SingSaver Rewards Promotion
Terms and Conditions

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Credit Card Sign Ups

Citi Credit Cards

1. The promotion period (“Promotion Period”) is between **5 - 17 May 2022** (both days inclusive), unless otherwise stated.

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 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.

4. All employees of any agencies and/or service providers engaged by SingSaver (including but not limited to advertising agencies, promotion agencies, printing companies, event management agencies and any persons assisting or who are involved in the Promotion) and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as “in-laws,” or by current or past marriage(s), remarriage(s), adoption, cohabitation or other family extension, and any other persons residing at the same household whether or not related will not be eligible.

5. 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.

6. To be eligible for the Promotion (“Eligible Participants”), the participant must:

    i. Submit an application for a credit card (“Eligible Card”, Table 1 below) on the promotion website https://www.singsaver.com.sg/ (“Promotion Page”) as a main cardholder during the Promotion Period.

Eligible Cards:

Card Provider	Credit Cards	Reward
Citibank	• Citi Cash Back+ Mastercard® • Citi Cash Back Card • Citi Prestige Card • Citi Rewards Card • Citi PremierMiles Card	See here

Table 1

i. 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 complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.

ii. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider

   a. The approval must be final and unconditional.

   b. The approval must be given by **17 June 2022**

iii. Have their approved Eligible Card activated, make a **minimum spend of S$500** as defined by "Qualifying Spend" within a 30-day period from the account being open.

   Note: The minimum spend requirement does not apply to Eligible Existing Citibank Customers.

7. A Successful Application is defined as an application that has completed all the steps listed in Clause 6 (above).

8. "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.

9. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **four (4) calendar months** from the date of completion of all the promotion criteria stated in clause 6 (above), unless otherwise stated.

   Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at point of gift fulfilment and must retain the Eligible Card and not cancel it for a period of 12 months from the date of approval (the "**Retention Period**")

SingSaver reserves the right to retract, seek the return of and/or otherwise cancel the Reward if a Successful Applicant cancels the Eligible Card before the expiry of the Retention Period.

a. Physical Rewards
Examples include: AirPods, cash

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
Successful Applicants:

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.

10. Each Successful Application will receive the SingSaver Exclusive Gift ("Rewards"), based on the pre-selected rewards and status:

i. Citibank Credit Card

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.

iv. is not an employee of Citibank and its affiliates.

v. is not an individual resident of the European Union, European Economic Area (EEA), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK

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.

iv. is not an employee of Citibank or any of its subsidiaries.

v. is not an individual resident of the European Union, European Economic Area (EEA), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK

* For clarity, an existing Citibank Credit Card account includes an application to upgrade any existing Citibank Credit Card as well as an application for any Citibank Credit Card that has been approved by Citibank even if the physical Citibank Credit Card has not been received by the customer and/or has not been activated or utilized by the customer

c. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to Citibank.

d. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. Citibank shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Rewards.

Citibank Credit Card	**SingSaver Exclusive Gift for Eligible New Citibank Customer**	**SingSaver Exclusive Gift/Voucher for Eligible Existing Citibank Customer**
Citi Cash Back+ Mastercard® Citi Cash Back Card Citi Rewards Card Citi Prestige Card Citi PremierMiles Card	**From 5 - 17 May 2022 (Both Days Inclusive)** Receive Nintendo Switch OLED (worth S$549)^* ***OR*** Apple Watch SE (worth S$419)^* ***OR*** Samsonite Straren Spinner 67/24 (worth S$600)^* ***OR*** S$300 Cash via PayNow^	**From 5 - 17 May 2022 (Both Days Inclusive)** S$30 Cash via PayNow^

Table 2

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

*Colour is subjected to availability.

11. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within **four (4) calendar months** from date of completion of all the promotion criteria stated in clause 6 (above), 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.

12. 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.

13. 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.

14. SingSaver reserves the right to reject any Reward 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.

15. 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.

16. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

17. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

18. 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 Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card 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

19. 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.

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. 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.

22. 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.

23. Participants should refer to the provider or bank (as the case may be) website for the most updated rewards eligibility for the product(s) concerned.

24. 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.

Standard Chartered Credit Card

1. The promotion period ("Promotion Period") is on **12 - 31 May 2022,** both days inclusive, unless otherwise stated.

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 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.

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", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

    Eligible Cards:

Card Provider	Credit Cards	Reward
Standard Chartered Bank	• Standard Chartered Smart Credit Card	See here

Table 1: Eligible cards

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 **immediately** for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.

b. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.

ii. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider

a. The approval must be final and unconditional.

b. The approval must be given by **14 days after 31 May 2022.**

iii. 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 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.

iv. Make a **minimum spend of S$350 (on either the physical or digital version of the Credit Card)** as defined by "Qualifying Spend" within a 30-day period from the account opening date and in any event no later than **14 July 2022.**

"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) bill payments made using the Eligible Card as a source of funds,
(v) late payment fees and (vii) any other form of service/ miscellaneous fees.

v. "Qualifying Spend" inclusion apply for putting new credit card-on-file on under one or more of the following Merchant where the cardholder authorizes the merchant to store their credentials (including, but not limited to, an account number or payment token) for future transactions.>; and

vi. "Qualifying Spend" exclusions apply for any transaction classified under one or more of the following Merchant Category Codes:
(i) 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment),
(ii) 6211 (Security Brokers/Dealers),
(iii) 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers),
(iv) 8211 (Elementary and Secondary Schools),
(v) 8220 (Colleges, Universities, Professional Schools, and Junior Colleges),
(vi) 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools),
(vii) 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified),

(ix) 9211 (Court Costs, Including Alimony and Child Support),
(x) 9222 (Fines), 9223 (Bail and Bond Payments),
(xi) 9311 (Tax Payments)
(xii) 9399 (Government Services (Not Elsewhere Classified))
(xiii) 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments);
(xiv) 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations);
(xv) 7523 (Parking Lots, Parking Meters and Garages);
(xvi) 7349 (Cleaning, Maintenance and Janitorial Services); and

a. any *cash advance*;
b. any fees or charges (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges);
c. any *Credit Card Funds Transfer*;
d. any monthly instalment of an EasyPay transaction;
e. any amount charged to your credit card that is subsequently cancelled, voided, refunded or reversed;
f. recurring payments (being automatic payments where you (including your *supplementary cardholder*(s) on your credit card a*ccount*) have given a one-time authorisation or instruction for the merchant to charge the payment directly to your credit card at a fixed interval, such as transactions made pursuant to Standard Chartered Bank (Singapore) Limited's 0% Interest Instalment Plan) or payments made to all billing organisations using Standard Chartered Online Banking or *mobile app*;
g. AXS, SAM or ATM transactions made using your credit card;
h. amounts which have been rolled over from any preceding month's statement;
i. tax refunds credited into your credit card *account*;
j. any insurance premiums charged to your credit card;
k. any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel charged to your credit card.

vii. "Qualifying Spend" exclusions apply for any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation, any transaction classified under either of the following Merchant Category Codes:

a. Financial Institutions – Merchandise, Services, and Debt Repayment (6012); or
b. Non-Financial Institutions – Stored Value Card Purchase/Load (6540); and
c. Any top-ups or payment of funds to the following accounts or any other accounts as may be specified from time to time:

EZ LINK PTE LTD	EZLINK	TRANSIT LINK
EZ LINK PTE LTD (FEVO)	EZ LINK	TRANSIT LINK PL
EZ-LINK PTE LTD SINGAPORE	EZLINKS.COM	TRANSIT
EZ-LINK TOP-UP KIOSK	FLASHPAY ATU	PAYPAL BIZCONSULTA
EZ-LINK (IMAGINE CARD)	TRANSITLINK	PAYPAL CAPITALROYA

6. A Successful Application is defined as an application that has completed all the steps listed in Clause 5 (above).

7. A Successful Applicant who qualifies to receive the Rewards will receive a Rewards Notification from SingSaver confirming the redemption details **within four (4) calendar months** from the date of completion of all the promotion criteria stated in clause 5 (above), unless otherwise stated.

