.
8. Fulfilment of the Rewards will be done no later than three (3) months from Card Account Opening Date by HSBC, after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays. The cash back will be credited into the Eligible Applicant's Card account. Eligible Applicants will be notified via SMS once this is credited.
9. Each Eligible Applicant is limited to a maximum of one (1) set of Rewards, regardless of the number of Eligible Cards applied for.
10. All applications received after the specified Promotion Period, or submitted through any means other than specified, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
11. This promotion is open to all residents in Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any gift redemption submissions if the user are not residents of Singapore.
12. HSBC reserves the right to determine at their sole discretion the eligible of each application made during the Promotion Period.
13. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
14. 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](#).
15. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.

16. 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 May 2019 and 31 May 2019, both days inclusive, unless otherwise stated in Table 6.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open all residents in Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the user are not residents of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”) on the promotion website www.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 30 June 2019.
 - ii. Complete the Rewards Redemption Form sent to your registered email address within the first 14 days of card application.

Participants with incomplete fields/submissions of the rewards redemption form will not be eligible for the rewards.
 - iii. Have your Eligible Card application approved by UOB Limited, where such approval is final and unconditional.
 - iv. Have your approved Eligible Card activated within the first 30 days of card approval.

Eligible Cards:

<u>UOB Credit Cards</u>	<ul style="list-style-type: none"> ● UOB One Card ● UOB YOLO Card ● UOB Lady’s Card ● UOB PRVI Miles Card
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Table 5

6. A successful Application is defined as an application where the card application has been approved and card activated.
7. A successful Applicant who qualifies to receive the Rewards will receive an email from SingSaver confirming the redemption details for the Rewards, within two (2) calendar months from the date of card activation or completion of the Rewards Redemption Form, whichever is later.
 - a. Rewards that are not claimed two (2) months after the redemption details are sent will be then forfeited.
8. Each successful application will receive the SingSaver Exclusive Gift (“Rewards”), based on the pre-selected rewards.

Eligible Product	Rewards for New and Existing Cardholders
UOB Credit Cards	SGD 50 Cash

Table 6

9. If the Eligible Participant fails to receive an email from SingSaver within two (2) calendar months from the above stated in clause 7, kindly drop an email to info@singsaver.com.sg for any assistance.
10. All applications received after more than one (1) calendar month from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
11. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.
12. SingSaver reserves the right to reject any rewards redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approvals of any Eligible Card is still subjected to the Bank’s discretion. SingSaver does not guarantee the approval of any Credit Card.
14. By applying for 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, 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](#).

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](#).

OCBC 365 Credit Card Sign Ups

1. The Promotion Period (“Promotion Period”) is between 1 May 2019 and 31 May 2019, both dates inclusive, unless otherwise stated.
2. This promotion is offered by SingSaver Pte Ltd (“SingSaver”).
3. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
4. For the purpose of this Promotion:
 - a. “Eligible Card” refers to any of the following: OCBC 365 Credit Card.
 - b. “Card Account Opening Date” refers to the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Eligible Card.
 - c. “New Cardholder” refers to a new OCBC principal credit cardholder who is not holding any existing OCBC credit card.
5. To be eligible for the promotion (“Eligible Applicant”), he/she must fulfill the following conditions as stated below:
 - a. Submit an application for an Eligible Card within the Promotion Period as a New Cardholder via www.singsaver.com.sg and have the application approved by OCBC by 30 June 2019.
6. The Rewards are set out as below:
 - a. Eligible New Cardholders are entitled to receive S\$100 cashback.
7. Fulfilment of the Gift will be done no later than three (3) months from Card Account Opening Date, after OCBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays. The cashback will be credited into the Eligible Applicant’s Credit Card account.
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 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 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.
11. SingSaver reserves the right to determine at their sole discretion the eligible of each application made during the Promotion Period.
12. SingSaver reserves the final right to change the rewards given.
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](#).

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 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 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 for Successful Applicant to collect 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 dispute, SingSaver reserves the right to make the final decision, which shall be binding on all participants.
9. SingSaver reserves the right to 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.

10. 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](#).
11. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Rewards Eligibility

12. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within three calendar months from the date of product approval (e.g. card approval), or the date of completion of the Rewards Redemption Form, whichever is later.
13. 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 and Loan products.
 - 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.
14. 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).
15. 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 more than **seven (7) days** after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift..
16. 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 credit card 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.
17. 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.
18. A successful Applicant who qualifies to receive the Reward according the Terms and Conditions of the Promotion, will receive an email from SingSaver confirming the redemption details for the Reward within 90 days from the date of card activation/ product approval or completion of the SingSaver Rewards Redemption Form, whichever is later.
19. 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).
20. 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.
21. 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

22. 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.
23. 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 the 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.
24. 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.
25. 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.
26. 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; and

- c. unless the Eligible Participant has received email confirmation from SingSaver on any changes in collection timing, the original collection timing shall apply.

27. Rewards/Vouchers that remain unclaimed one (1) month after the redemption details are sent or past the stipulated collection period, whichever is longer, will be forfeited.