

SingSaver Rewards Promotion

Terms and Conditions

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Citibank Credit Card Sign Ups

1.1. The “Promotion” refers to the SingSaver Exclusive Sign-Up Promotion with Citibank Credit Cards

Card	SingSaver Exclusive Gift/Voucher for Eligible Customer	SingSaver Exclusive Gift/Voucher for Eligible Existing Customer
Citi Cash Back Visa Signature Card	SGD 200 Gift/Voucher	SGD 50 Gift/Voucher
Citi SMRT Platinum Visa Card	SGD 200 Gift/Voucher	SGD 50 Gift/Voucher
Citi PremierMiles Visa Card	SGD 200 Gift/Voucher	SGD 50 Gift/Voucher
Citi Rewards Visa Card	SGD 200 Gift/Voucher	SGD 50 Gift/Voucher
Citi Prestige Card	SGD 200 Gift/Voucher	SGD 50 Gift/Voucher

Table 1

1.2. For the purposes of this Promotion:

1.2.1. “Eligible Customer” refers to either Eligible IPA-Approved Customer or Eligible New Customer

(a) “Eligible IPA-Approved Customer” refers to an individual who:

1. completes the application form and receives an in principle decision with IPA-Approved status
2. Upload all the necessary documents in the application

(b) “Eligible New Customer” refers to an individual who:

1. 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
2. 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
3. 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.

- 1.2.2. "Eligible Existing Customer" refers to an individual who:
- (a) have an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and
 - (b) 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
 - (c) 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.
- 1.2.3. "Eligible Citibank Card" includes the Citi Cash Back Visa Signature (previously known as Citi DIVIDEND Visa Signature) Card, Citi PremierMiles Visa Card, Citi SMRT Platinum Visa Card, Citi Prestige Card and Citi Rewards Visa Card only.
- 1.2.4. "Gift/Voucher" refers to \$200 NTUC FairPrice vouchers, Takashimaya Gift vouchers or Grab promo codes
- 1.3. An Eligible Customer who (a) submits an application for an Eligible Citibank Card as a main cardholder between 1 September 2018 and 31 October 2018, both days inclusive, via www.singsaver.com.sg, and (b) has his application approved, will receive the respective Gift/Voucher.
- 1.4. An Eligible Customer will only be entitled to receive one (1) Gift/Voucher, regardless of the number of Eligible Citibank Products you may have successfully applied for.
- 1.5. An Eligible Customer who qualifies to receive the Gift/Voucher will receive an email from SingSaver confirming the redemption details for the Gift/Voucher, within three (3) calendar months from the date of card approval.
- 1.6. If the Eligible Customer fails to receive an email from SingSaver within three (3) calendar months from date of Eligible Citibank Card approval, kindly drop an email to info@singsaver.com.sg for any assistance.
- 1.7. By applying for an Eligible Citibank Card as part of this Promotion, an Eligible Customer consents to Citibank informing SingSaver of the status of his Eligible Citibank Card application, including whether his application is successful.
- 1.8. SingSaver's decision on all matters relating to this Promotion is final and binding on all participants.
- 1.9. 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.

* 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

AMEX Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is between 1 September 2018 and 31 October 2018, both days inclusive, unless otherwise stated in Table 2.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open all residents in Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any gift redemption submissions if the user are not residents of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”) on the promotion website www.singsaver.com.sg (“Promotion Page”) as a main cardholder during the Promotion Period. The Eligible Card (Table 1) applied for must be approved by the respective bank by 30 November 2018.
 - ii. Fill up the Gift Redemption Form via this link www.singsaver.com.sg/rewards within the first 30 days of card application. (Do kindly be advised that incomplete fields/submissions of the gift redemption form, will not be eligible for the rewards)

Eligible Cards:

<u>AMEX</u>	<ul style="list-style-type: none"> ● American Express CapitaCard ● American Express True Cash Back Card ● American Express Singapore Airlines Krisflyer Credit Card ● American Express Singapore Airlines Krisflyer Ascend Credit Card ● American Express Platinum Credit Card
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Table 1

6. A successful Application is defined as an application where the card application has been approved.
7. A successful Applicant who qualifies to receive the Gift will receive an email from SingSaver confirming the redemption details for the Gift, within three (3) calendar months from the date of card approval.

