



# May Madness Promotion

## Terms and Conditions

Last updated: 16 May 2019

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# SingSaver Approval Reward

## Credit Cards

### Citibank Credit Card Sign Ups

- The “Promotion” refers to the SingSaver Exclusive Sign-Up Promotion with Citibank Credit Cards which is from 21 May 2019 to 24 May 2019, both days inclusive, unless otherwise stated in Table 1:

Eligible Cards	Eligible New Customer	Eligible Existing Customer
	Card Approval Gift	Card Approval Gift
<ul style="list-style-type: none"> <li>● Citi Cash Back Visa Card</li> <li>● Citi PremierMiles Visa Card</li> <li>● Citi Rewards Visa Card</li> <li>● Citi SMRT Platinum Card</li> <li>● Citi Prestige Card</li> </ul>	<b>First 15 approved applications per day:</b> <u>21 to 24 May</u> \$500 cash	
	<b>Everyone else:</b> SGD 300 NTUC FairPrice Vouchers, Takashimaya vouchers or Grab promo codes	<b>Everyone else:</b> SGD 30 NTUC FairPrice Vouchers

Table 1

- For the purposes of this Promotion: “Eligible New Customer” refers to an individual who:
  - 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
  - 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
  - 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.
- “Eligible Existing Customer” refers to an individual who:
  - has an existing Citibank Credit Card account\* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; or
  - 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 (Fee Paying Option), Citi SMRT Platinum Visa Card, Citi Rewards Visa Card, and Citi Prestige Card.
  - 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, Grab promo codes, or cash.
    - (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. 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 <https://singsaver.com.sg/credit-card/may-madness-singsaver-citi-flash-sale> (“Promotion Page”) as a main cardholder during the Promotion Period.

The Eligible Card (Table 1) applied for must be approved by the respective bank by 24 June 2019;
  - ii. Be one of the first 15 people to complete the Rewards Redemption Form sent to their registered email address;
  - iii. Not leave incomplete or invalid fields/ information/ submissions of the rewards redemption form, or they will not be eligible for the Rewards;
  - iv. Have their Eligible Card application approved by Citibank (Singapore) Limited, where such approval is final and unconditional; and
  - v. Have the approved Eligible Card activated within the first 30 days of card approval.

4. An Eligible Customer will only be entitled to receive one (1) Reward/Voucher as an Eligible New Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing Customers.
5. The first 15 Successful Applicants will only be entitled to receive one (1) Reward (\$500 cash) throughout the May Madness Promotion campaign.

Subsequent successful applications by the same customer will only be entitled to receive the Card Approval Gift of SGD 30 NTUC FairPrice Vouchers.

6. 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.
7. 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.
8. Rewards that are not claimed within the stipulated collection timing, or remain unclaimed two (2) months after the redemption details are sent, will be forfeited.
9. Eligible Customers who fail to receive an email from SingSaver within two (2) calendar months from the date of Eligible Citibank Card approval, should drop an email to [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for further assistance.
10. By applying for an Eligible Citibank Card as part of this Promotion, the Eligible Customer consents to Citibank informing SingSaver of the status of his Eligible Citibank Card application, including whether the application is successful.
11. SingSaver's decision on all matters relating to this Promotion is final and binding on all participants.
12. 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.
13. 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 SingSaver suspects a participant has participated in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

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](#).

\* 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 utilised by the customer

# 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 approval of applications for all financial products (including but not limited to credit cards, insurance, and loans) is at each product issuer's discretion. Their decisions are final and SingSaver does not guarantee the approval of any financial product.
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 as 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, including Singaporeans, Singapore Permanent Residents and holders of Employment Passes, S Passes, or Singapore work permits. 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 its 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 approval by the financial product issuer:
  - a. Participants acknowledge and agree that approval of applications for all financial products (including but not limited to credit cards, insurance, and loans) is at each product issuer's discretion. Their decisions are final; SingSaver does not guarantee the approval of any Credit Card or 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 its decision on reward 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. Rewards Redemption Forms received more than **three (3) days** after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift.
  - a. Applications approved by the bank/provider with completed and valid Rewards Redemption Forms received by SingSaver by the **seventh (7th) day** after the Promotion Period may still be eligible for the applicable approval reward.
  - b. Users who submit their completed Rewards Redemption Forms within 4-7 days after the specified Promotion Period and are approved by the bank/provider will only be eligible to receive normal rewards and not the Promotion Gift.

Please refer to [SingSaver Approval Reward](#) for details on the applicable approval reward.
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. Participants must:
  - a. Click to apply for a credit card on SingSaver
  - b. Provide an accurate email address when prompted
  - c. Complete 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](mailto:info@singsaver.com.sg) if they do not receive this within three business days.
17. Participants are fully responsible for ensuring that the information they submit to SingSaver is accurate. 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. Participants who qualify for the Reward according to 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, at its discretion, 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).
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](mailto: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 within two (2) months or within the stipulated collection timing (whichever is earlier) after the redemption details are sent will be forfeited.

# Appendix

## Eligible Products

Citibank Credit Card
<ul style="list-style-type: none"> <li>● Citi Cash Back Visa Card</li> <li>● Citi PremierMiles Visa Card</li> <li>● Citi Rewards Visa Card</li> <li>● Citi SMRT Platinum Card</li> <li>● Citi Prestige Card</li> </ul>

## Applicable Approval Rewards

### Citibank

Eligible Cards	Eligible New Customer	Eligible Existing Customer
	Card Approval Gift	Card Approval Gift
<ul style="list-style-type: none"> <li>● Citi Cash Back Visa Card</li> <li>● Citi PremierMiles Visa Card</li> <li>● Citi Rewards Visa Card</li> <li>● Citi SMRT Platinum Card</li> <li>● Citi Prestige Card</li> </ul>	<b>First 15 approved applications per day:</b> <u>21 to 24 May</u> \$500 cash	
	<b>Everyone else:</b> SGD 300 NTUC FairPrice Vouchers, Takashimaya vouchers or Grab promo codes	<b>Everyone else:</b> SGD 30 NTUC FairPrice Vouchers

Table 1

## Application Reference Number Formats

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

Provider	Credit Card Application Number Formats
Citibank	12 digits (alphanumeric)

X refers to a numeric character provided by the bank