

September Travel Promotion

Terms and Conditions

Last updated: 10 Sep 2019

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September Travel Lucky Draw Promotion

1. The promotion period (“Promotion Period”) is between 2 September 2019 to 29 September 2019, both days inclusive, unless otherwise stated.
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 lucky draw 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.

The following categories of people are not eligible to participate and win in the Promotion:

- i. All permanent and/or contract employees (“Employees”) of SingSaver Pte. Ltd. and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as “in-laws,” or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any other persons residing at the same household whether or not related (“Immediate Family Members”).
- ii. All agencies and/or service providers engaged by SingSaver (including but not limited to advertising agencies, promotion agencies, printing companies, event management agencies and any persons assisting or who are involved in the Promotion) and their employees and Immediate Family Members.

SingSaver reserves the right to disqualify a participant from participating in this Promotion if he/she 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 and be deemed an Eligible Participant, the participant must:
 - i. Purchase any participating travel insurance or apply for any participating credit card listed in Table 9 below (“Eligible Product”) on the promotion website <https://promotions.singsaver.com.sg/travel-lucky-draw> (“Promotion Page”) during the Promotion Period. Where the Eligible Participant is applying for a credit card, he or she must do so as a main or primary cardholder;

Provider	Product
American Express	<ul style="list-style-type: none"> ● American Express KrisFlyer Credit Card

	<ul style="list-style-type: none"> ● American Express KrisFlyer Ascend Credit Card
Citibank	<ul style="list-style-type: none"> ● Citi Cash Back Visa Signature Card ● Citi PremierMiles Visa Card ● Citi Rewards Visa Card
DBS	<ul style="list-style-type: none"> ● DBS Altitude Card
HSBC	<ul style="list-style-type: none"> ● HSBC Revolution Card
OCBC	<ul style="list-style-type: none"> ● OCBC 90°N Card
UOB	<ul style="list-style-type: none"> ● KrisFlyer UOB Credit Card ● UOB PRVI Miles Card
AXA	Travel Insurance Policy
MSIG	Travel Insurance Policy
FWD	Travel Insurance Policy

Table 9: September Travel Lucky Draw Promotion participating products

- ii. Complete the purchase or have their application for the Eligible Product approved by the respective providers before one of the weekly Lucky Draw Dates provided in Table 10, where such approval is final and unconditional.

Only purchases or applications for the Eligible Product made through SingSaver will be eligible for this Promotion (For credit card applications, the credit card must be approved and activated by making a transaction before the Lucky Draw Date); AND

Lucky Draw	Lucky Draw Date
Week 1	9 September 2019, Mon
Week 2	16 September 2019, Mon
Week 3	23 September 2019, Mon
Week 4	30 September 2019, Mon

Table 10: Lucky draw dates

- iii. Complete the Rewards Redemption Form sent to the registered email address; participants who do not fully complete, or submit invalid or incomplete Rewards Redemption Forms will not be eligible for this Promotion.
6. The completion and submission of a Rewards Redemption Form does not automatically entitle an Eligible Participant to receive the Contest Gift.

Each Eligible Participant will have one (1) chance of entering the Weekly Lucky Draw in relation to each Eligible Product.