8. Each successful application will receive the SingSaver Exclusive Gift (“Gift”), based on the pre-selected rewards and offers:

Eligible Product	SingSaver Exclusive Gift for New and Existing Cardholders
AMEX KrisFlyer Credit Card	SGD 150 cash reward
AMEX KrisFlyer Ascend Credit Card	SGD 150 cash reward
AMEX True Cashback Card	SGD 150 cash reward
AMEX Platinum Credit Card	SGD 150 cash reward
AMEX Capitaland Credit Card	SGD 100 cash reward

Table 2

9. If the Eligible Participant fails to receive an email from SingSaver within three (3) calendar months from the above stated in clause 7, kindly drop an email to info@singsaver.com.sg for any assistance.
10. All applications received after more than one (1) calendar month from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
11. SingSaver.com.sg reserves the final right to change the Gifts given. In the case of delays in the delivery of the Gifts, SingSaver.com.sg will notify the recipients and make the necessary arrangements to deliver the Gifts.
12. SingSaver.com.sg reserves the right to reject any gift redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approvals of any Credit Card is still subjected to the Bank’s discretion. SingSaver does not guarantee the approval of any Credit Card.
14. By applying for an Eligible Card as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver of the status of his application, including whether the customer's application is successful.
15. SingSaver.com.sg reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
16. By agreeing to the terms and conditions of this Promotion, agree to receive email communications from SingSaver.com.sg according to the 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.com.sg (<https://www.singsaver.com.sg/terms>).

Standard Chartered Credit Card Sign Ups

1. The promotion period (“Promotion Period”) is between 1 October 2018 and 15 October 2018, both days inclusive, unless otherwise stated in Table 4.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open all residents in Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any gift redemption submissions if the user are not residents of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”) on the promotion website www.singsaver.com.sg (“Promotion Page”) as a main cardholder during the Promotion Period. The Eligible Card (Table 3) applied for must be approved by the respective bank by 30 November 2018.
 - ii. Fill up the Gift Redemption Form via this link www.singsaver.com.sg/rewards within the first 30 days of card application. (Do kindly be advised that incomplete fields/submissions of the gift redemption form, will not be eligible for the rewards)
 - iii. have your Eligible Card application approved by Standard Chartered Bank (Singapore) Limited, where such approval is final and unconditional.
 - iv. have your approved Eligible Card activated within the first 30 days of card approval.

Eligible Cards:

<u>Standard Chartered</u> <u>Credit Cards</u>	<ul style="list-style-type: none"> ● Standard Chartered Unlimited Credit Card ● Standard Chartered Rewards+ Credit Card ● Standard Chartered Spree Credit Card ● Standard Chartered Visa Infinite Card
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Table 3

6. A successful Application is defined as an application where the card application has been approved and card activated.
7. A successful Applicant who qualifies to receive the Gift will receive an email from SingSaver confirming the redemption details for the Gift, within three (3) calendar months from the date of card activation.

8. Each successful application will receive the SingSaver Exclusive Gift (“Gift”), based on the pre-selected rewards and status:
 - i. “New Cardholder” refer 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
 - ii. “Existing Cardholder” refer to a Standard Chartered Bank (Singapore) Limited principal cardholder with at least one (1) existing principal credit card with the Bank at the point approval of your Eligible Card application or previously cancelled credit card(s) with the Bank in the last 12 months from the date the Eligible Card is approved

Eligible Product	SingSaver Exclusive Gift for New Cardholders	SingSaver Exclusive Gift for Existing Cardholders
Standard Chartered Unlimited Credit Card	SGD 150 Cash	SGD 100 Cash
Standard Chartered Rewards+ Credit Card	SGD 150 Cash	SGD 100 Cash
Standard Chartered Spree Credit Card	SGD 150 Cash	SGD 100 Cash
Standard Chartered Visa Infinite Card	SGD 150 Cash	SGD 100 Cash

Table 4

9. If the Eligible Participant fails to receive an email from SingSaver within three (3) calendar months from the above stated in clause 7, kindly drop an email to info@singsaver.com.sg for any assistance.
10. All applications received after more than one (1) calendar month from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
11. SingSaver.com.sg reserves the final right to change the Gifts given. In the case of delays in the delivery of the Gifts, SingSaver.com.sg will notify the recipients and make the necessary arrangements to deliver the Gifts.
12. SingSaver.com.sg reserves the right to reject any gift redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
13. Approvals of any Eligible Card is still subjected to the Bank’s discretion. SingSaver does not guarantee the approval of any Credit Card.
14. By applying for an Credit Card as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver of the status of his application, including whether the customer's application is successful.
15. SingSaver.com.sg reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.

