

SingSaver Rewards Promotions

Terms and Conditions

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SingSaver Exclusive: Standard Chartered Cashone Loan Promotion

1. The promotion period (“Promotion Period”) is between 6 April 2020 and 30 June 2020, 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 SingSaver Exclusive: Standard Chartered Cashone Loan 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 permit holders.

The following categories of people are **not** eligible to participate 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;
 - ii. Individuals who were employed by SingSaver Pte. Ltd., whether in a permanent or contract capacity, at any point in the 12 months prior to the start of the Promotion Period; and
 - iii. All employees of any 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 spouses, siblings, parents, children, grandparents, and grandchildren, whether as “in-laws,” or by current or past marriage(s), remarriage(s), adoption, cohabitation or other family extension, and any other persons residing at the same household whether or not related.
 - iv. SingSaver reserves the right to disqualify a participant from participating in this Promotion if he/she is not a resident of Singapore or falls under one of the above categories.
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 Standard Chartered CashOne Personal Loan (“Product”) on either <https://promotions.singsaver.com.sg/standard-chartered-cashone-loan-promotion> or <https://singsaver.com.sg/blog/standard-chartered-cashone-loan-promotion> (“Promotion Page”) during the Promotion Period.
 - ii. Complete the Rewards Redemption Form sent to the email address registered with SingSaver within the first 14 days after applying for the Product. Participants who do not fully complete the Rewards Redemption Form will not be eligible to receive the Contest Gift.
 - a. If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance.
 - b. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.
 - c. Any correspondence on missing and/or delayed submissions of Rewards Redemption Form shall not be reviewed or responded to by SingSaver after the Promotion Period.
 - d. The completion and submission of a Rewards Redemption Form does not automatically entitle an Eligible Participant to receive the Contest Gift.
 - iii. Have their Product application approved by Standard Chartered Bank (Singapore) Limited, where such approval is final and unconditional, followed by the complete payment of the \$199 processing fee by the Eligible Participant and receipt of the loan in their account on or before the “Eligible Date of Approval” stated in Table 1 below.

A Successful Application is defined as an application where the Eligible Participant has completed all the steps above, with the respective applicant being the Successful Applicant

6. Each Successful Applicant will have one (1) chance of entering the Lucky Draw each month. Successful Applicants who are not selected as Winners will be included in the following Lucky Draws until the final Lucky Draw in July 2020. A Successful Applicant who is a Winner will not be eligible to participate in or win in subsequent Lucky Draws in this Promotion.
7. Three (3) lucky draw winners will be selected each month (“Winners”). 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 1.

Lucky Draw	Lucky Draw Date	Eligible Date of Application Submission	Eligible Date of Redemption Form Submission	Eligible Date of Approval
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#1	29 May 2020, Fri	6 April 2020 to 30 Apr 2020	6 April 2020 to 14 May 2020	Before 7 May 2020
#2	30 June 2020, Tue	1 May 2020 to 31 May 2020	1 May 2020 to 14 June 2020	Before 7 June 2020
#3	30 Jul 2020, Thu	1 June 2020 to 31 June 2020	1 June 2020 to 14 July 2020	Before 7 July 2020

Table 1: Lucky draw dates

8. Each lucky draw winner will receive a cash reward amount equivalent to their total loan repayment, capped at an approved total loan amount of S\$10,000 (“Contest Gift”).

For illustration:

No	Approved Principal Loan Amt	Interest Rate (p.a.)	Tenure	Total Repayment Amount*	Contest Gift <i>(capped at a total loan amount of \$10,000)</i>
1	S\$5,000	4.88%	5 yrs	Interest: 3.88% p.a. x 3years x S\$5,000 Principal Loan Amount: S\$5,000 Total Interest + Principal Loan Amount: S\$5,582	S\$5,582 (gift equivalent to total loan repayment)
2	S\$10,000	3.88%	3 yrs	Interest: 3.88% p.a. x 3 years x S\$10,000 Principal Loan Amount: 10,000 Total Interest + Principal Loan Amount: \$11,164	S\$10,000 (gift is capped at principal loan amount of \$10,000)
3	S\$15,000	4.88%	3 yrs	Interest: 4.88% p.a. x 3 years x S\$10,000 Principal Loan Amount: S\$10,000 Total Interest + Principal Loan Amount: S\$17,196	S\$10,000 (gift is capped at principal loan amount of \$10,000)

Table 2: Illustration of Contest Gift

*The rates above are for illustration purposes only. The interest rate shown to you in your online application is based on your personal credit profile as determined by Standard Chartered Bank and may differ from the illustrative interest rate above and the interest rate shown to other borrowers.