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

   a. Physical rewards
      Examples include: AirPods, cash

      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
      Successful Applicants:

      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.

8. Each Successful Application will receive the SingSaver Exclusive Gift ("Rewards"), based on the pre-selected rewards and status:

i. Standard Chartered Bank (Singapore) Limited ("SCB") 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 and make a minimum spend on their Standard Chartered Credit Card within the first 30 days of approval and in any event no later than **14 July 2022.**

Eligible Product	Subsequent Eligible New SCB Cardholders	SingSaver Exclusive Gift for Existing SCB Cardholders
Standard Chartered Smart Credit Card	**12 May - 31 May 2022 (Both Days Inclusive)** Sony WH-1000XM4 Wireless Noise Cancelling Headphones (worth S$499)^ ***OR*** Apple AirPods Pro (worth S$379)^ ***OR*** S$300 Cash via PayNow^	**12 May - 31 May 2022 (Both Days Inclusive)** S$30 Cash via PayNow

Table 2

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

9. If the Eligible Participant fails to receive a Rewards Notification from SingSaver **within four (4) calendar months** from date of completion of all the promotion criteria stated in clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

10. 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.

11. 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.

12. SingSaver reserves the right to reject any Reward 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.

13. 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.

14. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the

Eligible Card, if any.

15. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

16. By applying for an Eligible Card as part of this Promotion, each Participant agrees and consents under the Personal Data Protection Act (Cap 26 of 2012) to:

    a. the relevant Card Provider disclosing to SIngSaver relevant card application information of the participant relating to his/her application for an Eligible Card in connection with the Promotion (including but not limited to the participant's Credit Card Application Reference Number) for the purpose of determining eligibility under clause 5.

    b. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card; and

    c. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card in connection with the Promotion; and

    d. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward

17. 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.

18. 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.

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.

21. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver

CIMB Credit Cards

1. The promotion period ("Promotion Period") is between **5 - 31 May 2022** both days inclusive, unless otherwise stated.

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 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.

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", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

    Eligible Cards:

Card Provider	Credit Cards	Reward
CIMB	• CIMB Visa Signature Card • CIMB World Mastercard • CIMB Visa Infinite	See here

    Table 1

    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 complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.

iii. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider

a. The approval must be final and unconditional.

b. The approval must be given by **14 June 2022.**

iv. Have their approved Eligible Card activated, make a **minimum spend of S$988 within 60 days** of Eligible Card approval date, as defined by “Qualifying Spend.

6. A Successful Application is defined as an application that has completed all the steps listed in Clause 5 (above).

7. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from
(i) ez-Link/TransitLink top-up/reload,
(ii) cash advances,
(iii) balance transfers,
(iv) funds transfers,
(v) CIMB 0% i.Pay Plan,
(vi) fees,
(vii) interest charges,
(viii) and/or any amount brought forward from the customer’s last statement

8. A Successful Applicant who qualifies to receive the Rewards will receive a Rewards Notification from SingSaver confirming the redemption details within four (4) calendar months from the date of completion of all the promotion criteria stated in clause 5 (above), unless otherwise stated.

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

a. Physical rewards
Examples include: FreeBuds, cash

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
Successful Applicants:

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.

9. Each Successful Application will receive the SingSaver Exclusive Gift ("Rewards"), based on the pre-selected rewards and status:

i. CIMB Credit Card

a. "Eligible New CIMB Customer" refers to an individual who:

i. does not hold any principal CIMB Credit Cards at the start of the Promotion Period ("Eligible Customer(s)").

ii. did not previously have a CIMB Credit Card account that was terminated/closed (whether by the individual or by CIMB) in the last twelve (12) months before the month that the new Eligible Card is approved;

b. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to CIMBbank.

c. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. CIMBshall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Rewards.

