

SingSaver Flash Deals

Terms and Conditions

Contents

Last updated: 24 Sep 2020

SingSaver Flash Deals	2
Appendix 1: SingSaver Exclusive Gifts	11
Appendix 2: Citi Credit Cards	14
Appendix 3: Standard Chartered Credit Cards	16
Appendix 4: UOB Credit Cards	17
Appendix 5: Maybank Credit Cards	19
Appendix 6: AMEX Credit Card	21
SingSaver Exclusive Gifts (Personal Loans)	23
Appendix 7: Standard Chartered Debt Consolidation Plan	23
Appendix 8: UOB Personal Loan	24
Appendix 9: Insurance Policies	25
SingSaver General Promotion Terms and Conditions	26
General Eligibility	26
Rewards Eligibility	27
Rewards Usage and Validity	29

SingSaver Flash Deals

- The promotion period (“Promotion Period”) is between **24 September 2020 0900hr to 27 September 2020 2359hr**, both days inclusive, unless otherwise stated.

Eligible Products	First 65 Successful Credit Card Applications Each Day (Flash Deal Gift)	66th Successful Credit Card Applications Onwards (SingSaver Exclusive Gift)	
Credit Cards	New to Cardholders & Existing Customers	New Customer	Existing Customer
AMEX True Cashback Card	1x Dyson Pure Cool Me™ worth \$499 AND SingSaver Exclusive Gift	S\$120 Cash via Paynow \$500 spend in 30 days on first approval	NA
AMEX Platinum Credit Card		NA	NA
Citi Cash Back+ Mastercard®		Airpods with charging case on 1st spend within 60 days of card approval	S\$30 cash via paynow
Citi Cash Back Card		Airpods with charging case on 1st spend within 60 days of card approval	S\$30 cash via paynow
Citi PremierMiles Card		Airpods with charging case on 1st spend within 60 days of card approval	S\$30 cash via paynow
Citi Prestige Card		Airpods with charging case on 1st spend within 60 days of card approval	S\$30 cash via paynow
Citi Rewards Card		Airpods with charging case on 1st spend within 60 days of card approval	S\$30 cash via paynow
Standard Chartered Unlimited Credit Card		S\$160 Cash via Paynow	S\$30 Grabfood Voucher
Standard Chartered Rewards+ Credit Card		S\$160 Cash via Paynow	S\$30 Grabfood Voucher
Standard Chartered Spree Credit Card		NA	NA
Standard Chartered X Credit Card		NA	NA
UOB Krisflyer Card		S\$80 Cash via Paynow	S\$20

			Grabfood Voucher
UOB Yolo		S\$80 Cash via Paynow	S\$20 Grabfood Voucher
UOB Lady's Card		S\$80 Cash via Paynow	S\$20 Grabfood Voucher
UOB PRVI Miles Visa Card		S\$80 Cash via Paynow	S\$20 Grabfood Voucher
UOB PRVI Miles AMEX Card		S\$80 Cash via Paynow	S\$20 Grabfood Voucher
UOB PRVI Miles World Mastercard		S\$80 Cash via Paynow	S\$20 Grabfood Voucher
UOB One Card		S\$80 Cash via Paynow	S\$20 Grabfood Voucher
Maybank Family & Friends Card		S\$30 Cash via Paynow & S\$100 Cashback	NA
Maybank Platinum Visa Card		S\$30 Cash via Paynow & S\$100 Cashback	NA
Maybank FC Barcelona Visa Signature Card		S\$30 Cash via Paynow & S\$100 Cashback	NA
Maybank DUO Platinum MasterCard		S\$30 Cash via Paynow & S\$100 Cashback	NA
Maybank Horizon Visa Signature Card		S\$30 Cash via Paynow & S\$100 Cashback	NA
Maybank Manchester United Platinum Visa Card		S\$30 Cash via Paynow & S\$100 Cashback	NA
Maybank World MasterCard		S\$30 Cash via Paynow & S\$100 Cashback	NA
	First 5 Successful Insurance Applications Each Day (Flash Deal Gift)	6th Successful Insurance Applications Onwards (SingSaver Exclusive Gift)	
Insurance Policies	All Users		