9. By participating in this Promotion, Eligible Participants consent to the provision of approval statuses and loan details by Standard Chartered Bank (Singapore) Limited to SingSaver, including loan amounts and interest rates (for the Winners), for the purpose of the fulfilment of the Contest Gift. Eligible Participants also agree and consent to allow their application reference number, 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.
10. Each Eligible Participant may only make 1 submission for the Lucky Draw. Duplicate or subsequent submissions of the Rewards Redemption Form will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
 - a. If SingSaver becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Contest Gifts, the Eligible Participant will only receive 1 Contest Gift.
11. All Winners will be announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 31 August 2020.
 - a. Winners will be contacted via email with details on how to redeem the Contest Gift within 1 week after the date of the Lucky Draw listed in Table 1. Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
 - b. 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.
12. SingSaver reserves the final right to change the Contest Gift to 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.
13. 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.
 - a. All prizes which are not won or remain unclaimed after 2 months of the announcement of the winners, or their equivalent value shall, unless the Minister directs otherwise, be donated to the Community Chest or to such other charity as may be approved by the Minister.

14. SingSaver reserves the right to reject any Contest Gift redemption if the Product application is found to have been made via other channels, made outside of the Promotion Period, or are 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. 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.
15. 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.
16. All Rewards Redemption Form submissions 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.
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. 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.
19. Final approval of any Product is determined by the relevant banks in their absolute discretion and is subject to the banks' credit and risk processing criteria. Participating in the Promotion does not guarantee the approval of any Product. SingSaver does not guarantee the approval of any Product.
20. The [SingSaver General Promotion Terms and Conditions](#) also apply to this promotion.
21. 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 (<https://www.singsaver.com.sg/privacy-policy>).
22. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver (<https://www.singsaver.com.sg/terms>).

SingSaver General Promotion Terms and Conditions

General Eligibility

1. Each participant (“Participant”) in any promotion by SingSaver Pte Ltd (“SingSaver”) agrees to be bound by its terms and conditions, including SingSaver Terms and Conditions, and all related promotion terms and conditions.
2. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer’s discretion. Their decisions are final and SingSaver does not guarantee the approval of any financial product, including but not limited to Credit Cards products.
3. Promotions are valid for a specified time period (“Promotion Period”). All applications received after the specified Promotion Period or submitted through any means other than specified in the relevant promotion terms and conditions, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
4. By applying for any products via SingSaver, you consent to the product providers (including, but not limited to the relevant insurance providers, card issuers, loan providers) updating SingSaver about the status of your application, including whether your application is successful.
5. Promotional activities organised by SingSaver (“SingSaver Promotions”) are open to all residents of Singapore, meaning Singaporeans, Singapore Permanent Residents and holders of Employment Pass, S Pass, or a Singapore work permit. SingSaver reserves the right to reject any rewards redemption submissions from users who are not residents of Singapore.
6. SingSaver reserves the final right to change the Reward given. In the case of delays in the delivery of the Reward, SingSaver will notify the Successful Applicant and make the necessary arrangements for Successful Applicant to collect the Reward.
7. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.
8. In case of any dispute, SingSaver reserves the right to make the final decision, which shall be binding on all participants.

9. SingSaver reserves the right to disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

10. "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. In the event of any conflict between these Terms and Conditions and the terms and conditions specific to any promotion, the latter will prevail.
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. 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 eligible product approval by the financial product issuer:
 - a. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer's discretion. Their decisions are final; SingSaver does not guarantee the approval of any Credit Card and Loan products.

- b. The approved product must have been applied for via SingSaver. SingSaver shall consult with its product issuing partners to verify this, and the final decision on rewards eligibility shall be final.
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. For avoidance of doubt, 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. The participant experience for this is as follows:
 - a. Click to apply for a credit card on SingSaver
 - b. Provide an accurate email address when prompted
 - c. Conclude the card/loan/insurance application process with the product issuer (e.g., the bank)
 - d. Complete and submit the Rewards Redemption Form sent to the participant's email.
 - e. Receive an email confirmation from SingSaver upon submission of the Rewards Redemption Form. Participants should reach out to SingSaver at info@singsaver.com.sg if they do not receive this within three business days.
6. Participants are responsible for the submission of accurate information to SingSaver. In this regard:
 - a. Participants who submit incomplete Rewards Redemption Forms will not be eligible for any rewards. Participants who submit Rewards Redemption Forms containing invalid or fraudulent information will also be disqualified from SingSaver rewards.
 - b. SingSaver is not responsible for any information not received due to internet connectivity issues or otherwise.
 - c. Rewards Redemption Forms will not be confirmed as submitted until participants receive an email confirmation. SingSaver may from time to time request participants to provide a copy of this email to verify their applications.

7. A successful Applicant who qualifies to receive the Reward according the Terms and Conditions of the Promotion, will receive an email from SingSaver confirming the redemption details for the Reward within 90 days from the date of card activation/ product approval or completion of the SingSaver Rewards Redemption Form, whichever is later.
8. 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).
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. 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.
3. "Cash Back" and "Cash Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.

4. Rewards/Vouchers that remain unclaimed past the stipulated collection period will be forfeited.