

SingSaver Rewards Promotions

Terms and Conditions

Note that the respective Product Promotion Terms and Conditions below are to be read individually with the 'SingSaver General Promotion Terms and Conditions'.

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CIMB Personal Loan

1. The promotion period (“Promotion Period”) is between **1 February - 29 February 2024** 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 in Singapore. Residents of Singapore include Singaporeans, Permanent Residents. SingSaver reserves all right to reject any rewards redemption submissions if the users are not residents of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - a. Submit an application for a personal loan (“Eligible Personal Loan”, Table 1 below) on the promotion website <https://www.singsaver.com.sg/> (“Promotion Page”) as a loan applicant during the Promotion Period.

Eligible Loan :

Provider	Loan	Reward
CIMB Bank	<ul style="list-style-type: none">● CIMB Personal Loan (loan tenure of 3, 4 or 5 years only)	See here

Table 1

- b. Complete the Rewards Redemption Form sent to the registered email with SingSaver within the first 14 days of product 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.

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

- c. Have the Product application submitted to CIMB Bank, **by 29 February 2024.**

- d. Have the Product application approved by CIMB Bank, **by 31 March 2024**, where such approval is final and unconditional.
 - e. Maintain the product for a minimum one (1) year from loan approval date without cancellation or premature repayments.
 - f. Maintain the product in good standing (i.e not closed, terminated and not delinquent) during the Promotion Period and up until the date and time on which the Reward is fulfilled.
6. A Successful Application is defined as a new loan application for the Product which has been approved.
 7. All communications from SingSaver will be communicated via the registered email address, unless otherwise stated.
 8. A Successful Applicant who qualifies to receive the SingSaver Exclusive Gift (“Rewards”) will receive a notification from SingSaver confirming the redemption details for the Rewards (“Reward Notification”), **within 5 calendar months** from the date of completion of all promotion criteria stated in clause 5 above.

The form of Reward Notification will depend on the type of reward:

- a. Physical Rewards

Examples include: AirPods

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

- b. Cash 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 an email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”)

Each successful applicant will receive a SingSaver Exclusive Gift (“Reward”), based on the pre-selected rewards and status:

Eligible Product	Approved Loan Amount	SingSaver Exclusive Gift for Eligible New CIMB Personal Loan applicants
CIMB Personal Loan	S\$8,000 - S\$14,999	S\$50 cash via PayNow^
	S\$15,000 - S\$29,999	S\$280 cash via PayNow^ OR Dyson AM07 Tower Fan (worth S\$459)^*
	S\$30,000 - S\$49,999	S\$600 cash via PayNow^ OR Everdesk Max (120cm, White) (worth S\$899)^
	S\$50,000 - S\$79,999	S\$750 cash via PayNow^ OR PlayStation 5 Disc Version (worth S\$799) ^
	S\$80,000 and above	S\$1,200 cash via PayNow^ OR Apple iPhone 15 128GB (worth S\$1,311)^*

Table 2

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

* Colour subject to availability.

* Apple is not a participant in or sponsor of this promotion.

#Promotion eligible for loan tenures of 3, 4 or 5 years only.

Rewards granted will be subject to the Final Approved Loan Amount which may differ from the pre-selected rewards submitted in the Rewards Redemption Form.

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

All promotion rewards will cease **6 months** after the promotion end date, any queries received after that will not be responded to, except those already in progress.

10. All rewards redemption forms received more than **14 days** after the start of 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. Rewards that remain unclaimed after the redemption period specified in the Reward Notification are deemed to be forfeited without exception.
12. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. For the avoidance of doubt, this Promotion is not valid with any offers, discounts, rebates, vouchers, privileges or promotions organised by CIMB.
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. Final approval of any Product is determined by the relevant banks in its absolute discretion and is subject to the banks' credit and risk processing criteria. SingSaver does not guarantee the approval of any Product.
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. 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 [SingSaver terms and conditions of use](#).
22. This is a SingSaver promotion. All queries/disputes relating to the Promotion should be directed to SingSaver. CIMB shall not be responsible for any loss or damage suffered by a participant in connection with this Promotion and/or the Rewards.