7. One lucky draw winner will be selected each week (“Winner”). Winners will be drawn randomly at the SingSaver office located at The Working Capitol, 1 Keong Saik Road, Singapore 089109, at 12pm, on the lucky draw dates listed in Table 10.
8. Winners will be excluded from subsequent draws.
9. All Eligible Participants who were not selected as Winners will continue to be included in the following week’s lucky draw, until the final lucky draw in Week 4.
10. Each Winner will receive \$1,000 cash (“Contest Gift”).
11. Each Eligible Participant will be eligible for one (1) entry in relation to each Eligible Product.
 - i. Duplicate or subsequent submissions of the Rewards Redemption Form in relation to the same Eligible Product by the same Eligible Participant will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
 - ii. If SingSaver becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Contest Gifts in relation to the same Eligible Product, the Eligible Participant will only receive 1 Contest Gift.
12. All Winners will be announced on SingSaver’s Facebook page (<https://www.facebook.com/SingSaver.com.sg/>) by 18 Oct 2019.
 - i. Winners will be contacted via email on the Contest Gift redemption details within three (3) calendar months from the date of the Lucky Draw. Winners will not be contacted further if the email delivery is unsuccessful, regardless of the reason, including if an incorrect email address was provided by the Winner.
13. SingSaver reserves the final right to change the Contest Gift given with another prize of similar or equal value. In the case of delays in the delivery of the Contest Gift, SingSaver will notify the Winners and make the necessary arrangements to deliver the Contest Gift.
14. Contest Gifts that are not claimed within the stipulated collection timing will be forfeited without exception and SingSaver will be entitled to dispose of the Contest Gift at its sole discretion.
 - i. Eligible Participants who are not available during the stipulated collection period may authorise someone to collect the Reward on their behalf;
15. 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. SingSaver reserves the right to disqualify participants who make their applications in such a manner and select a new Winner or otherwise dispose of the Contest Gift as it sees fit.

16. SingSaver reserves the right to change the Eligible Products at any time and without notice prior to the official launch of the promotion period.
17. SingSaver reserves the right to change the Promotion Period and Lucky Draw Dates if the launch of the Promotion is delayed and shall have no liability for the same.
18. Approval of any Eligible Product is still subject to the product provider's discretion. SingSaver does not guarantee the approval of any product.
19. By applying for a product as part of this Promotion, an Eligible Participant consents to our partners informing SingSaver of the status of their application, including whether the customer's application is successful. Each Eligible Participant grants his or her consent to SingSaver to collect and process personal data/information about him or her with regard to this Promotion ("Personal Data") and disclose Personal Data to third parties insofar as such third parties require access to such Personal Data in order to carry out the implementation of this Promotion.
20. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
21. By participating in this Promotion, Winners agree and consent to allow their names and likenesses in the form of images or photographs to be used for publicity reasons. SingSaver reserves the rights to publish photograph(s) and/ or statements from the Winners without further compensation except where prohibited by law.
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 Approval Reward

HSBC Credit Card Sign Ups

1. This promotion is referred to as the HSBC Credit Card Sign Up Promotion ("**Promotion**"), and is offered by HSBC Bank (Singapore) Limited ("**HSBC**") to Eligible Applicants (as defined below).
2. To participate in this Promotion, the primary HSBC Visa Platinum credit card or HSBC Revolution credit card or HSBC Advance credit card (each, a "**Card**") application must be submitted between 1 May and 30 September 2019, both dates inclusive, or such other dates as determined by HSBC at its discretion (the "**Promotion Period**"), and the application must be approved and issued by HSBC by 15 October 2019 (applicants whose submitted applications are approved are referred to as "**Eligible Applicants**").
3. HSBC reserves the right to determine at our discretion whether:
 - a. an Eligible Applicant(s) has met all the requirements of this Promotion; and
 - b. transactions charged by a Eligible Applicant to a Card qualify towards fulfilment of the relevant minimum Qualifying Transaction requirements (as defined below).
4. HSBC is not a supplier of the products and/or services provided by the merchant involved in this Promotion and will not accept any liability in relation thereto.
5. HSBC reserves the right to revise any of these terms and conditions, or withdraw or alter any part of this Promotion at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
6. Use of the Gifts and/or the Exclusive Gift (as defined below) is subject to the terms and conditions of the merchant(s) providing the relevant products and/or services; please refer to the respective merchant(s) for details. HSBC is not a supplier of the products and/or services provided by the merchant(s) involved in this Promotion and will not accept any liability in relation thereto. There will be no replacement of lost, defaced, torn, damaged or stolen Gift(s) and/or the Exclusive Gift or corresponding redemption letters (if any) after issuance.
7. The Gifts and the Exclusive Gift are not exchangeable for cash, rewards points, credit or kind in all cases, whether in whole or in part. HSBC may, at its discretion, substitute

the Gift(s) and/or the Exclusive Gift with an item of equal or similar value without prior notice.