AXA Home Insurance	1x Dyson Pure Cool Me™ worth \$499 AND SingSaver Exclusive Gift	\$10 Cash via PayNow	
MSIG Home Insurance		\$10 Cash via PayNow	
MSIG Maid Insurance		\$30 Cash via PayNow	
MSIG CancerCare Plus		\$10 Cash via PayNow	
TIQ Cancer Insurance		\$5 Cash via PayNow	
	First 5 Successful Personal Loans Applications Each Day (Flash Deal Gift)	6th Successful Personal Loan Applications onwards (SingSaver Exclusive Gift)	
Personal Loans	New & Existing Customers	New Customer	Existing Customer
Standard Chartered Debt Consolidation Plan	1x Dyson Pure Cool Me™ worth \$499 AND SingSaver Exclusive Gift	\$400 Cash via Paynow	\$200 Cash via Paynow
Standard Chartered Bank CashOne		NA	NA
Standard Chartered Credit Card Funds Transfer		NA	NA
HSBC Personal Loan		NA	NA
HSBC Debt Consolidation Plan		NA	NA
UOB CashPlus Funds Transfer		NA	NA
UOB Personal Loan		\$50 Cash via Paynow	NA
Citibank Quick Cash		NA	NA
Citibank Ready Credit		NA	NA

Table 1: SingSaver Flash Deal participating products (“Eligible Products”) and gifts (“Rewards”). All cash via PayNow.

- 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.
- 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.

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

- a. 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;
- b. 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 Promotion Period; and
- c. 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, co-habitation or other family extension, and any other persons residing at the same household whether or not related.

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 receive a Flash Deal Gift as part of the Promotion (“Eligible Participants”), the participant must:
 - i. Purchase any participating insurance product or apply for any participating credit card or personal loan listed in Table 1 above (“Eligible Product”) through SingSaver (www.singsaver.com.sg) (“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;

- ii. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of card application.
 - a. Rewards Redemption Forms are unique to each individual application. If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the Rewards.
 - b. Participants who do not fully complete, or submit invalid or incomplete Rewards Redemption Forms will not be eligible for this Promotion.
 - c. The completion and submission of a Rewards Redemption Form does not automatically entitle a participant to any Reward.

- d. Receiving, completing and submitting a Rewards Redemption Form does not confirm that an application was made via SingSaver.

iii. **For credit card applications:**

Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provide, where the approval must be final and unconditional and the approval must be given by **31 October 2020**.

a. **For AMEX cards :**

Have their approved Eligible Card activated and make a minimum charge of S\$500 on eligible spend within the first (1) month of Card approval. Spends made by Supplementary Card Member(s) will be considered in the total spending of Basic Card Account.

b. **For Citibank bank cards:**

Have their approved Eligible Card activated and make at least 1 transaction which falls under the definition of “Qualifying Spend” within 60-days after the account for the Eligible Card is opened.

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

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

c. **For Standard Chartered cards:**

Have their approved physical Eligible Card activated within the first 30 days of card approval. Note that the 30-day card activation clause applies to physical credit credit cards only, i.e. if the digital credit card is activated and the physical credit card is not activated, Standard Chartered card applicants will not be eligible for the gift.

Missing the deadline for physical card activation will result in forfeiture of the Gift Reward, even if it is the result of a loss of card or non-receipt of physical credit card, or any other reasons, subject to Standard Chartered Bank’s discretion. Please reach out to Standard Chartered Bank for replacements or further enquiries.

d. **For UOB cards:**

Have their approved Eligible Card activated within the first 30 days of card approval.

e. **For Maybank cards:**

Have their approved Eligible Card activated within the first 30 days of card

approval. Charge or withdraw a minimum aggregate of \$250 in “Qualifying Spending” in the first two consecutive months upon card approval.