16. By agreeing to the terms and conditions of this Promotion, agree to receive email communications from SingSaver.com.sg according to the 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.com.sg (<https://www.singsaver.com.sg/terms>).

HSBC Credit Card Sign Ups

1. The Promotion Period (“Promotion Period”) is between 6 August 2018 and 31 October 2018, both days inclusive, unless otherwise stated.
2. This promotion is offered by SingSaver Pte Ltd (“SingSaver”) and HSBC Bank (Singapore) Limited (“HSBC”).
3. 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.
4. For the purpose of this Promotion:
 - a. “Eligible Card” refers to any of the following: HSBC Advance Credit Card, HSBC Visa Platinum Credit Card or HSBC’s Revolution Credit Card.
 - b. “Card Account Opening Date” refers to the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Eligible Card.
 - c. “Qualifying Transactions” limits to posted retail transactions, including Online Transactions and Overseas Transactions, charged to a Card account and/or to the account of the supplemental cardholder of the Eligible Applicant only. Exclusions apply.
5. To be eligible for the promotion (“Eligible Applicant”), he/she must fulfil the following conditions as stated below:
 - a. Submit an application for an Eligible Card within the Promotion Period as a primary cardholder via www.SingSaver.com.sg and have the application approved and issued by HSBC by 30 November 2018.
 - b. Fulfil the following for each New Cardholder (“New Cardholder”) and Existing Cardholder (“Existing Cardholder”):

New Cardholder	Existing Cardholder
<ol style="list-style-type: none"> 1. Does not hold any existing Eligible Card 2. Did not cancel any Eligible Card within the last 12 months prior to the Card Account Opening Date. 3. Charges a min. of S\$600 in Qualifying Transactions within a 	<ol style="list-style-type: none"> 1. Holds an existing Eligible Card issued more than 24 months ago 2. Did not cancel any Eligible Card within the last 12 months prior to the Card Account Opening Date. 3. Charges a min. of S\$600 in Qualifying Transactions within a

month of Card Account Opening Date.	month of Card Account Opening Date.
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6. E.g. If the Card Account Opening Date is 15 August 2018, the Eligible Applicant has to meet the min. spend requirement by 14 September 2018 in order to qualify for the Gift.
7. The Gifts are set out as below:
 - a. New Cardholders are entitled to receive S\$150 cash back.
 - b. Existing Cardholders are entitled to receive S\$100 cash back.
8. Fulfilment of the Gift will be done no later than three (3) months from Card Account Opening Date, after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays. The cash back will be credited into the Eligible Applicant's Card account. Eligible Applicants will be notified via SMS once this is credited.
9. Each Eligible Applicant is limited to a maximum of one (1) set of Gift, regardless of the number of Eligible Cards applied for.
10. All applications received after the specified Promotion Period, or submitted through any means other than specified, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
11. This promotion is open all residents in Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any gift redemption submissions if the user are not residents of Singapore.
12. HSBC reserves the right to determine at their sole discretion the eligible of each applications made during the Promotion Period.
13. SingSaver.com.sg reserves the final right to change the Gift given.
14. SingSaver.com.sg reserves the right to reject any Gift redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
15. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver.com.sg (<https://www.singsaver.com.sg/terms>).

HSBC Visa Infinite Card Sign Ups

1. The Promotion Period (“Promotion Period”) is between 25 September 2018 and 31 October 2018, both days inclusive, unless otherwise stated.
2. This promotion is offered by SingSaver Pte Ltd (“SingSaver”) only.
3. 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.
4. For the purpose of this Promotion:
 - a. “Eligible Card” refers to any of the following: HSBC Visa Infinite Card
 - b. “Card Account Opening Date” refers to the calendar month printed on the letter sent to an Eligible Applicant enclosing his/her Eligible Card.
 - c. “Qualifying Transactions” limits to posted retail transactions, including Online Transactions and Overseas Transactions, charged to a Card account and/or to the account of the supplemental cardholder of the Eligible Applicant only. Exclusions apply.
5. To be eligible for the promotion (“Eligible Applicant”), he/she must fulfil the following conditions as stated below:
 - a. Submit an application for an Eligible Card within the Promotion Period as a primary cardholder via www.SingSaver.com.sg and have the application approved and issued by HSBC by 30 November 2018.
 - b. Fill up the Gift Redemption Form via this link www.singsaver.com.sg/rewards within the first 30 days of card application. You may state “NA” for Application Reference Number. (Do kindly be advised that incomplete fields/submissions of the gift redemption form, will not be eligible for the rewards). Please indicate the same email used for the HSBC application in the Gift Redemption Form.
 - c. Have your Eligible Card application approved by HSBC (Singapore) Limited, where such approval is final and unconditional.
 - d. Have your approved Eligible Card activated within the first 30 days of card approval.
 - c. Be the first 15 approved customers. The order will be determined based on the timestamp of the submission of the Gift Redemption Form.
6. The Gifts are set out as below: \$200 cash
7. Fulfilment of the Gift will be done no later than three (3) months from Card Account Opening Date, after HSBC determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.