8. For the purposes of calculating the Qualifying Transactions, the following shall apply:
 - a. Transactions made in foreign currencies will be converted into Singapore dollars based on HSBC's prevailing exchange rate applicable at the time of exchange. If a Qualifying Transaction is cancelled or reversed after the applicable Qualifying Spend Period is over and the total amount spent during the Qualifying Spend Period falls short of the Qualifying Spend, the Qualified Cardholder will not be considered to have incurred the Qualifying Spend; and
 - b. In the event any application for supplementary Card(s) has been submitted at the same time as the primary Card, Qualifying Transactions made by the primary and supplementary Card(s) can be combined to meet the Qualifying Spend. Where more than one Card is applied for and issued, Qualifying Transactions on each Card will not be aggregated with Qualifying Transactions on other Cards for the purpose of determining whether the Qualifying Spend for this Promotion has been met.
9. All information is accurate at the time of publishing or posting online.
10. For the purpose of this Promotion:

"Qualifying Transactions" mean 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 **BUT** shall exclude the Excluded Transactions.

"Online Transactions" shall mean all posted retail transactions successfully charged to a Card account and/or to the account of a supplemental cardholder of an Eligible Applicant made via the internet and processed by the respective merchants/acquirers as an online transaction type through the MasterCard International Incorporated and/or Visa Worldwide networks and which are successfully captured and posted.

"Overseas Transactions" shall mean all posted overseas transactions successfully carried out outside Singapore and charged in foreign currency to a Card account and/or to the account of a supplemental cardholder of an Eligible Applicant and which are successfully captured and posted.

"Excluded Transactions" shall mean any of the following (which shall, where

applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa / Mastercard):

- a. Brokerage/ foreign exchange transactions (for example but not limited to Forex.com, www.igmarkets.com.sg, Saxo Cap Mkts Pte Ltd, OANDA ASIA PAC, OANDAASIAPA, MB * MONEYBOOKERS.COM etc.), cash advances, late payment charges, bank charges, personal loan charges, balance and/or funds transfer transactions, cash instalment plans, tax payments, donations and payments to charitable, social and religious organisations, transactions relating to HSBC Cash Instalment Plan, quasi-cash transactions (for example but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets) and any other fee charges in respect of a Card;
- b. transactions relating to instalment payment plans of any merchant;
- c. transactions relating to the trading of securities or crypto-currencies of any kind including but not limited to any top up of any cash amount required by a financial institution;
- d. transactions made on money payment/transfer websites (including but not limited to Paypal, SKR skrill.com);
- e. transactions made with any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC.)
- f. any pre-paid card top-ups, including but not limited to EZ-Link, Transitlink or NETS Flashpay;
- g. any AXS or ATM transaction;
- h. any payment in connection with any government institutions and/or services, including but not limited to court costs, fines, bail and bond payment;
- i. any transaction that is subsequently cancelled, voided, disputed or reversed for any reason; and/or
- j. such other categories of transactions which HSBC may exclude from time to time without notice or giving reasons.

"Card Account Opening Date" means the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Card issued pursuant to this Promotion.

"Cash Back" means the cash rewards benefit issued by the bank for qualifying transactions.

Mechanics

To qualify for the Promotion, an Eligible Applicant must fulfill the conditions set out below (each a "**Qualified Cardholder**") to be entitled to the following gifts ("**Gift**") for each relevant offer ("**Offer**"):

Offer: (A) Samsonite T5 68cm Spinner with built-in scale or S\$150 cash back, or (B) S\$30 cash back

11. Eligible Applicants are required to charge to their Card within the Qualifying Spend Period, a minimum of S\$800 in Qualifying Transactions to receive the relevant Gift:

Gift A - Eligible Applicant who does not hold any existing HSBC Credit Card[#], and did not cancel any HSBC Credit Card[#] within the last 12 months prior to the Card Account Opening Date (each a "**New Cardholder**") shall be entitled to receive either (i) a Samsonite T5 68cm Spinner with built-in scale worth S\$560 or (ii) S\$150 cash back; and

Gift B - Eligible Applicant who holds an existing HSBC Credit Card[#] issued more than 12 months and did not cancel any HSBC Credit Card[#] within the last 12 months prior to the Card Account Opening Date (each an "**Existing Cardholder**") shall be entitled to receive S\$30 cash back.