- f. Complete annual fee payment, if applicable.
 - iv. **For insurance applications:**
Successfully purchase an Insurance product within the Promotion Period
 - v. **For personal loan applications:**
The Eligible Product applied for must be approved by the respective bank by 31 October 2020, where such approval is final and unconditional.
6. All Reward Redemption Forms received after 14 days 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. Rewards Redemption Forms are unique to each individual application. Participants found to be sharing the Rewards Redemption Form may be disqualified from receiving any Rewards.
7. The first 65 Successful Applicants for credit cards and first 5 Successful Applicants for insurance products and personal loans on each day (“**Winners**”) during the Promotion Period will receive a Flash Deal Gift as listed in Table 1 above. This will be based on the timestamp within SingSaver’s internal systems of when the participant enters their email into the system and when the Rewards Redemption Form is completed.

The counter to determine the above resets at SGT 9am every day.

Successful Applicants who do not fall within the definition of “Winner” (as defined above) but who may otherwise fulfil the other requirements will receive a SingSaver Exclusive Gift instead, detailed terms and conditions of which can be found in Appendices 1 to 9.

8. A Successful Application is defined as an application where all the steps listed in Clause 5 (above) have been completed, the applicant being the “Successful Applicant”.
9. Each Eligible Participant may only receive a maximum of one (1) Flash Deal Gift in relation to each type of Eligible Product (i.e Credit Cards, Loans, Insurance Policies), regardless of how many Successful Applications are made for Eligible Products.
- a. Duplicate or subsequent submissions of the Rewards Redemption Form in relation to the same Eligible Product by the same Eligible Participant will be deemed invalid.
 - i. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
 - ii. Where a participant has applied for more than one of the same type of Eligible Product, only the first Successful Application will be eligible for the Flash Deal Gift. If the same participant makes any additional Successful Applications in respect of the same type of Eligible Product afterwards, they will only receive the SingSaver Exclusive Gift, regardless of whether or

not they still fall within the first 65 successful credit card applications each day, or the first 5 successful insurance and personal loan applications each day.

- b. If SingSaver becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Flash Deal Gifts or SingSaver Exclusive Gifts in relation to the same Eligible Product, the Eligible Participant will only receive 1 Flash Deal Gift or SingSaver Exclusive Gift.
 - c. Participants may receive either the Flash Deal Gift or the SingSaver Exclusive Gift as part of this Promotion, as detailed in Table 1 (above), but not both.
 - d. For the avoidance of doubt, a participant may receive multiple rewards (whether the Flash Deal Gift or SingSaver Exclusive Gift) where the participant has applied for different types of Eligible Products and has completed all the steps in clause 5 separately for each Eligible Product.
10. All Winners will be announced on SingSaver's contest winners page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 31 Jan 2021.
11. Winners will receive a Rewards Notification Email from SingSaver confirming the redemption details within four (4) calendar months from the completion of the promotion criteria stated in Clause 5 (above), unless otherwise stated.
- a. Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client. 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 or the email was unknowingly deleted if sent to spam.
 - b. If a Winner fails to receive a Rewards Notification from SingSaver within four (4) calendar months from the completion of the promotion criteria stated in Clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

All promotion gifts will cease 6 months after the end of the Promotion Period. Any queries received after that will not be responded to.

- c. If applying for a credit card, Winners must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at the point of gift fulfilment.
- d. Flash Deal Gifts that are not claimed within the stipulated collection timing will be forfeited without exception and SingSaver will be entitled to dispose of the Flash Deal Gifts at its sole discretion. Winners who are not available during the stipulated collection period may authorise someone to collect the Reward on their behalf

12. 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.
13. SingSaver reserves the right to reject any gift 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.

