

# GSS Special

## Terms and Conditions

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# SingSaver Approval Reward

## Standard Chartered Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is between 9:00am on **25 June 2019 to 11:59pm on 27 June 2019** inclusive, unless otherwise stated in Table 2.
2. All applications received after the specified Promotion Period, or submitted through any means other than as 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. Participants may receive **either** the Winning Reward **or** the Rewards as part of this Promotion, as detailed in Table 2.
6. In order to receive the Winning Reward, participants are required to be a New Cardholder, and in addition:
  - a. Start an application (“Application”) for an Eligible Card on the promotion website <https://promotions.singsaver.com.sg/gss-special> (“Promotion Page”) as a main cardholder during the Promotion Period after 9:00am on any day during the Promotion Period;

| Card Provider           | Eligible Cards                               |
|-------------------------|--|
| Standard Chartered Bank | Standard Chartered Unlimited Credit Card     |
|                         | Standard Chartered Spree Credit Card         |
|                         | Standard Chartered Rewards+ Credit Card      |
|                         | Standard Chartered Visa Infinite Credit Card |

Table 1

- b. After completing the Application, be one of the first 15 participants from the day the Application was made to fully complete and submit the Rewards Redemption Form (but no later than 14 days after the Application) associated with the Application, which will be sent to the participant's registered email address;
  - c. Have the Eligible Card (Table 1) applied for approved by Standard Chartered Bank (Singapore) Limited, where such approval is final and unconditional, on or before 27 July 2019; and
  - d. Have the approved Eligible Card activated within the first 30 days of card approval.
7. Participants who are unable to receive the Winning Reward may receive the Reward instead. Participants will only receive either the Winning Reward or the Reward.
8. Participants who submit Rewards Redemption Forms with incomplete, invalid fields or information will not be eligible to receive any rewards as part of this Promotion.
9. New Customers who subsequently make additional applications for Eligible Cards will be considered Eligible Existing Customers for the purposes of determining reward eligibility for those subsequent applications.
10. The cashback portion of all Card Approval Gifts, where applicable, will be issued by Standard Chartered Bank (Singapore).
11. A Successful Application is defined as an application where the Eligible Card application has been approved and card activated (the applicant being the Successful Applicant).
12. A Successful Applicant who qualifies to receive the Winning Reward or Reward will receive an email from SingSaver confirming redemption details within three (3) calendar months from the date of card activation.
  - a. Rewards/Vouchers that are not claimed within the stipulated collection period will be forfeited.
13. Each Successful Applicant will receive a SingSaver Card Approval Gift, 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 of 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  | Card Approval Gift  |                              |
|---|---|------------------------------|
|   | Eligible New Cardholder   | Eligible Existing Cardholder |
| <ul style="list-style-type: none"> <li>Standard Chartered Unlimited Credit Card</li> <li>Standard Chartered Spree Credit Card</li> <li>Standard Chartered Rewards+ Credit Card</li> </ul> | <p><b>First 15 approved applications everyday (“Winning Reward”):</b></p> <p>\$400 cash<br/>+<br/>\$100 cashback from SCB*</p> <p><b>Everyone else (“Reward”):</b><br/>\$100 cash<br/>+<br/>\$20 cashback from SCB*</p> | \$50 Cash                    |
| <ul style="list-style-type: none"> <li>Standard Chartered Visa Infinite Credit Card</li> </ul>  | <p><b>First 15 approved applications everyday (“Winning Reward”):</b></p> <p>\$400 cash</p> <p><b>Everyone else (“Reward”):</b><br/>\$100 cash</p>  | \$50 Cash                    |

Table 2 \*[Standard Chartered Bank terms and conditions](#) apply.

- A list of Successful Applicants who will receive \$400 will be announced by 27 September 2019, on [SingSaver's Facebook page](#).
- If the Successful Applicant 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](mailto:info@singsaver.com.sg) for assistance.
- All applications for the Eligible Card must be made within the specified Promotion Period and the corresponding Reward Redemption Form must be submitted no more than **fourteen (14) days** after the specified Promotion Period.



- a. Submissions made through any means other than those specified above will be invalid for this Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
17. 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.
18. SingSaver reserves the right to reject any reward redemption if the application is found to have been made via other channels and/or made outside of the Promotion Period.
19. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any Eligible Card.
20. 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 his application, including whether the customer's application is successful.
21. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
22. 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](#).
23. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
24. 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. "Winning Reward" is defined as the reward awarded to a limited number of eligible applications as determined by the terms and conditions of the Promotion and is differentiated from the approval reward from other non-winning eligible applications received.
11. Acceptance of any Winning Reward shall constitute consent on the Winner's part to allow the use of the Winner's name, image, voice and/or likeness by SingSaver for editorial, advertising, promotional, marketing and/or other purposes on social media or SingSaver website, without further compensation except where prohibited by law.
12. 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](#).
13. 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 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](mailto: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. 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](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.
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

| Card Provider           | Eligible Cards                               |
|-------------------------|--|
| Standard Chartered Bank | Standard Chartered Unlimited Credit Card     |
|                         | Standard Chartered Spree Credit Card         |
|                         | Standard Chartered Rewards+ Credit Card      |
|                         | Standard Chartered Visa Infinite Credit Card |

Table 1

### Applicable Approval Rewards

| Eligible Product  | SingSaver Card Approval Gift  |                              |
|---|---|------------------------------|
|   | Eligible New Cardholder   | Eligible Existing Cardholder |
| <ul style="list-style-type: none"> <li>Standard Chartered Unlimited Credit Card</li> <li>Standard Chartered Spree Credit Card</li> <li>Standard Chartered Rewards+ Credit Card</li> </ul> | <p><b>First 15 approved applications everyday:</b></p> <p style="text-align: center;">\$400 cash<br/>(additional \$100 cashback from SCB)*</p> <p><b>All other applications:</b><br/>\$100 cash</p> | \$50 Cash                    |
| <ul style="list-style-type: none"> <li>Standard Chartered Visa Infinite Credit Card</li> </ul>  | <p><b>First 15 approved applications everyday:</b></p> <p style="text-align: center;">\$400 cash</p> <p><b>All other applications:</b><br/>\$100 cash</p>   | \$50 Cash                    |

Table 2 *\*Standard Chartered Bank terms and conditions apply.*

## 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 |
|-------------------------------|--|
| Standard Chartered Bank (SCB) | SGYYYYMMDDxxxxxx                       |

X refers to a numeric character provided by the bank