CIMB Credit Card	SingSaver Exclusive Gift for Eligible New CIMB Customer
CIMB Visa Signature Card CIMB World Mastercard CIMB Visa Infinite	**5 May - 31 May 2022** **(Both Days Inclusive)** Samsung Galaxy Buds2, Black (worth S$248) + S$40 cash via PayNow^ ***OR*** S$200 Cash via PayNow^

Table 2

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

10. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within **four (4) calendar months** from date of completion of all the promotion criteria stated in clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

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

11. 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.

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 Reward 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. 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.

15. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any. Customers who receive Singsaver Exclusive Gift shall not be entitled for CIMB Credit Card S$188 Cash Credit Promotion 2022."

16. Approval of any Eligible Card is still subject to the Bank'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 Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card 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

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. 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.

20. 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.

21. By agreeing to the terms and conditions of this Promotion, you consent to SingSaver and/or its affiliated companies sharing your mobile phone number with their trusted partner(s) for credit scoring analysis in order to improve SingSaver's services and to enable us to provide a more personalised experience to you and other users of SingSaver's services in accordance with SingSaver's Privacy Policy.

22. 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.

American Express Credit Cards

1. The promotion period ("Promotion Period") is between **1 April - 31 May 2022** (both days inclusive), unless otherwise stated.

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 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.

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 https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

    Eligible Card:

Card Provider	Credit Cards	Reward
AMEX	American Express® Singapore Airlines KrisFlyer Credit Card	See here
	American Express® Singapore Airlines KrisFlyer Ascend Credit Card	

Table 1: Eligible cards

    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 complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.

iii. Have their Eligible Card (shown above) application approved by the respective Card Provider

a. The approval must be final and unconditional.

b. For **American Express® Singapore Airlines KrisFlyer Credit Card** promotion, the approval must be between **1 April - 30 June 2022 (both dates inclusive).**

c. Make a **minimum charge of S$500** on eligible spend for **2 consecutive months** of Card approval. Spend made by Supplementary Card Member(s) will be considered in the total spending of Basic Card Account.

For non-eligible spend, please visit amex.co/SGexclusions for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.

d. Make a **minimum charge of S$500** on eligible spend 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.

For non-eligible spend, please visit amex.co/SGexclusions for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.

e. For **American Express® Singapore Airlines KrisFlyer Ascend Credit Card** promotion, the approval must be between **14 April - 30 June 2022 (both dates inclusive).**

f. Make a **minimum charge of S$500** on eligible spend within the first **(1)** month of Card approval and annual fee payment. Spend made by Supplementary Card Member(s) will be considered in the total spending of Basic Card Account.

For non-eligible spend, please visit amex.co/SGexclusions for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.

6. A Successful Application is defined as an application that has completed all the steps listed in Clause 5 (above).

7. A Successful Applicant who qualifies to receive the Rewards will receive a Rewards Notification from SingSaver confirming the redemption details **within four (4) calendar months** from the date of completion of all the promotion criteria stated in clause 5 (above), unless otherwise stated.

Successful Applicants must ensure that the Eligible Card is valid and in good standing (not

cancelled or blocked) at point of gift fulfilment

a. Physical rewards
   Examples include: AirPods, cash

   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
   Successful Applicants:

   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.