14. 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.
 - a. SingSaver reserves the right to change the Eligible Products at any time and without notice prior to the official launch of the promotion period.
 - b. SingSaver reserves the right to change the Promotion Period if the launch of the Promotion is delayed and shall have no liability for the same.
 - c. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
15. This promotion cannot be combined with any other offers. Successful Applicants shall NOT be further entitled to receive any other rewards in relation to the same application for the Eligible Card, if any.
16. Approval of any product is still subject to the provider's discretion. SingSaver does not guarantee the approval of any product.
17. By applying for an Eligible Card as part of this Promotion, an Eligible Participant agrees and consents to:
 - a. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card; and
 - b. the provider (regardless of product) disclosing to SingSaver information relating to his/her application for an Eligible Product in connection with the Promotion, including but not limited to their application status and email address used to apply; and
 - c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward.
18. 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.

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

Appendix 1: SingSaver Exclusive Gifts

1. Participants who are not eligible to receive the Flash Deal Gift (i.e are not one of the first 65 Successful Applicants for credit cards or first 5 Successful Applicants for insurance products and personal loans on each day during the Promotion Period will receive a SingSaver Exclusive Gift instead (as detailed in Table 1 above).
2. In order to receive a SingSaver Exclusive Gift, the participant must:
 - a. **Submit an application for an Eligible Product** (as listed in Table 1) on the promotion website <https://www.singsaver.com.sg/> (“Promotion Page”) during the Promotion Period;
 - i. Where the Participant is applying for a Credit Card, the application must be made as a main cardholder.
 - b. Complete the Rewards Redemption Form sent to their registered email address within 14 days after their application.
 - i. Rewards Redemption Forms are unique to each individual application.

If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.
 - ii. Where the Eligible Product being applied for is an Insurance Policy, the Participant must include the correct policy number as purchased from the provider.
 - iii. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.
 - iv. Receiving, completing and submitting a Rewards Redemption Form does not confirm that an application was made via SingSaver.
 - c. **Fulfil any other conditions which may be specific to a particular Eligible Product, as stated in Appendices 2 to 9 below.**
3. Participants who qualify to receive the SingSaver Exclusive Gift will receive a Rewards Notification from SingSaver confirming the redemption details within four (4) calendar months from the date of submission of the Rewards Redemption Form, unless otherwise stated.
4. Participants may only receive a maximum of one (1) SingSaver Exclusive Gift for each Eligible Product applied for (regardless of product type) during the Promotion Period. Participants are not entitled to receive any other rewards in relation to the same

application for an Eligible Product, if any.

5. With regard to rewards:

a. Physical rewards

Examples include: AirPods, Dyson Pure Cool Me™

- i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards (“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.
- ii. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

b. PayNow rewards

Participants who qualify to receive PayNow Rewards will receive an email from SingSaver confirming their eligibility for Rewards via PayNow within four (4) calendar months from the date of submission of the Rewards Redemption Form, or the date on which the last requirement is fulfilled, unless otherwise stated.

Participants:

- 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 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.

c. Cash Back Rewards

- i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider.

Successful Applicants should approach the Card Provider for any queries.

6. If the Participant fails to receive a Rewards Notification from SingSaver within four (4) calendar months from the date of submission of the Rewards Redemption Form, kindly drop an email to 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.

Appendix 2: Citi Credit Cards

1. Eligible Cards:

Card Provider	Eligible Product	SingSaver Exclusive Gift for Eligible New Citibank Customer	SingSaver Exclusive Gift for Eligible Existing Citibank Customer
Citibank	<ul style="list-style-type: none"> ● Citi Cash Back+ Mastercard® ● Citi Cash Back Card ● Citi PremierMiles Card ● Citi Prestige Card ● Citi Rewards Card 	Airpods with charging case	\$30 Cash via PayNow

