

# SingSaver Rewards Promotion Terms and Conditions

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# Priority Banking Sign Ups

## Citigold Terms and conditions

1. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents in Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the users are not residents of Singapore or are 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.

2. The promotion period (“Promotion Period”) is between **3 July - 31 July 2023**, both days inclusive, unless otherwise stated.

This Programme is not valid in conjunction with the Citi New-to-Bank Base Reward Promotion and the Time Deposit Promotion. It is only valid in conjunction with the Citi New-to-Bank Additional Base Reward Promotion and the Citi New-to-Bank Bonus Reward Promotion.

3. 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.
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 to start a new Citigold banking relationship on the promotion website [www.singsaver.com.sg](http://www.singsaver.com.sg) (“Promotion Page”) during the Promotion Period.
- ii. “New to Bank” refers to a Citi Customer who fulfills the following criteria:
  - a. is not a U.S. Person;
  - b. is at least the age of 18 during the Enrolment Month;
  - c. does not have a primary Banking Account or primary relationship in each of the last thirteen (13) calendar months before the Enrolment Month;
  - d. does not have any AUM in each of the last thirteen (13) calendar months before the Enrolment Month; and
  - e. opens a primary sole Banking Account or a primary joint Banking Account with a person who does not have any Banking Account/ relationship with Citi.

- iii. Have their Bank Account successfully opened and approved by Citibank in accordance with the Citi New-to-Bank Promotion Terms and Conditions, such approval being final and unconditional.
  - a. The application must be submitted by **31 July 2023; and**
  - b. The Eligible Bank Account must be opened **within one month from application.**
- iv. **Deposit a minimum** sum of S\$250,000 (“Assets Under Management”), comprising of fresh funds excluding Time Deposit Placements, into the Eligible Bank Account and complete the Investment Risk Profile and Fact Find report within 3 calendar months of account opening, including the month of account opening (refer to Table 1).

“Fresh Funds” means funds that do not originate from any existing account with Citibank. At point of reward fulfilment per Clause 8 below, participant has to be a Citigold customer with minimum AUM of S\$250,000

“Assets Under Management” refers to the combined balances held in a customer's primary accounts including Citibank checking and savings account, time deposits and investments. Funds credited into cash management accounts will not count towards Assets Under Management.

Internal transactions that will contribute to a decrease in Assets Under Management (AUM) include but are not limited to:

- a. transfer of funds from a Customer’s primary account to a Customer’s secondary account;
- b. payment of a Citi credit card bill or loan facility using funds in a Customer’s primary account; and
- c. transfer of funds from a Customer’s primary account to a cash management account

<b>Month of Account Opening</b>	<b>Deposit min. S\$250,000 AUM in fresh funds</b>
July 2023	By 30 September 2023
August 2023	By 31 October 2023

Table 1

- v. Eligible Bank Account must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, **as determined by Citibank in its sole and absolute discretion.**

vi. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of bank account 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](mailto: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 the rewards redemption form will not be eligible for the rewards.

6. An Eligible Participant who has fulfilled all the conditions in Clause 5 will be eligible to receive the Reward set out in Table 2. Reward selection will be made on the Singsaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

Bank	Eligibility	Reward <sup>^</sup>
Citibank Singapore Limited ("Citibank")	Start a new Citigold banking relationship and deposit min. S\$250,000 AUM in fresh funds within 3 months of account opening	<p align="center"><b>From 3 July - 31 July (Both Days Inclusive)</b></p> <p align="center">Apple iPhone 14 128 GB (worth S\$1,311.10)<sup>^</sup></p> <p align="center"><b>OR</b></p> <p align="center">Airwheel SE3T luggage (worth S\$1,999)<sup>^^</sup></p> <p align="center"><b>OR</b></p> <p align="center">S\$1,000 Cash via PayNow<sup>^</sup></p>
	<b>Citibank Fulfilled Rewards</b>	
	Hold any valid Primary Citibank Credit Card	<p align="center"><b>S\$300 Cash Reward</b></p> <p align="center"><a href="#">Bank T&amp;Cs Apply.</a></p>
	Take up a Citibank Mortgage with min. loan size of S\$800,000 within 3 months of account opening	<p align="center"><b>S\$500 Cash Reward</b></p> <p align="center"><a href="#">Bank T&amp;Cs Apply.</a></p>