Each Successful Application will receive the SingSaver Exclusive Gift ("Rewards"), based on the pre-selected rewards and status:

Amex Credit Card	**Eligible New Amex Customer**
American Express® Singapore Airlines KrisFlyer Credit Card	**From 11 April - 31 May 2022 (Both Days Inclusive)** ErgoTunes Classic (worth S$399)^* **OR** AirPods Pro (worth $379)^ ***OR*** S$250 cash via PayNow^
American Express® Singapore Airlines KrisFlyer Ascend Credit Card	**From 14 April - 31 May 2022 (Both Days Inclusive)** Dyson TP00 air purifier (worth S$549)^* ***OR*** S$250 cash via PayNow^

Table 2
*Colour is subjected to availability.
^ Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.

d. "Eligible New Amex Customer" is defined as a Successful Applicant who has not:
    i. Cancelled any of their American Express® Cards within the **last twelve (12) months.**
    ii. Convert an existing personal American Express® Card.
    iii. Have an existing personal American Express® Card Account.
    iv. Hold an existing American Express® Card.
    v. Enrolled successfully in other Promotions.

e. "Eligible Existing Amex Customer" is defined as a Successful Applicant who:
    i. **Is not enrolled** successfully in other True Cashback Card promotions.
    ii. **Does not hold** a True Cashback Card currently and reapplies through this offer

f. Each Successful Applicant is only eligible for the redemption of one Gift. This promotion is applicable to Basic Card Members only and the Basic Card Account

must be in good standing to be eligible for participation in this promotion

g. Each Successful Applicant is only eligible to redeem once, even if the Applicant applied for more than one eligible Card via this campaign and all applications are approved. If the Applicant redeems more than once or makes duplicate redemptions, the retail price of the additional redemption will be charged to the Basic Card Member's Account.

h. If the Card Member, who was issued the gift, ceases to be a Card Member for any reason within six (6) months from date of Card approval, he or she will be charged the value of the Gift

8. If the Eligible Participant fails to receive a Rewards Notification from SingSaver **within four (4) calendar months** from date of completion of all the promotion criteria stated in clause 5 (above), 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.

9. 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.

10. 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.

11. SingSaver reserves the right to reject any Reward 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.

12. 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.

13. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

14. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

15. 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 Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card 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 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.

17. 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.

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. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

20. 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.

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 consent to SingSaver and/or its affiliated companies sharing your mobile phone number with their trusted partner(s) for credit scoring analysis in order to improve SingSaver’s services and to enable us to provide a more personalised experience to you and other users of SingSaver’s services in accordance with SingSaver’s Privacy Policy.

14. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

Rewards Eligibility

15. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within four 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.

16. Where eligibility for SingSaver Promotion rewards are conditional on eligible product approval by the financial product issuer:

    a. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer’s discretion. Their decisions are final; SingSaver does not guarantee the approval of any Credit Card and Loan products.
    b. The approved product must have been applied for via SingSaver. SingSaver shall consult with its product issuing partners to verify this, and the final decision on rewards eligibility shall be final.

17. 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).

18. Participants should refer to the provider or bank (as the case may be) website for the most updated rewards eligibility for the product(s) concerned.

19. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed 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..

20. Participants may only submit their information via Rewards Redemption Forms sent directly to the email address provided when they apply for products via SingSaver. The participant experience for this is as follows:
    a. Click to apply for a credit card on SingSaver

    b. Provide an accurate email address when prompted

    c. Conclude the card/loan/insurance application process with the product issuer (e.g., the bank)

    d. Complete and submit the Rewards Redemption Form sent to the participant's email.

    e. Receive an email confirmation from SingSaver upon submission of the Rewards Redemption Form. Participants should reach out to SingSaver at info@singsaver.com.sg if they do not receive this immediately.

21. 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.

22. A successful Applicant who qualifies to receive the Reward according the Terms and Conditions of the Promotion, will receive an email from SingSaver confirming the redemption details for the Reward within 90 days from the date of card activation/ product approval or completion of the SingSaver Rewards Redemption Form, whichever is later.

23. 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).

24. 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.

25. 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

26. 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.

27. 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 liability 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.

28. 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.

29. 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.

30. 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.

31. Unless otherwise stated, all rewards assigned for respective product approvals are not strictly not exchangeable for cash or other gifts / rewards.

32. Physical SingSaver rewards (e.g, cash, physical vouchers, or items such as AirPods) 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 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.

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