

# SingSaver Rewards Promotions

## Terms and Conditions

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*Last Uploaded: 15 July, 9.59am*

## SingSaver Exclusive: Mid-Year Deals

- The promotion period (“Promotion Period”) is between 15 July 2020 and 21 July 2020, both days inclusive, unless otherwise stated.

PRODUCT	BAU REWARD		Lucky Draw Gift
	New Customer	Existing Customer	New & Existing Customer
Credit Card			10 winners will receive a Nintendo Switch worth (S\$670) each
Citi CashBack+	S\$300 PayNow + 1 lucky draw entry	S\$30 PayNow + 1 lucky draw entry	
Citi CashBack	S\$300 PayNow + 1 lucky draw entry	S\$30 PayNow + 1 lucky draw entry	
Citi PremierMiles Card	S\$300 PayNow + 1 lucky draw entry	S\$30 PayNow + 1 lucky draw entry	
Citi Prestige Card	S\$300 PayNow + 1 lucky draw entry	S\$30 PayNow + 1 lucky draw entry	
Citi Rewards Card	S\$300 PayNow + 1 lucky draw entry	S\$30 PayNow + 1 lucky draw entry	
SCB Unlimited Card	Jabra Elite Active 75t (worth S\$318) + 1 lucky draw entry	S\$50 GrabFood vouchers + 1 lucky draw entry	
SCB Rewards+ Card	Jabra Elite Active 75t (worth S\$318) + 1 lucky draw entry	S\$50 GrabFood vouchers + 1 lucky draw entry	
SCB Spree Card	Jabra Elite Active 75t (worth S\$318) + 1 lucky draw entry	S\$50 GrabFood vouchers + 1 lucky draw entry	
AMEX KrisFlyer Card	S\$100 PayNow + 1 lucky draw entry	1 lucky draw entry	
Personal Loan			
SCB CashOne Personal	S\$200 PayNow + 1 lucky draw entry	S\$200 PayNow + 1 lucky draw entry	

Loan			
UOB Personal Loan	S\$100 PayNow + 1 lucky draw entry	S\$100 PayNow + 1 lucky draw entry	
HSBC Personal Loan	S\$50 PayNow + 1 lucky draw entry	S\$50 PayNow + 1 lucky draw entry	
Insurance			
AXA Home Insurance	S\$20 + 1 lucky draw entry	S\$20 + 1 lucky draw entry	
MSIG Maid Insurance	S\$30 + 1 lucky draw entry	S\$30 + 1 lucky draw entry	
MSIG Cancer Insurance	S\$20 + 1 lucky draw entry	S\$20 + 1 lucky draw entry	

Table 1: Eligible products, gifts, and rewards

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: Mid-Year Deals (“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.

## How to Participate

5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
- i. Submit an application for any of the participating products listed in Table 1 (“Product”) through <https://promotions.singsaver.com.sg/mid-year-deals> (“Promotion Page”) or <http://www.singsaver.com.sg/> (Results Page) during the Promotion Period.
  - ii. Create a SingSaver Account on the SingSaver website.
  - iii. 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 BAU Reward or the Lucky Draw Gift.
    - a. Participants are strongly advised to complete the Rewards Redemption Form using the same email address used to create their SingSaver Account. Participants who provide a different email address in the Rewards Redemption Form may not be able to receive any rewards.
    - b. If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.
    - c. Rewards Redemption Forms are unique to each individual application. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.
    - d. 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.
    - e. The completion and submission of a Rewards Redemption Form does not automatically entitle an Eligible Participant to receive the BAU Reward or the Lucky Draw Gift.
    - f. Receiving or completing and submitting a Rewards Redemption Form does not confirm that the application was made via SingSaver.

- g. 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.
- iv. Have their Product application approved by the respective bank and/or insurance, where such approval is final and unconditional before the “Eligible Date of Approval” stated in Table 2 below.

For **insurance** products

Payment must be successfully made by the date stated in Table 2 below.

For **personal loan** products

Have the personal loan application approved by the issuing entity.

For **credit card** applications

**Standard Chartered products:** Have your card approved and activated within the first 30 days of card approval.

**Citi products:** Have their approved card activated, make 1 transaction as defined by “Qualifying Spend” within a 60-day period from the account being open.

"Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from

1. any Equal Payment Plan (EPP) purchases,
2. refunded/disputed/unauthorised/fraudulent retail purchases,
3. Quick Cash and other instalment loans,
4. Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes,
5. bill payments made using the Eligible Card as a source of funds,
6. late payment fees and (vii) any other form of service/ miscellaneous fees.

**AMEX products:** Activate your card and meet a required minimum spend of \$1,000 spend in the first 2 months.

- v. To be eligible for the lucky draw gift:

For **insurance** products

Payment must be successfully made by the date stated in Table 2 below.

For **personal loan** products

Have the personal loan application approved by the issuing entity, followed by the complete payment of the processing fee and/or instalment payment and receipt of the loan in their account on or before the Eligible Date of Approval as specified in Table 1 below.

For **credit card** applications:

Participants must have their credit card approved and activated by making a transaction within the first 30 days of card approval and before the Lucky Draw Date, as listed in Table 2.

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.