Table 2

2. In addition to applying for an Eligible Card and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the Eligible Citi Card applied for approved by Citi, and:
 - a. The approval given is final and unconditional;
 - b. The approval is given by **31 October 2020**; and
 - c. Activate the Eligible Card and make at least 1 transaction that is considered Qualifying Spending within 60 days after the account is opened.
3. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from
 - i. any Equal Payment Plan (EPP) purchases,
 - ii. refunded/disputed/unauthorised/fraudulent retail purchases,
 - iii. Quick Cash and other instalment loans,
 - iv. Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes,
 - v. bill payments made using the Eligible Card as a source of funds,
 - vi. late payment fees and
 - vii. any other form of service/ miscellaneous fees.
4. Participants must ensure that the Eligible Card applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.
5. For the purposes of Citi Credit Cards:
 - 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.
6. 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 Participant in connection with this Promotion and/or the Rewards.
 7. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing Customers.

Appendix 3: Standard Chartered Credit Cards

i. Eligible Cards:

Eligible Product	SingSaver Exclusive Gift for New SCB Cardholders	SingSaver Exclusive Gift for Existing SCB Cardholders
Standard Chartered Unlimited Credit Card	S\$160 Cash via PayNow	S\$30 GrabFood Vouchers
Standard Chartered Rewards+ Credit Card		

Table 3

2. In addition to applying for an Eligible Card and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the Eligible Standard Chartered Card applied for approved by Standard Chartered; and:
 - a. The approval given is final and unconditional;
 - b. The approval is given by **31 October 2020**; and
 - c. Have their approved Eligible Card activated within the first 30 days of card approval. Note that the 30-day card activation clause applies to physical credit cards only, i.e. if digital CC is activated and physical CC is not activated, Standard Chartered card applicants will not be eligible for the gift.

Missing the deadline for physical card activation will result in forfeiture of the Gift Reward, even if it is a result of loss of card or non-receipt of physical credit cards, or any other reasons, subject to Standard Chartered Bank's discretion. Please reach out to Standard Chartered Bank for replacement or further enquiries; and
 - d. Complete annual fee payment, if applicable.
3. Participants must ensure that the Eligible Card applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.
4. For the purposes of Standard Chartered Credit Cards:
 - 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.

- c. To be eligible, approved SCB Cardholders will need to activate their Standard Chartered Credit Card within the first 30 days of approval and in any event no later than **31 October 2020**.

Appendix 4: UOB Credit Cards

1. Eligible Cards:

Eligible Product	SingSaver Exclusive Gift for New UOB Cardholders	SingSaver Exclusive Gift for Existing UOB Cardholders
UOB One Card	S\$80 Cash via PayNow	S\$20 GrabFood Vouchers
KrisFlyer UOB Card		
UOB PRVI Miles AMEX Card		
UOB YOLO Card		
UOB Lady's Card		
UOB PRVI Miles Visa Card		
UOB PRVI Miles World MasterCard		

Table 4

2. In addition to applying for an Eligible Card and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the Eligible UOB Card applied for approved by UOB, and:
 - a. The approval given is final and unconditional;
 - b. The approval is given by **31 October 2020**; and
 - c. Activate the Eligible Card applied for within 30 days after card approval.
3. Participants must ensure that the Eligible Card applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.
4. For the purposes of UOB Credit Cards:
 - a. New UOB Cardholders : Defined as new individual applicants who submit an application for a new personal credit card issued by United Overseas Bank Limited ("UOB") in Singapore as a principal credit cardholder.
 - b. Existing UOB Cardholders : Defined as existing individual applicants who have:
 - i. Cancelled their principal UOB credit card(s) six (6) months prior to the commencement of the Promotion Period; or
 - ii. Existing principal holders of a UOB credit card at the time their Application is approved.