	New Cardholder	Existing Cardholder
Gift	<p>Choice of Samsonite T5 68cm Spinner with built-in scale worth S\$560 or S\$150 Cash Back</p> <p>Must not hold any existing HSBC Credit Card[#];</p> <p>Did not cancel any HSBC Credit Card[#] within last 12 months*; and</p> <p>Charge a minimum of S\$800 in Qualifying Transactions from Card</p>	<p>S\$30 Cash Back</p> <p>Existing HSBC Credit Card[#] must be issued more than 12 months earlier*;</p> <p>Did not cancel any HSBC Credit Card[#] within last 12 months*; and</p> <p>Charge a minimum of S\$800 in Qualifying Transactions from Card Account Opening Date to the end of the following month.</p>

	<p>Account Opening Date to the end of the following month.</p> <p>* in each case prior to the approval date of their new Card application under this Promotion.</p> <p># in each case with the exception of HSBC Visa Infinite Credit Card.</p>	<p>* in each case prior to the approval date of their new Card application under this Promotion.</p> <p># in each case with the exception of HSBC Visa Infinite Credit Card.</p>
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Table 1

12. Qualified Cardholders will be notified by the Notification Date (as set out in Clause 19), after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.

13. For the Samsonite T5 68cm Spinner, an SMS redemption code with the redemption details (including redemption period and location) (“SMS”) will be sent to the Qualified Cardholder's valid mobile phone number (based on HSBC's records) by the Notification Date (as set out in Clause 19). In the event there is no valid mobile phone number, a redemption letter will be sent to the Qualified Cardholder’s billing address (based on HSBC’s records). Any request for early fulfillment of a Gift and/or an Exclusive Gift will not be granted nor entertained by HSBC.

14. Any SMS or redemption letter that is lost, misplaced or damaged is strictly non-replaceable and a Gift and/or an Exclusive Gift redeemed is not exchangeable, non-transferable and non-replaceable.

15. The Samsonite T5 68cm Spinner is available in two colours (Silver or Red), subject to availability at the point of redemption.

16. Where applicable, the relevant cash back will be credited into the Qualified Cardholder’s Card account, after HSBC determines in its discretion that the criteria under this Promotion have been met by the Notification Date (as set out in Clause 19), barring any unforeseen technical delays.

17. The cash back can only be used to offset future retail purchases and cannot be transferred, withdrawn as cash or used to offset payments such as fund transfers, tax payments, financial charges, late charges, fees and other outstanding balances.

18. Each Qualified Cardholder is limited to (i) a maximum of one Gift, and (ii) where applicable, a maximum of one Exclusive Gift, regardless of the number of Cards applied for. In the event that the Qualifying Cardholder holds more than one approved Card, only the Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Qualifying Cardholder is eligible to receive the Gift under this Promotion.

Qualifying Spend Period and Notification Date

19. The Qualifying Spend Period and Notification Date(s) as set out below:

Card Account Opening Date	Qualifying Spend Period	Notification Date
1 - 31 May 2019	1 May - 30 June 2019	By 31 July 2019
1 - 30 June 2019	1 June - 31 July 2019	By 31 August 2019
1 - 31 July 2019	1 July - 31 August 2019	By 30 September 2019
1 - 31 August 2019	1 August - 30 September 2019	By 31 October 2019
1 - 30 September 2019	1 September - 31 October 2019	By 31 November 2019
1 - 15 October 2019	1 October - 30 November 2019	By 31 December 2019

Table 2

Only Card accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time of fulfillment will be eligible for the Gift and/or Exclusive Gift. In the event that the Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Gift and/or an Exclusive Gift is accorded and/or credited to the Qualified Cardholder, HSBC reserves the right to forfeit the Gift and/or Exclusive Gift at its sole discretion.