## Gifts and Rewards

- 6. Each Successful Applicant will receive a BAU Reward and an entry to the Lucky Draw as listed in Table 1 above.
  - a. Lucky Draw
    - i. Each Successful Applicant is entitled to one (1) entry to the Lucky Draw per product applied for as listed in Table 1 above.
    - ii. Ten (10) lucky draw winners will be selected at the end of the Promotion (“Winners”). Winners will be drawn randomly on 21 October 2020 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 2.

Eligible Date of Application Submission	Eligible Date of Redemption Form Submission	Eligible Date of Approval	For Credit Cards Only	For Insurance Only
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15 Jul 2020 to 21 Jul 2020	15 Jul 2020 to 31 Jul 2020	Before 21 Aug 2020	Card activation: Before 21 Sep 2020	Purchased insurance must not be cancelled within the first 14 days of purchase & must be valid at the time of lucky draw and redemption
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*Table 2: Important dates*

- iii. Each Eligible Participant may only make 1 submission for the Lucky Draw per product applied for. 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.
  - 1. For the avoidance of doubt, each Eligible Participant may only win a maximum of one (1) Lucky Draw Gift, even if the Eligible Participant applies for more than one product (and thus has more than one entry to the Lucky Draw) and is selected as a Winner more than once.
  - 2. If SingSaver becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Lucky Draw Gifts, the Eligible Participant will only receive 1 Lucky Draw Gift, even if the Eligible Participant has two separate entries selected as winning entries.
  - 3. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Participant has more than one valid entry selected as a winning entry.
- iv. For Credit card applications, the credit card must be approved and activated by making a transaction within the first 30 days of card approval.
- v. For Personal Loans applications, participants are required to have their application approved by the issuing entity, where such approval is final and unconditional, followed by the complete payment of the processing fee and/or instalment payment and receipt of the loan in their account on or before the Eligible Date of Approval as specified in Table 2 above.
- vi. For insurance products, payment must be successfully made by the date stated in Table 2 above.
- vii. All Winners will be announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 30

November 2020.

1. Winners will be contacted via email with details on how to redeem the Lucky Draw Gift within 1 week after the date of the Lucky Draw listed in clause 6(a)(ii). Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
  2. 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.
- viii. All gifts 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.
- ix. SingSaver reserves the right to reject any Rewards 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 Lucky Draw Gift as it sees fit.
- b. BAU Reward
- i. Definitions of New and Existing Customers
    1. Standard Chartered Bank card applications
      - a. "New SCB Cardholder" refers to a new Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled credit cards in the last 12 months
      - b. "Existing SCB Cardholder" refers to a Standard Chartered Bank (Singapore) Limited principal cardholder with at least one (1) existing principal credit card with SCB at the point approval of your Eligible Card application or a previously cancelled credit card(s) with SCB in the last 12 months from the date the Eligible Card is approved. Must not have applied for the same credit card within the last 12 months from the date of application.
    2. Citi card applications
      - 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

- c. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to Citibank.
- d. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. Citibank shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Rewards.

3. AMEX card applications

- a. “Eligible New Customers” for the American Express Singapore Airlines KrisFlyer Credit Card refers to applicants who meet the following conditions:
- i. Is a New-To-Bank Cardholder and does not have an existing American Express Credit Card account\* (as main cardmember) at the time when his/her successful application submission is approved by American Express; and
  - ii. did not previously have a American Express Credit Card account (as a main cardmember) that was terminated/closed (whether by the individual or by American Express) in the last twelve (12) months immediately prior to his/her application for the Eligible Card and prior to the commencement of the Application Period; and
  - iii. has not already submitted an application for a American Express Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Card
- ii. A Successful Applicant who qualifies to receive the Rewards will receive a Rewards Notification from SingSaver confirming the redemption details within three (3) calendar months from the date of submission of the Rewards Redemption Form, or the date of the last participating criteria is met, unless otherwise stated.

Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at point of gift fulfilment

iii. With respect to PayNow rewards, Successful Applicants:

1. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
2. 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;
3. 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.
4. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption

Form (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

## Fulfilment

7. If the Eligible Participant fails to receive a Rewards Notification Email from SingSaver within three (3) calendar months from the date of submission of the Rewards Redemption Form, or the date of the last participating criteria is met, unless otherwise stated, kindly drop an email to [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.

**All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.**

8. SingSaver reserves the final right to change the Lucky Draw Gift or BAU Reward to another item of similar or equal value. In the case of delays in the delivery of the Lucky Draw Gift or BAU Reward, SingSaver will notify the Winners/ Successful Applicants and make the necessary arrangements.
9. Lucky Draw Gifts or BAU Rewards that are not claimed within the stipulated collection timing will be forfeited without exception and SingSaver will be entitled to dispose of the them at its sole discretion.

## Other Terms

10. By participating in this Promotion, Eligible Participants consent to the provision of approval statuses (and loan details, if necessary) by the relevant issuing partner to SingSaver.
11. 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.
12. 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.
13. 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.
14. 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.

15. The [SingSaver General Promotion Terms and Conditions](#) also apply to this promotion.
16. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with SingSaver's Privacy Policy (<https://www.singsaver.com.sg/privacy-policy>).
17. 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](mailto: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.