

SingSaver Fast-Track Rewards Fulfillment Program Terms and Conditions (March 2025)

1. This program (the “**Program**”) is organised by SingSaver Pte. Ltd. (“**SingSaver**”). These Fast Fulfillment Terms and Conditions are supplemental to the [SingSaver Rewards Promotion Terms and Conditions \(Credit Card Sign Ups\)](#) (“**SingSaver Credit Card Reward Terms**”).

2. Program Period

- 2.1. 24th March – 31st March 2025, both days inclusive, unless otherwise stated.

3. Eligible Participants

In order to comprise an “Eligible Participant”, a user is required to:

- 3.1. Be a “Resident of Singapore”, which includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits, aged 21 or above;
- 3.2. Receive the invite to participate in the Fast-Track Rewards Fulfillment Program from SingSaver via email;
- 3.3. Start and submit an application for an Eligible Product through the designated Program page of the SingSaver website during the Program Period as a New-to-Card or New-to-Bank user (as defined in the SingSaver Credit Card Reward Terms);
- 3.4. Fully complete and submit the SingSaver Rewards Redemption Form with full name as per NRIC (which shall be sent to the email address provided to SingSaver) within 14 days after completing their application for the Eligible Product
- 3.5. Have their application for the Eligible Product approved by the Product Provider, where the approval given is final and unconditional;
- 3.6. Fulfil the applicable minimum spend criteria for the Eligible Product applied for and any other requirements to receive a reward, each as set out in the applicable section of the SingSaver Credit Card Reward Terms; and
- 3.7. Submit the SingSaver Self Declaration Form in respect of this Program, and (ii) all supporting documents to verify eligibility for the Reward (if required by SingSaver).

For the avoidance of doubt, the steps set out in Clauses 3.4 to 3.7 do not need to be completed within the Program Period, subject to other timeframes applicable to such steps.

4. Eligible Products

- 4.1. For the purposes of this Program, the Eligible Products and Product Providers are:

Product Type	Product Provider	Eligible Product	Reward
Credit Cards	Citibank	Citi PremierMiles Card	\$400 Lazada voucher
		Citi Prestige Card	\$400 Lazada voucher
		Citi Cash Back Card	\$350 Lazada voucher
		Citi Cash Back+ Card	\$350 Lazada voucher
		Citi Rewards Card	\$370 Lazada voucher
		Citi SMRT Card	\$370 Lazada voucher
		Citi MI Card	\$370 Lazada voucher

	HSBC	HSBC Live+ Credit Card HSBC Revolution Credit Card HSBC TravelOne Credit Card HSBC Advance Credit Card	\$400 Lazada voucher
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- 4.2. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the relevant Product Provider.
- 4.3. Please contact SingSaver at info@singsaver.com.sg if you have any questions as to whether a particular product is eligible for the purposes of this Program or if you have any questions about eligibility for this Program.

5. Reward Terms

- 5.1. The rewards for this Program are as set out in Clause 4.1 above (each a “**Reward**”).
- 5.2. For the avoidance of doubt, the Reward set out in this Program replaces the reward offered as part of the SingSaver Credit Card Reward Terms (“**Standard Reward**”) in respect of the same application for an Eligible Product. **Eligible Participants who apply for an Eligible Product through this Program will not receive the Standard Reward in addition to the Reward.**
- 5.3. As a condition of receiving the Reward, Eligible Participants must (i) fully complete and submit the SingSaver Fast Fulfillment Self-Declaration Form, and (ii) provide supporting documentation required by SingSaver, if any (including but not limited to proof of approval and completion of the minimum spending requirements).
- 5.4. An Eligible Participant may only participate in this Program and receive a Reward a maximum of once per calendar month during the Program Period, regardless of how many Eligible Products are applied for by the Eligible Participant in accordance with the terms of this Promotion. In the event that an Eligible Participant applies for more than one Eligible Product during the same calendar month as part of this Program, only the first Eligible Product will be eligible for this Program. Where an Eligible Participant applies for more than one Eligible Product as part of this Program during the same calendar month, the Eligible Participant will be requested to choose a different sign-up reward based on the underlying SingSaver Credit Card Reward Terms, which will be fulfilled in accordance with the timeline set out therein.
- 5.5. Individuals who have not received the Fast-Track Fulfillment offer from SingSaver, based on SingSaver’s internal records, are not eligible to receive the Reward, even if all conditions set out herein are met.
- 5.6. Individuals who do not start their application for an Eligible Product after clicking through from the designated Program page of the SingSaver website will not be eligible to receive the Reward, even if all other conditions set out herein are met.
- 5.7. In the event that an individual is deemed in SingSaver’s sole discretion to have not satisfied any conditions required to receive a Reward as part of this Program (including if any information provided is false, misleading or incomplete), the individual will be deemed ineligible for the Reward and SingSaver reserves the right to (i) withhold the Reward or (ii) demand the return of the Reward, if already issued, from the individual without compensation in lieu.
- 5.8. Where any supporting documentation is required to be submitted, Eligible Participants are reminded to ensure that sensitive information (e.g. full credit card number, NRIC number, bank account number) is redacted before being provided to SingSaver. Where required, Eligible Participants consent to SingSaver retaining a copy of any supporting documents provided by the Eligible Participant for SingSaver’s record keeping purposes.
- 5.9. Once the Self Declaration Form has been submitted, Eligible Participants will receive an email confirming whether or not they are eligible for the Reward, and details of how to redeem it (if applicable). SingSaver shall use all reasonable efforts to ensure that the Reward is fulfilled to the

Eligible Participant within five (5) business days after submission of the Self Declaration Form, but shall have no liability to Eligible Participants if it is unable to do so, including but not limited to any delays caused by an act or omission of an Eligible Participant. Eligible Participants are encouraged to check their spam/junk folders for the notification email as there may be accidental redirects by the email client.

- 5.10. The Reward is a voucher for a third party merchant. Vouchers are subject to the terms and conditions set by the vouchers' merchants and will be communicated to Eligible Participants upon redemption. SingSaver shall not in any way be liable for any goods, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. SingSaver is not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.

6. General Terms

- 6.1. By participating in this Program, Eligible Participants agree to be bound by these Terms and Conditions. In the event of any disputes, SingSaver's decision shall be final.
- 6.2. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g. marketing materials) relating to the Program, these Terms and Conditions shall prevail.
- 6.3. By agreeing to the terms and conditions of this Program, Eligible Participants agree to receive communications from SingSaver in relation to this Program, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number is registered on the National Do-Not-Call Registry, each in accordance with SingSaver's [Privacy Policy](#).
- 6.4. By applying for an Eligible Product as part of this Program, Eligible Participants agree and consent to:
- 6.4.1. SingSaver sending the information provided in the SingSaver Rewards Redemption Form to the Product Provider to verify the Eligible Participant's application for the Eligible Product, in accordance with SingSaver's [Privacy Policy](#);
- 6.4.2. SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Participant's redemption of the Reward, in accordance with SingSaver's [Privacy Policy](#); and
- 6.4.3. the Product Provider disclosing to SingSaver the required information relating to the Eligible Participant's application for an Eligible Product in connection with the Program. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Reward, for the purposes of verifying eligibility for the Reward.
- 6.5. The SingSaver Credit Card Reward Terms apply to this Program. In the event of any conflicts, the terms of this Program shall prevail.