8. Each Eligible Applicant is limited to a maximum of one (1) set of Gift, regardless of the number of Eligible Cards applied for.
9. By applying for an Eligible Card as part of this Promotion, an Eligible Customer acknowledge and agree that HSBC will share your information with SingSaver pertaining to his/her application for HSBC Credit Card(s), including but not limited to your personal particulars and details relating to the qualification of the Credit Card Sign-up Promotion.
9. All applications received after the specified Promotion Period, or submitted through any means other than specified, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
11. This promotion is open all residents in Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any gift redemption submissions if the user are not residents of Singapore.
12. HSBC reserves the right to determine at their sole discretion the eligible of each applications made during the Promotion Period.
13. SingSaver.com.sg reserves the final right to change the Gift given.
14. SingSaver.com.sg reserves the right to reject any Gift redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
15. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver.com.sg (<https://www.singsaver.com.sg/terms>).

UOB Credit Card Sign Ups

18. The promotion period (“Promotion Period”) is between 1 September 2018 and 31 October 2018, both days inclusive, unless otherwise stated in Table 4.
19. 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.
20. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open all residents in Singapore. Residents of Singapore includes Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any gift redemption submissions if the user are not residents of Singapore.
21. 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.
22. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - v. Submit an application for a credit card (“Eligible Card”) on the promotion website www.singsaver.com.sg (“Promotion Page”) as a main cardholder during the Promotion Period. The Eligible Card (Table 3) applied for must be approved by the respective bank by 30 November 2018.
 - vi. Fill up the Gift Redemption Form via this link www.singsaver.com.sg/rewards within the first 30 days of card application. (Do kindly be advised that incomplete fields/submissions of the gift redemption form, will not be eligible for the rewards)
 - vii. have your Eligible Card application approved by UOB Limited, where such approval is final and unconditional.
 - viii. have your approved Eligible Card activated within the first 30 days of card approval.

Eligible Cards:

<u>UOB Credit Cards</u>	<ul style="list-style-type: none"> ● UOB One Card ● UOB YOLO Card ● UOB Delight Credit Card ● UOB Lady’s Card ● UOB PRVI Miles Card
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Table 3

23. A successful Application is defined as an application where the card application has been approved and card activated.

24. A successful Applicant who qualifies to receive the Gift will receive an email from SingSaver confirming the redemption details for the Gift, within three (3) calendar months from the date of card activation.
25. Each successful application will receive the SingSaver Exclusive Gift ("Gift"), based on the pre-selected rewards.

Eligible Product	SingSaver Exclusive Gift for New and Existing Cardholders
UOB Credit Cards	SGD 50 Cash

Table 4

26. If the Eligible Participant fails to receive an email from SingSaver within three (3) calendar months from the above stated in clause 7, kindly drop an email to info@singsaver.com.sg for any assistance.
27. All applications received after more than one (1) calendar month from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
28. SingSaver.com.sg reserves the final right to change the Gifts given. In the case of delays in the delivery of the Gifts, SingSaver.com.sg will notify the recipients and make the necessary arrangements to deliver the Gifts.
29. SingSaver.com.sg reserves the right to reject any gift redemption if application was found to be made via other channels and/or made outside of the Promotion Period.
30. Approvals of any Eligible Card is still subjected to the Bank's discretion. SingSaver does not guarantee the approval of any Credit Card.
31. By applying for an Credit Card as part of this Promotion, an Eligible Participant consents to the Bank Partners informing SingSaver of the status of his application, including whether the customer's application is successful.
32. SingSaver.com.sg reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.
33. By agreeing to the terms and conditions of this Promotion, agree to receive email communications from SingSaver.com.sg according to the privacy policy (<https://www.singsaver.com.sg/privacy-policy>)
34. By agreeing to the terms and conditions of this Promotion, you also agree to the terms and conditions of use of SingSaver.com.sg (<https://www.singsaver.com.sg/terms>).