Appendix 5: Maybank Credit Cards

1. Eligible Maybank Cards:

Eligible Product	SingSaver Exclusive Gift for New Maybank Cardholders	SingSaver Exclusive Gift for Existing Maybank Cardholders
Maybank Family & Friends Platinum MasterCard	S\$30 Cash via Paynow + S\$100 Cashback	N.A.
Maybank Platinum Visa Card		
Maybank FC Barcelona Visa Signature Card		
Maybank DUO Platinum MasterCard		
Maybank Horizon Visa Signature Card		
Maybank Manchester United Platinum Visa Card		
Maybank World MasterCard		

Table 5

2. In addition to applying for an Eligible Card and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must be a New Maybank Cardholder, create a new CreditAble account on <https://www.singsaver.com.sg/>, have the Eligible Maybank Card applied for approved by Maybank, and:
 - a. The approval given is final and unconditional;
 - b. The approval is given during the Promotion Period; and
 - c. Activate the Eligible Card within 30 days after the card is approved; and
 - d. Charge or withdraw a minimum aggregate of \$250 in Qualifying Spending in the first two consecutive months upon card approval.

3. “Qualifying Spend” refers to approved retail transactions made by the Participant locally or overseas using an Eligible Maybank Card, and shall include monthly posted 0% instalment payment plan but shall exclude the full amount charged under the plan. For the avoidance of doubt, the following transactions are herein expressly excluded and shall not be treated as eligible retail transactions or retail spending; (i) Cash advances, (ii) FlexiPay, (iii) FlexiCash, (iv) Fund Transfer, and (v) Fees and charges (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges imposed by Maybank). Any determination by Maybank as to what constitutes retail transaction shall be conclusive and shall not be challenged in any matter whatsoever.

4. Participants must ensure that the Eligible Card applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.

5. A “New Maybank Cardholder” is defined as a new Maybank principal credit cardholder who is currently not holding on to any Maybank Credit Card and Maybank CreditAble Account and has not cancelled any Maybank Credit Card and Maybank CreditAble Account (where such individual was the principal cardholder) in the last nine (9) months prior to the start of the Promotion Period.
6. Receipt of a Rewards Notification shall be subject to Maybank determining in its sole discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.

Appendix 6: AMEX Credit Card

1. Eligible Cards:

Card Provider	Eligible Product	SingSaver Exclusive Gift for New AMEX Cardholders	SingSaver Exclusive Gift for Existing AMEX Cardholders
AMEX	American Express True Cashback Card	S\$120 Cash via PayNow	NA

Table 6

2. In addition to applying for an Eligible Card and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must be a New AMEX Cardholder, have the Eligible AMEX Card applied for approved by AMEX, and:
 - a. The approval given is final and unconditional;
 - b. The approval is given by 31 October 2020;
 - c. Activate the Eligible Card applied for within 30 days of approval;
 - d. Charge a minimum aggregate amount of S\$500 on Eligible Spending within the first (1) month of Card approval. Spend made by Supplementary Card Member(s) will be considered in the total spending of Basic Card Account; and
 - e. Complete annual fee payment, if applicable.
3. Missing the deadline for physical card activation will result in forfeiture of the Gift Reward, even if it is a result of loss of card or non-receipt of physical credit cards, or any other reasons, subject to AMEX discretion. Please reach out to AMEX for replacement or further enquiries.
4. Participants must ensure that the Eligible Card applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.
5. For charges that are not “Eligible Spending”, please see below:
 - i. Cash Advance and other cash services
 - ii. Express Cash
 - iii. American Express Travellers Cheque purchases
 - iv. Charges for dishonoured cheques
 - v. Finance charges – including Line of Credit charges and Credit Card interest charges
 - vi. Late Payment and collection charges
 - vii. Tax refunds from overseas purchases
 - viii. Balance Transfers
 - ix. Instalment plans
 - x. Annual Card fees
 - xi. Purchase and top-up charges for EZ-Link Cards

xii. Charges at merchants or establishments that are excluded by American Express at its sole discretion and notified by American Express to you from time to time.