	Purchase any Citibank Investment or Insurance	<p><b>Tiered Rewards based on Purchase Amount</b></p> <p><b>Bank T&amp;Cs Apply.</b></p>
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Table 2

\*Colour subjected to availability. Selected gifts will be delivered to the home address provided in the Rewards Form upon confirmation of eligibility.

^Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.

~Warranty claim for Airwheel SE3T luggage, please refer to Airwheel.

7. An eligible customer who has fulfilled conditions in Clause 5.i , 5.ii, 5.iii and 5.iv (above) will be eligible to receive the Reward set out in Table 2 above, and will receive a Rewards Notification from SingSaver confirming the redemption details for the rewards within four (4) weeks after Verification of Criteria.
8. SingSaver will send a SingSaver Rewards Redemption Form upon receiving the application under Clause 5(i). The SingSaver Rewards Redemption Form will be sent to the email address submitted to SingSaver under Clause 5(i).
  - a. SingSaver Rewards Redemption Forms are unique to each individual application. If the participant does not receive the SingSaver Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance.
  - b. Participants who did not submit the SingSaver Rewards Redemption Form that is unique to their application may not be eligible for the rewards.
  - c. Participants who do not fully complete the SingSaver Rewards Redemption Form will not be eligible for the rewards.
  - d. All SingSaver Reward Redemption Forms received after 14 days of bank account application or submitted through any means other than specified above in Clause 5(i), will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
9. Eligible Participants will be notified of reward redemption details for the reward indicated in Clause 6 via email from SingSaver (“Rewards Notification Email”). The Rewards Notification Email will be sent to the participant’s email address provided in the SingSaver Rewards Redemption Form within **four (4) weeks** from Verification of Criteria after promotion criteria is met.

Month of Account Opening	Verification of Criteria	Fulfilment Period
July 2023	By 31 October 2023	By 30 November 2023

August 2023	By 30 November 2023	By 31 December 2023
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Table 3

- a. Eligible Participants are encouraged to check spam/junk folders for the Rewards Notification Email. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.
  - b. If the Eligible Participant fails to receive a Rewards Notification Email from SingSaver within four (4) calendar months, the Eligible Participant should send an email to [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.
10. 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 recipients and make the necessary arrangements to deliver the Reward.
  11. SingSaver reserves the right to reject any Reward redemption if the Citigold Bank Account 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.
  12. SingSaver reserves the right to (at its own discretion) disqualify any Eligible Participant and withhold or confiscate in full or part, any SingSaver rewards if the Eligible 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).
  13. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.
  14. Approval of any Citigold Bank Account and/or product is subject to the Citibank's sole discretion at all times. SingSaver does not guarantee the approval of any bank account and/or product.
  15. By applying for a Citigold Bank Account 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 Citigold Bank Account;
    - b. Citibank disclosing to SingSaver information relating to his/her application for a Citigold Bank Account in connection with the Promotion; and

- c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward
16. 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.
  17. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
  18. 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.
  19. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
  20. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.
  21. SingSaver strives to keep our information accurate and up to date however it may sometimes differ from the information on the financial institution, service provider or specific product's site. Eligible Participants should refer to the bank's website for the most updated rates/fees/T&Cs etc on the respective product.

## HSBC Premier & Wealth Terms and Conditions

1. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents in Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. The HSBC Premier & Wealth Promotion Terms and Conditions (“Terms and Conditions”) apply to this Promotion.
2. The promotion period (“Promotion Period”) is between **24 July - 31 Aug 2023**, both days inclusive, unless otherwise stated.

