



# SingSaver Exclusive: Standard Chartered CashOne Loan Promotion

## FAQ

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## How Does This Promotion Work?

### What must I do to be eligible for the promotion?

- Step 1** Apply for a Standard Chartered CashOne Personal Loan on the promotion page between 6 April to 30 June 2020, both days inclusive.  
Promotion page:  
<https://promotions.singsaver.com.sg/standard-chartered-cashone-loan-promotion/>; OR  
<https://singsaver.com.sg/blog/standard-chartered-cashone-loan-promotion>
- Step 2** Complete your Rewards Redemption Form accurately within the promotion period. The link to the Rewards Redemption Form will be sent to your registered email address.  
[What if I did not receive the Rewards Redemption Email?](#)
- Step 3** Make sure that a complete payment of the \$199 processing fee has been done. The processing fee may be offset via cashback by Standard Chartered, subjected to their terms and conditions.
- Step 4** Make sure that your product application has been approved before the lucky draw dates stated below in Table 1.
- Step 5** SingSaver will conduct a lucky draw to select 3 winners at each draw. Winners will be announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>). Winners will also be contacted via email within 1 week after the date of the Lucky Draw:

Lucky Draw	Lucky Draw Date	Eligible Date of Application Submission	Eligible Date of Redemption Form Submission	Eligible Date of Approval
#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

For more details, please refer to our [SingSaver Exclusive: Standard Chartered CashOne Loan Promotion Terms and Conditions](#)

## What is the promotional gift?

Each lucky draw winner will receive a cash reward amount equivalent to their total loan repayment as approved by Standard Chartered, **capped at a total loan amount of \$10,000.**

To illustrate, here are some examples:

Approved Principal Loan Amt	Interest Rate	Tenure	Total Repayment Amount	Contest Gift
\$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	<b>S\$5,582</b> (gift equivalent to total loan repayment, capped at \$10,000)
\$10,000	3.88%	3 yrs	Interest: 3.88% p.a. x 3 years x S\$10,000	<b>S\$10,000</b> (gift equivalent to total loan repayment,

			Principal Loan Amount: 10,000	<b>capped at \$10,000)</b>
			Total Interest + Principal Loan Amount: \$11,164	
\$15,000	4.88%	3 yrs	Interest: 4.88% p.a. x 3 years x S\$10,000 Principal Loan Amount: S\$10,000	<b>S\$10,000 (gift equivalent to total loan repayment, capped at \$10,000)</b>
			Total Interest + Principal Loan Amount: S\$17,196	

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.

## Can I apply for a product not listed on the page to participate in this promotion?

Unfortunately no. Only products listed on the promotion page will be eligible for this Lucky Draw promotion.

Alternatively, do visit [www.singsaver.com.sg](http://www.singsaver.com.sg) for other products. Please note that the offer might differ from what's listed on the promotion page.

Promotion page:

<https://promotions.singsaver.com.sg/standard-chartered-cashone-loan-promotion/>; OR  
<https://singsaver.com.sg/blog/standard-chartered-cashone-loan-promotion>

## What if I submitted a wrong Application Reference Number or provided wrong information in the Reward Redemption Form?

We regret to inform you that you will not be eligible for any rewards in this promotion.

## Can I get more than 1 lucky draw gift?

No, each eligible participant will only be able to win the lucky draw once. In the event where you are not selected as a lucky draw winner, your entry will be rolled over into the next lucky draw as well.

## How do I know if I am eligible for the lucky draw? Will I be notified?

You will be eligible for the lucky draw if you complete the [steps to participate](#). You will only be notified by SingSaver if you are a winner in the lucky draw. Winners will be announced on SingSaver's [blog page](#) (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>). Winners will also be contacted via email within 1 week after the date of the Lucky Draw.

Lucky Draw	Lucky Draw Date	Eligible Date of Application Submission	Eligible Date of Redemption Submission	Eligible Date of Approval
#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*

## **If I applied for a product from SingSaver's page, but it was not from the promotion page, can I still be part of the lucky draw?**

Only products signed up through the promotion page will be eligible to participate in this lucky draw.

Promotion page:

<https://promotions.singsaver.com.sg/standard-chartered-cashone-loan-promotion/>; OR  
<https://singsaver.com.sg/blog/standard-chartered-cashone-loan-promotion>

For more details, please refer to our [SingSaver Exclusive: Standard Chartered CashOne Loan Promotion Terms and Conditions](#)

## **I applied for a product but it was rejected. Will I get any gifts?**

If your application was rejected, you will not be eligible to receive the reward as it is dependent on your product approval.

For more details, please refer to our [SingSaver Exclusive: Standard Chartered CashOne Loan Promotion Terms and Conditions](#)

## If I did not win in the first lucky draw, will my application be included in the following week’s lucky draw?

All eligible participants who were not selected as winners will continue to be included in the following lucky draw, until the final lucky draw as outlined in the table below:

Lucky Draw	Lucky Draw Date	Eligible Date of Application Submission	Eligible Date of Redemption Submission	Eligible Date of Approval
#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

## Do I need to pay a processing fee payment of \$199?

Yes, you will need to make a complete payment of the \$199 processing fee. The processing fee may be offset via cashback by Standard Chartered, subjected to their terms and conditions.