6. For the purposes of Eligible AMEX Cards:
 - a. “New AMEX Cardholder” refers to a new American Express (Singapore) Limited principal cardholder. In other words, the participant must not have:
 - i. Cancelled any of their American Express® Cards within the twelve (12) months prior to applying for the Eligible AMEX Card;
 - ii. Converted an existing personal American Express® Card;
 - iii. Have an existing personal American Express® Card Account; or
 - iv. Enrolled successfully in other AMEX Card offers.
7. Participants will only be entitled to receive one (1) Reward as a New AMEX Cardholder. Participants who subsequently apply for additional AMEX cards will not be considered New AMEX Cardholders.

SingSaver Exclusive Gifts (Personal Loans)

Appendix 7: Standard Chartered Debt Consolidation Plan

- i. Eligible Loan:

Eligible Product	SingSaver Exclusive Gift for Eligible New DCP Customer	SingSaver Exclusive Gift/Voucher for Eligible Existing DCP or refinance Customer
Standard Chartered Debt Consolidation Plan	S\$400 Cash via PayNow	S\$200 Cash via PayNow

Table 7

- ii. In addition to applying for an Eligible Loan and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the Eligible Loan approved by Standard Chartered Bank (Singapore) Limited by 31 October 2020, where such approval is final and unconditional.
- iii. For the purposes of Standard Chartered Loans:
- a. Definition of New DCP Customer : A customer without an existing Debt Consolidation Plan granted by SCB or another financial institution.
 - b. Definition of Existing DCP or refinance Customer : A customer with a validly standing and existing Debt Consolidation Plan (granted by another financial institution. DCP with SCB or any other banks.

Appendix 8: UOB Personal Loan

1. Eligible Loan:

Eligible Product	SingSaver Exclusive Gift for Eligible New Loan Customer	SingSaver Exclusive Gift/Voucher for Eligible Existing Loan Customer
UOB Personal Loan	S\$50 Cash via PayNow	NA

Table 8

2. In addition to applying for an Eligible Loan and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the UOB Personal Loan applied for approved by UOB, and:
- a. The approval given is final and unconditional; and
 - b. The approval is given by 31 October 2020.

Appendix 9: Insurance Policies

1. Eligible Insurance Policies:

Eligible Insurance Policies	Reward
AXA Home Insurance	\$10 Cash via PayNow
MSIG Home Insurance	\$10 Cash via PayNow
MSIG Maid Insurance	\$30 Cash via PayNow
MSIG CancerCare Plus	\$10 Cash via PayNow
TIQ Cancer Insurance	\$5 Cash via PayNow

Table 9

2. In addition to applying for an Eligible Insurance Policy and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the Eligible Insurance Policy applied for approved by the provider, where:
- The Eligible Insurance Policy applied for is approved by the provider and payment is successfully made on or before 27 September 2020; and
 - The provider has emailed the Participant with their policy details and policy number (for MSIG and TIQ purchases)/ transaction number (for AXA purchases only) as a confirmation of a successful Eligible Insurance Policy purchase transaction.
3. Participants are only entitled to receive a maximum of one (1) Reward per policy number/ transaction number.

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. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number for marketing purposes.
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 according the Terms and Conditions of the Promotion will receive an email from SingSaver confirming the reward 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. within one working day 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 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 via SingSaver. SingSaver shall consult with its product issuing partners to verify this, and the final decision on rewards 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. 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.

18. 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 an eligible product on SingSaver (please ensure that the promotion you see on the page is a SingSaver promotion)
 - 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 one business days.
19. 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.
20. 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).
21. 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.

22. 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

23. 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.
24. 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.
25. 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.
26. 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.
27. Unless otherwise stated, all rewards assigned for respective product approvals are not exchangeable for cash or other rewards.
28. "Cash Back" and "Cash Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.
29. Rewards/Vouchers that remain unclaimed past the stipulated collection period will be forfeited.