Except for the HSBC Everyday+ Rewards Programme, HSBC SGD Time Deposit Promotion, HSBC Wealth Reward Promotion, HSBC Online Unit Trust Promotion, HSBC 2023 Invest with Us Promotion - July, and HSBC Premier MasterCard, this Promotion cannot be combined with other promotions offered by HSBC (Singapore) Limited (“HSBC (Singapore)”).

3. 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.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver and HSBC (Singapore) reserve 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. Be a new to bank customer i.e. does not hold any products with HSBC (Singapore) and has not cancelled any HSBC cards or terminated any HSBC Premier relationship in the past 15 months, at the time of submitting the application.
  - ii. Select the Promotion on the Promotion website [www.singsaver.com.sg](http://www.singsaver.com.sg) (“Promotion Page”) and be redirected to the HSBC (Singapore) website to submit an application for an HSBC Everyday Global Account (Premier) (“Eligible Bank Account”, please refer to Table 1 for qualification criteria) as a main account holder.
  - iii. Complete and submit the online application using MyInfo via Singpass in the same session on HSBC (Singapore) website by **31 August 2023**. For avoidance of doubt, an Eligible Participants who submit the online account application without using MyInfo via Singpass (i.e. via manually completing the Digital Account Opening Form) will not be considered as an Eligible Participant.
  - iv. Have their Eligible Bank Account successfully opened and approved by HSBC (Singapore) by **15 September 2023** in accordance with the Promotion Terms and Conditions, such approval being final and unconditional.



- v. Deposit a minimum sum of S\$200,000 in “**fresh funds**” (“Minimum Deposit”) into the Eligible HSBC Everyday Global Account (Premier) opened and purchase investment and/or insurance with the Bank. There must be a minimum investment of SGD25,000 (or foreign currency equivalent) in “Eligible Wealth Products”; or under this Promotion per schedule below

“**Fresh funds**” means a deposit of funds from outside of HSBC (Singapore) into the account. Funds transfers from any existing HSBC deposit accounts or via HSBC cheque(s), cashier’s order(s) or demand draft(s) do not qualify for this Promotion. For the purpose of this Promotion, funds that are transferred from accounts that are closed in the last 30 days will not be eligible

- vi. Opt in to receive HSBC marketing communications **per schedule below**; and
- vii. Successfully download and log in to HSBC Singapore app **per schedule below**; and
- viii. At point of Reward Notification per clause 9 below, the Eligible Participant must be a HSBC Premier Customer with HSBC (Singapore) with a Total Relationship Balance of at least S\$200,000 in order to receive the Reward. HSBC may levy an administration charge of S\$50 if the HSBC Premier relationship begun under this Promotion is terminated within 12 months from the date of commencement.

**Schedule:**

Month of sign up	Jul 2023	Aug 2023
Deposit fresh funds of S\$200,000 in EGA and Open Investment Account by	15 Aug 2023	15 Sep 2023
Fresh Funds Maintenance Period and download and log in to HSBC Singapore app and Opt in to receive HSBC marketing communications and complete investment purchase (a)	01 Aug - 31 Oct 2023	01 Sep - 30 Nov 2023
Customers have an option to move their funds to their deposit, investment, and/or insurance portfolios while maintaining S\$200,000 (b)	01 Nov 2023	1 Dec 2023
Reward notification by (c)	31 Dec 2023	31 Jan 2024

(a) For the 3 months period as per schedule above, a minimum sum of S\$200,000 deposit are to be maintained with the bank and investment and/or insurance purchase of a minimums sum of S\$25,000 must be completed

(b) Customers need to remain as HSBC Premier customers with a Total Relationship Balance of at least S\$200,000 in deposits, investments, and/or

insurance is required till the reward is fulfilled.

- (c) When conditions as above sections (a), (b), and (c) are fulfilled, only then will the customers be considered eligible for the incentive
  
- ix. The Eligible Bank Account must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, as determined by HSBC in its sole and absolute discretion, in order for the participant to be eligible for the Reward set out in Table 1 below.
  