For more details, please refer to our [SingSaver Exclusive: Standard Chartered CashOne Loan Promotion Terms and Conditions](#)

## About Application

### **What if I did not receive the Rewards Redemption Email?**

Here are some common reasons why you might not have received the Rewards Redemption Email:

1. The email was redirected to your spam/ junk folder by mistake  
If this happens, please check your spam/ junk folder. As emails are SingSaver's primary method of communicating with you, please add [no-reply@singsaver.com.sg](mailto:no-reply@singsaver.com.sg) and [info@singsaver.com.sg](mailto:info@singsaver.com.sg) to your "Safe Sender" list or Primary mail folder to ensure you receive all communications from us.
2. "Skip Rewards" button may have been clicked and you did not input your email address  
In such instances, we regret to inform you that you will not be eligible for the lucky draw contest gift.
3. The application was made on a different website  
If this happens, we regret to inform you that only applications made via following promotion sites will be eligible for a reward:  
<https://promotions.singsaver.com.sg/standard-chartered-cashone-loan-promotion/>;  
OR  
<https://singsaver.com.sg/blog/standard-chartered-cashone-loan-promotion>
4. A different email address was input on the rewards registration page (sample below)  
In this case, please check that email address for your Rewards Redemption Email.
5. You were unable to submit your email address on the rewards registration page  
If this happens, please contact us at [info@singsaver.com.sg](mailto:info@singsaver.com.sg) immediately with the following details:

Product applied for:

Email used for product application:

Application Reference Number:

Date of Application:



Approval date of product:

Rewards registration page:



The screenshot shows the SingSaver rewards registration page. At the top left is the SingSaver logo with the tagline "the company, you save". At the top right is a "Skip reward" link with a right-pointing arrow. The main heading reads "Register for your reward before you go!". Below this, it states "You are applying for the Standard Chartered Unlimited Cashback Credit Card". The primary offer is "Get up to \$200 cash and cashback", with a sub-offer for existing customers: "Existing customers receive up to \$70 cash and cashback upon card approval". An image of a Standard Chartered Unlimited Cashback Credit Card is displayed, showing the card number 5498 1234 5678 8888, valid until 2017, and the name SHANK TAN. Below the card image, it says "Leave your email and complete the application thereafter." The registration form asks to "Provide your email address to receive your redemption instructions." and includes a text input field with the example "e.g: chantalman@gmail.com". A green "Confirm" button is at the bottom of the form. At the very bottom, a disclaimer states: "By clicking Confirm you agree and consent to SingSaver's [Terms & Conditions](#) and [Privacy Policy](#)".

## Where do I find my application number/policy number?

Here's [how to find your application reference number](#).

## About Approval and Rewards

**It has been more than 60 days since my application has been approved. I have not received an email for the reward collection. What should I do?**

For this promotion, only selected lucky draw winners will receive reward from SingSaver. Winners will be announced on SingSaver’s blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>). Winners will also be contacted via email within 1 week after the date of the Lucky Draw.

Lucky Draw	Lucky Draw Date	Eligible Date of Application Submission	Eligible Date of Redemption Submission	Eligible Date of Form	Eligible Date of Approval
#1	29 May 2020, Fri	6 April 2020 to 30 Apr 2020	6 April 2020 to 14 May 2020		Before 7 May 2020
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#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*

Please ensure that you have completed all the [steps to be eligible for the lucky draw](#). For more details, please refer to our [SingSaver Exclusive: Standard Chartered CashOne Loan Promotion Terms and Conditions](#)

### **Am I expecting the lucky draw gift from SingSaver or the participating provider?**

This promotion is fully organised by SingSaver, not the participating providers. If you have any questions regarding rewards fulfillment, please write to us at [info@singsaver.com.sg](mailto:info@singsaver.com.sg).

## How will lucky draw winners be selected?

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
#1	29 May 2020, Fri	6 April 2020 to 30 Apr 2020	6 April 2020 to 14 May 2020	Before 7 May 2020
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Table 1: Lucky draw dates

## How do I know if I have won in the lucky draw? When will I be notified?

Winners will be contacted via email within 1 week after the date of the Lucky Draw. Please keep a lookout in your spam/ junk folder for this in case of accidental redirects by your email client. As emails are SingSaver’s primary method of communicating with you, please add [no-reply@singsaver.com.sg](mailto:no-reply@singsaver.com.sg) and [info@singsaver.com.sg](mailto:info@singsaver.com.sg) to your “Safe Sender” list or Primary mail folder to ensure you receive all communications from us.

Winners will also be announced on SingSaver’s blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>).

Lucky Draw	Lucky Draw Date	Eligible Date of Application Submission	Eligible Date of Redemption Form Submission	Eligible Date of Approval
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