

Battle of Cards

Terms and Conditions

Last updated: 23 May 2019

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SingSaver Card Approval Reward

Citibank Credit Card Sign Ups

1. The “Promotion” refers to the SingSaver Exclusive Sign-Up Promotion with Citibank Credit Cards which is from 29 April 2019 to 9 June 2019, both days inclusive, unless otherwise stated in Table 1:

Eligible Cards	Eligible New Customer	Eligible Existing Customer
	Card Approval Gift	Card Approval Gift
Citi Cash Back Card	<u>29 April to 16 May 2019</u> SGD 200 NTUC FairPrice Vouchers, Takashimaya vouchers or Grab promo codes	SGD 30 NTUC FairPrice Vouchers
Citi PremierMiles Visa Card	<u>17 May to 9 June 2019</u> SGD 300 NTUC FairPrice Vouchers, Takashimaya vouchers or Grab promo codes	
Citi Rewards Visa Card		

Table 1

2. For the purposes of this Promotion: “Eligible New Customer” refers to an individual who:
 - (i) does not have an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and
 - (ii) does not have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the twelve (12) months immediately prior to the commencement of the Application Period; and
 - (iii) is not a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.

- b. “Eligible Existing Customer” refers to an individual who:
 - (i) has an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; or

- (ii) previously had a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the twelve (12) months immediately prior to the commencement of the Application Period; and
 - (iii) is not a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.
 - c. “Eligible Citibank Card” includes the Citi Cash Back Visa Signature (previously known as Citi DIVIDEND Visa Signature) Card, Citi PremierMiles Visa Card (Fee Paying Option).
 - d. “Rewards/Vouchers” refers to the refers to the Card Approval Gifts as outlined in Table 1 above. Successful Applicants have a choice of NTUC FairPrice vouchers, Takashimaya Gift vouchers or Grab promo codes.
 - (i) All vouchers issued are subject to the terms and conditions of the vouchers’ merchants.
 - (ii) Vouchers will have a validity of at least 3 weeks from the date of issue from SingSaver to the user. Requests to extend expiry dates will not be entertained.
 - (iii) In respect of Grab promo codes, Successful Applicants acknowledge that:
 - 1. Requests for Grab promo codes can only be made upon receipt of rewards redemption emails from SingSaver, and
 - 2. Following acknowledgement of the Successful Applicant’s request for Grab promo codes instead of NTUC Fairprice or Takashimaya Gift vouchers, SingSaver shall email the Grab promo codes to the Successful Applicant’s registered email within fourteen (14) business days, and
 - 3. Grab promo codes will be given in sets of \$10 promo codes, up to the total value of the gift.
- 3. 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://battleofcards.singsaver.com.sg> (“Promotion Page”) as a main cardholder during the Promotion Period;

- ii. Complete the Rewards Redemption Form sent to the registered email address within the first 14 days of card application;
 - iii. Not have any incomplete or invalid fields/ information/ submissions of the Rewards Redemption Form;
 - iv. Have their Eligible Card application approved by Citibank (Singapore) Limited, where such approval is final and unconditional. The Eligible Card (Table 1) applied for must be approved by the respective bank by 9 July 2019; 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. 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 that are not claimed within the stipulated collection timing, or remain unclaimed two (2) months after the redemption details are sent will be forfeited.
8. Eligible Customers who fail to receive an email from SingSaver within three (3) calendar months from the date of Eligible Citibank Card approval, should drop an email to info@singsaver.com.sg for further assistance.
9. 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.
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 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.

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 utilised by the customer

Standard Chartered Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is between 29 April 2019 to 9 June 2019, both days inclusive, unless otherwise stated in Table 2.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all right to reject any rewards redemption submissions if the participant is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”) on the promotion website <https://battleofcards.singsaver.com.sg> (“Promotion Page”) as a main cardholder during the Promotion Period;
 - ii. Complete the Rewards Redemption Form sent to the registered email address within the first 14 days of card application;
 - iii. Not have any incomplete or invalid fields/ information/ submissions of the Rewards Redemption Form;
 - iv. Have their Eligible Card application approved by Standard Chartered Bank (Singapore) Limited, where such approval is final and unconditional.

The Eligible Card (Table 2) applied for must be approved by the respective bank by 9 July 2019; and
 - v. Have their approved Eligible Card activated within the first 30 days of card approval.