- x. Complete (within the first 14 days of applying for the Eligible Bank Account) the Rewards Redemption Form sent to their registered email address.
  - 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](mailto:info@singsaver.com.sg) for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.
  
  - b. Ensure that the email address submitted in the Rewards Redemption Form is the same email address as used in the application for the Eligible Bank Account.
  
  - c. Participants who do not fully complete & submit the Rewards Redemption Form per above will not be eligible for the rewards.
  
- 6. For the purpose of this Promotion, **Eligible Wealth Products** refer to the following products offered by the Bank and the value of such products will be computed as follows:
  - a. Unit Trusts, Bond, structured notes and equity-linked notes: Actual Placement amount (in SGD)
  
  - b. Regular Premium insurance policy: 3 times of the Annual First Year Premium (“AFYP”) of the relevant RP insurance policy (in SGD).
  
  - c. Single Premium insurance policy (except Emerald Legacy and Jade Legacy Universal Life): Actual single premium amount paid (in SGD). For Emerald Legacy and Jade Legacy Universal Life insurance policies: 2 times of single premium amount paid (in SGD).
  
  - d. All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at the Bank’s prevailing exchange rate for the purpose of determining the investment in Eligible Wealth Products under this Promotion. For investments and insurance placement, the “trade date” and “policy inception date” respectively will be used for the purposes of aggregating multiple investment amounts (if any) and determining the

notional conversion rate into SGD for all investment and/or premiums (as the case may be) in a currency other than SGD, and to determine whether the investment in Eligible Wealth Products falls within the Promotional Period.

Excluding the following:

- i. Any investment product or insurance policy that is cancelled during the cancellation period of 7 days;
- ii. Any insurance policy that is cancelled during the free-look period of 14 days;
- iii. Any other investment product or insurance policy that is cancelled in accordance with the HSBC 30-Day Service Pledge; and
- iv. Investments or insurance placed through CPF investment schemes.

#### **Investment disclaimer**

This document is for information only and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment. Before you make any investment decisions, you may wish to consult a financial adviser. In the event that you choose not to seek advice from a financial adviser, you should carefully consider whether this investment is suitable for you.

The value of investments may go down or up, and the investor may not get back the original sum invested. Past performance is not necessarily indicative of future performance. Investors and potential investors should read the relevant prospectus or product information before investing.

#### **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

**Eligible Bank Account and Reward:**

Bank	Product/Service	Reward
HSBC (Singapore)	HSBC Everyday Global Account (Premier) & Investment Account	<p align="center"><b>24 July - 31 Aug 2023</b>, both days inclusive</p> <p align="center">*Apple iPad Pro 12.9" Wifi 256 GB (worth S\$1,866.25)</p> <p align="center"><b>OR</b></p> <p align="center">*Apple Bundle worth (worth S\$1,739.05)</p> <p align="center">Apple Bundle consist of:</p> <p align="center">Apple iPad Air (5th Generation) 10.9" WiFi 64 GB Apple AirPods Max Apple AirTag</p>

Table 1

\*Colour selection will be done during redemption collection. Colours are subject to availability.

7. Determination of the source of application is done via HSBC (Singapore) using the email address and contact number provided during application and at HSBC (Singapore)'s full discretion.
8. In the event of any dispute on the attribution of application source, SingSaver reserves the right to defer to HSBC (Singapore) to determine the application source.
9. An Eligible Participant who has fulfilled all the conditions in Clause 5 (above) will be eligible to receive the Reward set out in Table 1 above, and will receive a Rewards Notification Email from SingSaver confirming the redemption details for the Rewards within **six (6) calendar months** from the date of completion of all promotion criteria (i.e. by 31 January 2024) in clause 5 above unless otherwise stated.
10. Eligible applicants will be notified of successful Reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email").

Eligible applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

11. If the Eligible Participant fails to receive a Rewards Notification Email from SingSaver within six (6) calendar months (i.e. by 31 January 2024) as stated in clause 9, participants should send an email to [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.