All Other Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is between 2 September 2019 to 29 September 2019, both days inclusive, unless otherwise stated.
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 include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights 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://promotions.singsaver.com.sg/travel-lucky-draw> (“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 29 October 2019.

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

Participants who do not fully complete the rewards redemption form will not be eligible for the rewards.

- iii. Have their Eligible Card application approved by the respective Card Provider, where such approval is final and unconditional.
- iv. Have their approved Eligible Card activated by making a transaction within the first 30 days of card approval.

Eligible Cards:

Card Provider	Credit Cards
American Express	<ul style="list-style-type: none"> ● American Express KrisFlyer Credit Card ● American Express KrisFlyer Ascend Credit Card

Citibank	<ul style="list-style-type: none"> ● Citi Cash Back Visa Signature Card ● Citi PremierMiles Visa Card ● Citi Rewards Visa Card
DBS	<ul style="list-style-type: none"> ● DBS Altitude Card
HSBC	<ul style="list-style-type: none"> ● HSBC Revolution Card
OCBC	<ul style="list-style-type: none"> ● OCBC 90°N Card
UOB	<ul style="list-style-type: none"> ● KrisFlyer UOB Credit Card ● UOB PRVI Miles Card

Table 3

6. A Successful Application is defined as an application for a bank account which has been approved and the account opened (the respective applicant being the Successful Applicant).
7. A Successful Applicant who qualifies to receive the Rewards will receive a notification from SingSaver confirming the redemption details for the Rewards within three (3) calendar months from the date of card activation. The form of notification will depend on the type of reward:
 - a. Physical Rewards
Examples include: NTUC, Takashimaya vouchers
 - i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards (“Rewards Notification Email”)
 - ii. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.
 - b. Cash Rewards
Successful Applicants:
 - i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
 - ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;
 - iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

- iv. Will be notified of successful reward issuance via a SMS, from PayNow, to the phone number provided in the Rewards Redemption Form (completed in condition 5ii) (“Confirmation SMS”);
8. Each Successful Applicant will receive the SingSaver Exclusive Gift (“Reward”), based on the pre-selected rewards and status:
- i. **Citibank**
 - a. “Eligible New Citibank 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 Citibank 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.

* 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

Citibank Credit Card	SingSaver Exclusive Gift for Eligible New Citibank Customer	SingSaver Exclusive Gift/Voucher for Eligible Existing Citibank Customer
Citi Cash Back Visa Signature Card	SGD 250 Cash via PayNow	SGD 30 Cash via PayNow
Citi PremierMiles Visa Card	SGD 250 Cash via PayNow	SGD 30 Cash via PayNow
Citi Rewards Visa Card	SGD 250 Cash via PayNow	SGD 30 Cash via PayNow

Table 5: SingSaver exclusive gift for Citibank credit cards

ii. **UOB**

UOB Credit Card	SingSaver Exclusive Gift for Successful Applicants
KrisFlyer UOB Credit Card	SGD 50 Cash ¹
UOB PRVI Miles Visa Card	SGD 50 Cash ²

Table 7: SingSaver exclusive gift for UOB credit cards

¹ Only for the first 150 Successful Applicants

² Only for the first 90 Successful Applicants

9. If the Eligible Participant fails to receive a notification from SingSaver within three (3) calendar months from the date provided above in clause 7, kindly drop an email to info@singsaver.com.sg for assistance.
10. All Reward Redemption Forms 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 Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final.

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. Approval of any Eligible Product is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.
14. By applying for an Eligible Product 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 (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.