Eligible Cards:

Standard Chartered Credit Cards	<ul style="list-style-type: none"> ● Standard Chartered Rewards+ Credit Card ● Standard Chartered Unlimited Credit Card ● Standard Chartered Visa Infinite
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Table 2

6. A Successful Application is an application where the card application has been approved and card activated.
7. An Applicant who qualifies to receive the Reward according to the Terms and Conditions of the Promotion (Successful Applicant), will receive an email from SingSaver confirming the redemption details for the Reward within 90 days from the date of card activation or completion of the SingSaver Rewards Redemption Form, whichever is later.
 - a. Rewards that remain unclaimed two (2) months after the redemption details are sent will be forfeited.
8. Each Successful Applicant will receive the SingSaver Exclusive Gift (“Reward”), based on the pre-selected rewards and status:
 - i. “New Cardholder” refers to a new Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, the applicant must not have any existing or previously cancelled Standard Chartered credit cards in the last 12 months;
 - ii. “Existing Cardholder” refers to a Standard Chartered Bank (Singapore) Limited principal cardholder with at least one (1) existing principal credit card with the Bank at the point approval of their 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	Eligible New Cardholder	Eligible Existing Cardholder
	Card Approval Gift	Card Approval Gift
Standard Chartered Rewards+ Credit Card	SGD 100 cash when their card is activated	SGD 50 cash when card is activated
Standard Chartered Unlimited Credit Card		
Standard Chartered Visa Infinite		

Table 3

9. If the Eligible Participant fails to receive an email from SingSaver within three (3) 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 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. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
11. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.
12. SingSaver reserves the right to reject any rewards redemption if the application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
14. By applying for a Credit Card as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver of the status of his application, including whether the customer's application is successful.
15. SingSaver reserves the right to change the Terms and Conditions during the period of the Promotion without any prior notification.
16. By agreeing to the Terms and Conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, according to [SingSaver's Privacy Policy](#).
17. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
18. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

HSBC Credit Card Sign Ups

1. The Promotion Period (“Promotion Period”) is between 29 April 2019 and 9 June 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:
 - i. HSBC Advance Credit Card
 - ii. HSBC Revolution Credit Card
 - b. “Card Account Opening Date” refers to the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Eligible Card.
 - c. “Qualifying Transactions” are limited to posted retail transactions, including Online Transactions and Overseas Transactions, charged to a Card account and/or to the account of the supplemental cardholder of the Eligible Applicant only. Exclusions apply.
5. To be eligible for the promotion (“Eligible Applicant”), he/she must fulfill the following conditions:
 - a. Submit an application for an Eligible Card within the Promotion Period as a primary cardholder via <https://battleofcards.singsaver.com.sg> and have the application approved and issued by HSBC by 9 July 2019.

New Cardholder	Existing Cardholder
<ol style="list-style-type: none"> 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 	<ol style="list-style-type: none"> 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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- 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.
- The Rewards are set out as below:

Eligible Product	Eligible New Cardholder	Eligible Existing Cardholder
	Card Approval Gift	Card Approval Gift
HSBC Advance Credit Card	Choice of Samsonite T5 Spinner with built-in scale worth S\$560 or S\$150 cash back	SGD 30 cash back
HSBC Revolution Credit Card		

Table 6

- Fulfilment of the Rewards will be done no later than three (3) months from the Card Account Opening Date by HSBC, after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays. The cash back will be credited into the Eligible Applicant's Card account. Eligible Applicants will be notified via SMS once this is credited.
- Each Eligible Applicant is limited to a maximum of one (1) set of Rewards, regardless of the number of Eligible Cards applied for.
- 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.
- This promotion is open to all residents of Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves the right to reject any gift redemption submissions if the user is not a resident of Singapore.
- HSBC reserves the right to determine at their sole discretion the eligibility 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. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
15. 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.
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](#).

UOB Credit Cards

1. The promotion period (“Promotion Period”) is between 29 April 2019 and 9 June 2019, both days inclusive, unless otherwise stated in Table 6.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all right to reject any rewards redemption submissions if the user is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”) on the promotion website <https://battleofcards.singsaver.com.sg> (“Promotion Page”) as a main cardholder during the Promotion Period;
 - ii. Complete the Rewards Redemption Form sent to the registered email address within the first 14 days of card application;
 - iii. Not have any incomplete or invalid fields/ information/ submissions of the Rewards Redemption Form;
 - iv. Have their Eligible Card application approved by UOB Limited, where such approval is final and unconditional.

The Eligible Card (Table 2) applied for must be approved by the respective bank by 9 July 2019; and
 - v. Have their approved Eligible Card activated within the first 30 days of card approval.

Eligible Cards:

<u>UOB Credit Cards</u>	UOB Lady’s Card
	UOB PRVI Miles Visa Card

Table 7

6. A “Successful Application” is defined as an application where the card application has been approved and card activated.
7. A Successful Applicant who qualifies to receive the Rewards will receive an email from SingSaver confirming the redemption details for the Rewards within three (3) calendar months from the date of card activation or completion of the Rewards Redemption Form, whichever is later.
 - a. Rewards that remain unclaimed two (2) months after the redemption details are sent will be forfeited.
8. Each successful application will receive the SingSaver Exclusive Gift (“Reward”), based on the pre-selected rewards.