**All Promotion rewards will cease by 29 February 2024.** Any correspondence on missing rewards shall not be reviewed or responded to by SingSaver after 15 March 2024.

12. All Reward Redemption Forms received after 14 days of applying for the Eligible Bank Account or submitted through any means other than specified above in Clause 5, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver or HSBC (Singapore).
13. The Reward set out in Table 1 above is strictly non-exchangeable for cash, any other item or HSBC (Singapore) reward, rewards point, or credit, or in kind, in all cases.
14. 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. The Rewards are strictly non-exchangeable for cash, any other item or reward, rewards point, or credit, or in kind, in all cases.
15. SingSaver reserves the right to reject any Reward Redemption if application for the Eligible Bank Account 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.
16. 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).
17. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.
18. Approval of any Eligible Bank Account and/or Product is subject to HSBC (Singapore)'s sole discretion at all times. SingSaver does not guarantee the approval of any Eligible Bank Account and/or Product,
19. By applying for an Eligible Bank Account 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 Bank Account; and
  - b. HSBC (Singapore) disclosing to SingSaver information relating to his/her application for an Eligible Bank Account in connection with the Promotion, including whether his/her application is successful, for the purpose of SingSaver running the Promotion (including administering fulfilment of any Rewards under the Promotion).
  - c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward.
20. 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.
21. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
22. 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](#).
23. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
24. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).
25. SingSaver strives to keep our information accurate and up to date however it may sometimes differ from the information on the financial institution, service provider or specific product's site. Eligible Participants should refer to the bank's website for the most updated rates/fees/T&Cs etc on the respective product.
26. Terms and conditions governing HSBC Premier and the relevant products will apply. For the terms and conditions governing HSBC Accounts, please visit the HSBC (Singapore) official website.
27. [Terms and conditions](#) contained in the Investment Terms, the Risk Disclosure Statements and the General Terms will apply.

# 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, unless otherwise stated.
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, including but not limited to SMS and calls in accordance with [SingSaver's Privacy Policy](#).
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 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.
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 financial products.
  - b. The approved financial 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.
16. 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 Reward.



17. 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 Citigold Relationship with a Citibank Bank Account on SingSaver
  - b. Provide an accurate email address when prompted
  - c. Conclude the 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 immediately.
18. 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.
19. 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 3 months from the date of card activation/ product approval or completion of the SingSaver Rewards Redemption Form, whichever is later.
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 Grab promotion codes, Participants acknowledge that:
- a. Requests for Grab promo codes can only be made upon receipt of rewards redemption emails from SingSaver
  - b. Following acknowledgement of the Successful Applicant's eligibility for Grab promotion codes, SingSaver shall email the Grab promo codes to the Successful Applicant's registered email within fourteen (14) business days, and
  - c. Unless otherwise specified, Grab promotion codes will be issued in denominations at SingSaver's discretion, up to the total value of the gift.
26. In respect of rewards issued via PayNow, Participants acknowledge that:
- a. 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.
  - b. 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.
27. 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.
28. Unless otherwise stated, all rewards assigned for respective product approvals are not strictly not exchangeable for cash or other gifts / rewards.

29. Physical SingSaver rewards (e.g, cash, physical vouchers, or items) that are not claimed within the stipulated collection period will be forfeited without exception.

In addition:

- a. eligible Participants who are not available during the stipulated collection period may authorise someone to collect the Reward on their behalf;
- b. in the event that an Eligible Participant is unable to collect or authorise anyone to collect the reward within the pre-defined timeframe, (s)he must email us [info@singsaver.com.sg](mailto:info@singsaver.com.sg) to arrange for a new collection period **within** the stipulated collection period; and
- c. unless the Eligible Participant has received email confirmation from SingSaver on any changes in collection timing, the original collection timing shall apply.

30. “Cash Back” and “Cash Credit” means cash rewards benefit issued by the provider/bank for eligible applications or transactions.