16. 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.
17. 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](#).
18. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
19. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Travel Insurance

1. The promotion period of the PayNow! (“Promotion”) is from 2 September 2019 to 29 September 2019, both days inclusive (“Promotion Period”).
2. This Promotion is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore include 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.
3. By participating in this Promotion, each participant agrees to be bound by these terms and conditions.
4. To participate in the Promotion and be an “Eligible Applicant”, the participant must:
 - a. Submit an application (“Application”) for Travel Insurance from the participating merchants available on the SingSaver Website <https://promotions.singsaver.com.sg/travel-lucky-draw> (“Eligible Purchase”) during the Promotion Period.
 - i. The travel insurance providers that are included in this promotion are AXA, MSIG & FWD (“Insurance Providers”).

Purchases made from all other providers are not eligible for this promotion.
 - ii. The Application must be approved by the Insurance Provider and payment must be successfully made by 29 September 2019.
 - iii. After completing the transaction for the Eligible Purchase, the Insurance Provider will email participants with their policy details and policy numbers.
 - b. Complete the Rewards Redemption Form within 14 days of policy purchase(s).
 - i. Participants must include the Phone Number that is registered with their PayNow account in the Rewards Redemption Form. Participants who do not include the correct phone number will not be able to receive the reward.
 - ii. Participants must include the correct Policy Number purchased from the provider of this promotion. Policy Number formats may be found [here](#).
 - iii. Participants with incomplete or invalid fields/ information/ submissions of the Rewards Redemption Form will not be eligible for the rewards.
5. A reward (“Reward”) will be issued to each Successful Applicant per policy number from purchased through SingSaver during the Promotion Period. Rewards will only be issued via PayNow.

Provider	Rewards
AXA Travel Insurance Policy	\$8 via PayNow
MSIG Travel Insurance Policy	\$8 via PayNow
FWD Travel Insurance Policy	\$5 via PayNow

Table 8: Rewards for travel insurance policies

6. A participant who satisfies condition 4 above (“Successful Applicant”), will be entitled to receive the Reward.
 - a. Each Successful Applicant is only entitled to receive one (1) Reward per policy number.
 - b. You will receive an SMS to the phone number provided in condition 4 from SingSaver confirming the Reward (“Confirmation SMS”) by 29 December 2019.

7. In respect of rewards issued via PayNow, participants acknowledge that:
 - a. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
 - b. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;
 - c. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.
 - d. Will be notified of successful reward issuance via a SMS, from PayNow, to the phone number provided in the Rewards Redemption Form (completed in condition 5ii) (“Confirmation SMS”);

8. If the Successful Applicant fails to receive a Confirmation SMS from SingSaver by the date stated under condition no. 6 above, the Successful Applicant may drop an email to info@singsaver.com.sg for further assistance.

9. 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.

10. All Applications received 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 Reward at any time and without prior notice. In the case of delays in the delivery of the Reward, SingSaver will notify the Successful Applicant and make the necessary arrangements to deliver the Reward.
12. SingSaver reserves the right to reject any Reward redemption if the application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approval of any Travel Insurance policy is subject to the issuing insurance company's discretion. SingSaver does not guarantee the approval of any insurance products.
14. By applying for a Travel Insurance policy as part of this Promotion, you consent to the insurance company partners informing SingSaver of the status of your application, including but not limited to whether your application is successful.
15. 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.
16. In case of any dispute, SingSaver reserves the right of final decision which is binding on all participants.
17. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified the mobile number, including but not limited to SMS and calls, according to [SingSaver's Privacy Policy](#).
18. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
19. 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 respective 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

14. 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.
15. 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.
16. 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).
17. 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 (7) days** after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift.

18. Participants must submit their information via the Rewards Redemption Forms sent directly to the email address provided when the Participant applies for products via SingSaver. Participants must:
 - a. Click to apply for a product 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.
19. 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.
20. 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.
21. 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).