Eligible Product	Rewards for New and Existing Cardholders
UOB Lady’s Card	SGD 50 Cash
UOB PRVI Miles Visa Card	

Table 8

9. If the Eligible Participant fails to receive an email from SingSaver within three (3) 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, SingSave will notify the recipients and make the necessary arrangements to deliver the Rewards.
12. SingSaver reserves the right to reject any rewards redemption if the application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approval of any Eligible Card is still subject to the Bank’s discretion. SingSaver does not guarantee the approval of any Credit Card.
14. By applying for a Credit Card as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver of the status of his application, including whether the Eligible Participant’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](#).

Battle of Cards Winner Bonus

1. The promotion period (“Promotion Period”) is between 29 April 2019 and 9 June 2019, both days inclusive, unless otherwise stated in Table 9.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves the right to reject any rewards redemption submissions if the user is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”) on the promotion website <https://battleofcards.singsaver.com.sg> (“Promotion Page”) as a main cardholder during the Promotion Period;
 - ii. Complete the Rewards Redemption Form sent to the registered email address within the first 14 days of card application;
 - iii. Not have any incomplete or invalid fields/ information/ submissions of the Rewards Redemption Form;
 - iv. Have their Eligible Card application approved by the respective bank, where such approval is final and unconditional.

The Eligible Card (Table 9) applied for must be approved by the respective bank within the first month of card application, as listed in Table 9; and

- v. Have their approved Eligible Card activated within the first 30 days of card approval.

Battle	Battle Period	Card Approval By	Eligible Cards
Travel	29 Apr, Mon - 9 Jun, Sun	9 Jul 2019 Submit Rewards	Citi PremierMiles Visa Card
			UOB PRVI Miles Visa Card

		Redemption form by 9 Jun 2019, 2359H	American Express Singapore Airlines KrisFlyer Ascend Credit Card
			Standard Chartered Visa Infinite
Cash Back	29 Apr, Mon - 9 Jun, Sun	9 Jul 2019 Submit Rewards Redemption form by 9 Jun 2019, 2359H	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	9 Jul 2019 Submit Rewards Redemption form by 9 Jun 2019, 2359H	HSBC Revolution Credit Card
			Citi Rewards Visa Card
			Standard Chartered Rewards+ Credit Card
			UOB Lady's Card

Table 9

An Eligible Participant who has completed steps 5(i) to 5(v) shall be deemed to have submitted an “Eligible Application”.

Each individual Eligible Application for an Eligible Card contributes 1 point to the Eligible Card. The Eligible Card with the most number of points accumulated by the end of the promotion period will be the “Winning Card”.

6. Bonus Gift

Each Eligible Participant who has submitted an Eligible Application for the Winning Card will receive a bonus gift of \$50 cash (“Bonus Gift”), in addition to the [SingSaver Card Approval Reward](#).

- i. Each Eligible Participant will only receive a maximum of one (1) set of Bonus Gift in each Battle Period.
- ii. A successful Applicant who qualifies to receive the Bonus Gift will receive an email from SingSaver confirming the redemption details for the Bonus Gift, within three (3) calendar months from the date of card activation or completion of the Rewards Redemption Form, whichever is later.
- iii. If the Eligible Participant fails to receive an email from SingSaver within three (3) calendar months, kindly drop an email to info@singsaver.com.sg for any



assistance.

- iv. Bonus Gifts that are not claimed within two (2) months after the redemption details are sent will be then forfeited.
7. 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.
8. SingSaver reserves the final right to change the Bonus Gift given. In the case of delays in the delivery of the Bonus Gift, SingSaver will notify the recipients and make the necessary arrangements to deliver the Bonus Gift.
9. SingSaver reserves the right to reject any Bonus Gift redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
10. Approvals of any Eligible Card is still subjected to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
11. 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.
12. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
13. By agreeing to the terms and conditions of this Promotion, 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](#).

Battle of Cards: Win a trip to Japan

1. The promotion period (“Promotion Period”) is between 29 April 2019 and 9 June 2019, both days inclusive, unless otherwise stated in Table 9.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves the right to reject any rewards redemption submissions if the user is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”) on the promotion website <https://battleofcards.singsaver.com.sg> (“Promotion Page”) as a main cardholder during the Promotion Period; Refer to Table 9 to see the timeline for each Battle.
 - ii. Complete the Rewards Redemption Form sent to the registered email address within the first 14 days of card application;
 - iii. Not have any incomplete or invalid fields/ information/ submissions of the Rewards Redemption Form;
 - iv. Have their Eligible Card application approved by the respective bank, where such approval is final and unconditional.