22. 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.
23. Employees of the Company, the Contest's participating sponsors and their advertising agencies, and members of the immediate family of any such persons are not eligible to participate and win the "Winning Reward" (refer to Clause 10). The term "immediate family" includes spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any other persons residing at the same household whether or not related.
24. 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

25. 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.
26. 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.
27. In respect of GrabGifts vouchers for this Promotion, Participants acknowledge that:
 - i. Requests to extend the expiry dates or re-issue expired rewards will not be entertained.
 - ii. Vouchers will be issued in denominations at SingSaver's discretion.
 - iii. Vouchers are not exchangeable for cash or other rewards.
28. In respect of rewards issued via PayNow, Participants acknowledge that:

- i. They are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account.
 - ii. SingSaver will not be able to re-issue or refund rewards already transferred to recipient's provided mobile phone number should the mobile phone number be provided in error.
29. 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.
30. Unless otherwise stated, all rewards assigned for respective product approvals are strictly not exchangeable for cash or other gifts / rewards.
31. Physical SingSaver rewards (e.g, cash, physical vouchers, or items) that are not claimed within the stipulated collection timing 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.
32. "Cash Back" and "Cash Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.

Appendix

Eligible Products For Entering Into The Lucky Draw

Provider	Product
American Express	<ul style="list-style-type: none"> American Express KrisFlyer Credit Card American Express KrisFlyer Ascend Credit Card
Citibank	<ul style="list-style-type: none"> Citi Cash Back Visa Signature Card Citi PremierMiles Visa Card Citi Rewards Visa Card
DBS	<ul style="list-style-type: none"> DBS Altitude Card
HSBC	<ul style="list-style-type: none"> HSBC Revolution Card
OCBC	<ul style="list-style-type: none"> OCBC 90°N Card
UOB	<ul style="list-style-type: none"> KrisFlyer UOB Credit Card UOB PRVI Miles Card
AXA	Travel Insurance Policy
MSIG	Travel Insurance Policy
FWD	Travel Insurance Policy

Table 10: September Travel Lucky Draw Promotion participating products

Applicable Approval Rewards from SingSaver

Citibank

Citibank Credit Card	SingSaver Exclusive Gift for Eligible New Citibank Customer	SingSaver Exclusive Gift/Voucher for Eligible Existing Citibank Customer
Citi Cash Back Visa Signature Card	SGD 250 Cash via PayNow	SGD 30 Cash via PayNow
Citi PremierMiles Visa Card	SGD 250 Cash via PayNow	SGD 30 Cash via PayNow
Citi Rewards Visa Card	SGD 250 Cash via PayNow	SGD 30 Cash via PayNow

Table 5: SingSaver exclusive gift for Citibank credit cards

UOB

Eligible Product	SingSaver Exclusive Gift for Successful Applicants
KrisFlyer UOB Credit Card	SGD 50 Cash ¹
UOB PRVI Miles Visa Card	SGD 50 Cash ²

Table 7: SingSaver exclusive gift for UOB credit cards

¹ Only for the first 150 Successful Applicants

² Only for the first 90 Successful Applicants

AXA

Eligible Product	SingSaver Exclusive Gift for Successful Applicants
AXA Travel Insurance Policy	SGD 8 Cash via PayNow

MSIG

Eligible Product	SingSaver Exclusive Gift for Successful Applicants
MSIG Travel Insurance Policy	SGD 8 Cash via PayNow

FWD

Eligible Product	SingSaver Exclusive Gift for Successful Applicants
FWD Travel Insurance Policy	SGD 5 Cash via PayNow

Application Reference Number Formats

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

Credit Cards

Provider	Credit Card Application Number Formats
American Express	2019xxxxxxxxxxSGD
Citibank	12 digits (alphanumeric)
DBS	MBAxxxxxxxxxxxxAxx
HSBC	No reference number given. Please input the name of

	the product applied for.
OCBC	No reference number given. Please input the name of the product applied for.
United Overseas Bank (UOB)	UCC-YYYYMMDD-xxxxxx

“x” refers to a numeric character provided by the bank

Travel Insurance

Provider	Correct Policy Number Format	Additional Notes
AXA Insurance	GAxxxxxx	(6 numeric digits after "GA")
FWD Insurance	PNTR2019-xxxxxxxx	(8 numeric digits after "PNTR2019")
MSIG	D xxxxxxxxx QTD or D xxxxxxxxx QGT	(9 numeric digits between "D" & "QTD" or "QGT")