The Eligible Card (Table 9) applied for must be approved by the respective bank within the first month of card application, as listed in Table 9; and

- v. Have their approved Eligible Card activated within the first 30 days of card approval.

Battle	Battle Period	Card Approval By	Eligible Cards
Travel	29 Apr, Mon - 9	9 Jul 2019	Citi PremierMiles Visa Card

	Jun, Sun	Submit Rewards Redemption form by 9 Jun 2019, 2359H	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	9 Jul 2019 Submit Rewards Redemption form by 9 Jun 2019, 2359H	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	9 Jul 2019 Submit Rewards Redemption form by 9 Jun 2019, 2359H	HSBC Revolution Credit Card
			Citi Rewards Visa Card
			Standard Chartered Rewards+ Credit Card
			UOB Lady's Card

Table 9

- vi. Submit an entry on the campaign page at <https://battleofcards.singsaver.com.sg> under “Submit to Win” with a complete answer to “Tell us why you think the card you applied for will win the battle!” and the same application reference number used for the application for the Eligible Card before the end of the Battle Period.
 - vii. Not have any incomplete or invalid fields/information/submissions of the contest form.
6. Each participant can only submit 1 entry per eligible card application.
 7. The best answer from each battle will receive a return trip to Japan, which will be given in the form of \$800 cash (“Contest Gift”).
 8. Any duplicate submissions will not be eligible for the promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
 9. Winners will be contacted via email on redemption details.

A credit card application that has completed steps 5(i) to 5(vii) shall be deemed as an Eligible Application.

10. SingSaver reserves the final right to change the Contest Gift given. In the case of delays in the delivery of the Contest Gift, SingSaver will notify the recipients and make the necessary arrangements to deliver the Contest Gift.
11. SingSaver reserves the right to reject any Contest Gift redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
12. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
13. 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.
14. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
15. 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](#).
16. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
17. 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 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

1. 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.
2. 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.
3. 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).
4. 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 **fourteen (14) days** after the specified Promotion Period, or submitted through any means other than as specified above, will not be eligible for the Promotion Gift.

5. 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 if they do not receive this within three business days.
6. 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 from SingSaver. SingSaver may from time to time request participants to provide a copy of this email to verify their applications.
7. 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.
8. 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).

9. 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. 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

1. 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. 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 Cards	Standard Chartered Credit Cards	American Express Credit Card	HSBC Credit Cards	UOB Credit Cards
Citi Cash Back Card	Standard Chartered Rewards+ Credit Card	American Express Singapore Airlines KrisFlyer Ascend Credit Card	HSBC Advance Credit Card	UOB Lady's Card
Citi PremierMiles Visa Card	Standard Chartered Unlimited Credit Card	American Express True Cashback Card	HSBC Revolution Credit Card	UOB PRVI Miles Visa Card
Citi Rewards Visa Card	Standard Chartered Visa Infinite	-	-	-

Applicable Approval Rewards

Citibank

Eligible Cards	Eligible New Customer	Eligible Existing Customer
	Card Approval Gift	Card Approval Gift
Citi Cash Back Card	<u>29 April to 16 May 2019</u> SGD 200 NTUC FairPrice Vouchers, Takashimaya vouchers or Grab promo codes <u>17 May to 9 June 2019</u> SGD 300 NTUC FairPrice Vouchers, Takashimaya vouchers or Grab promo codes	SGD 30 NTUC FairPrice Vouchers
Citi PremierMiles Visa Card		
Citi Rewards Visa Card		

Table 1

UOB

Eligible Product	Rewards for New and Existing Cardholders
UOB Lady's Card	SGD 50 Cash
UOB PRVI Miles Visa Card	

Table 8

Standard Chartered

Eligible Product	Eligible New Cardholder	Eligible Existing Cardholder
	Card Approval Gift	Card Approval Gift
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		

Table 3

HSBC

Eligible Product	Eligible New Cardholder	Eligible Existing Cardholder
	Card Approval Gift	Card Approval Gift
HSBC Advance Credit Card	Choice of Samsonite T5 Spinner with built-in scale worth S\$560 or S\$150 cash back	SGD 30 cash back
HSBC Revolution Credit Card		

Table 6

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
American Express	2019xxxxxxxxxxSGD
Citibank	12 digits (alphanumeric)

HSBC	No reference number given. Please input the name of the product applied for.
UOB	SG-YYYY-xxxxxxx
Standard Chartered Bank	SGYYYYMMDDxxxxxx

X refers to a numeric character provided by the bank