HSBC Personal Loan

1. This promotion is referred to as the HSBC Personal Loan Promotion (“Promotion”).
2. The Promotion Period is between **8 January 2024 - 29 February 2024** both dates inclusive, unless otherwise stated.
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. This 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.
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:
 - a. Submit an application for a personal loan product (“Eligible Personal Loan”, Table 1 below) on the promotion website <https://www.singsaver.com.sg/> (“Promotion Page”) as a loan applicant during the Promotion Period.

Eligible Personal Loan :

Provider	Loan	Reward
HSBC Bank (Singapore) Limited	<ul style="list-style-type: none">● HSBC Personal Loan (with minimum approved tenor of 3 years)	See here

Table 1

- b. Complete the Rewards Redemption Form sent to the registered email with SingSaver within the first 14 days of product application. The email address confirmation submitted to SingSaver must be the same email address as used in the personal loan 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.

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

- c. Have the product application submitted to HSBC Bank (Singapore) Limited, **by 29 February 2024.**
 - d. Have the product application approved by HSBC Bank (Singapore) Limited, **by 15 March 2024.**
 - e. Maintain the product throughout the loan tenor without cancellation or premature repayments.
 - f. Provide HSBC Bank (Singapore) Limited your consent to receive marketing and promotional materials from HSBC Bank (Singapore) Limited at the time of submitting their application and has not revoked his/her consent to receive marketing or promotional materials from HSBC Bank (Singapore) Limited at the time of Promotion fulfillment.
7. A successful Application is defined as an approved personal loan product with a minimum tenor of 3 years.
 8. All communications from SingSaver will be communicated via the registered email address, unless otherwise stated.
 9. A Successful Applicant who qualifies to receive the SingSaver Exclusive Gift (“Rewards”) will receive a notification from SingSaver confirming the redemption details for the Rewards (“Reward Notification”), **within 6 calendar months** from the date of completion of all promotion criteria stated in clause 6 above.

The form of Reward Notification will depend on the type of reward:

a. Physical Rewards

Examples include: AirPods

- i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards (“Rewards Notification Email”)
- ii. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.
- iii. The email address used should be the same email address entered in the product application.

b. Cash 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 an email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”)
- v. The email address used should be the same email address entered in the product application.

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

Eligible Product	Approved Loan Amount	8 January 2024 - 29 February 2024 (Both dates inclusive) *SingSaver Offer (only applicable for min 3 year approved tenor)
HSBC Personal Loan	S\$10,000 - S\$19,999	\$50 cash via PayNow
	S\$20,000 - S\$34,999	Nintendo Switch OLED (worth S\$549)
	S\$35,000 - S\$49,999	Playstation 5 (Digital Version) (worth S\$669)
	S\$50,000 - S\$79,999	Apple iPad 10th Gen 64 GB + Magic Keyboard (worth S\$1,077.60)^
	S\$80,000 - S\$99,999	Apple Watch Ultra 2 GPS + Cellular 49mm (worth S\$1,210.10)^
	S\$100,000 or more	Apple iPhone 15 Pro 256 GB (worth S\$1,825.75)^

Table 2

**Successful Applicants who have received the Physical or Cash Reward and subsequently cancel the Eligible Personal Loan, or make premature repayments (partial or full) to the Eligible Personal Loan account before maturity are required to refund HSBC Bank (Singapore) Limited the full value of the Reward as stated in Table 2.*

11. If the Eligible Participant fails to receive a Reward Notification from SingSaver **within 6 calendar months** from the date of completion of all promotion criteria stated in clause 6 above, kindly drop an email to info@singsaver.com.sg for any assistance.

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

12. Participants who are not eligible for the Reward **will not receive** any notification from SingSaver.
13. All rewards 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.
14. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
15. 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.
16. 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.

17. Final approval of any Product is determined by the relevant banks in its absolute discretion and is subject to the banks' credit and risk processing criteria. SingSaver does not guarantee the approval of any Product.
18. By applying for an Eligible Personal Loan as part of this Promotion, each Participant agrees and consents to:
 - a. the relevant Provider HSBC Bank (Singapore) Limited disclosing to SingSaver information relating to the status of his/her application for an Eligible Personal Loan in connection with the Promotion (including whether the application is successful, approved loan amount, approved loan tenor, etc.) for the purpose of determining eligibility under clause 5 and to administer the fulfilment of any gifts or rewards under the Promotion.

- b. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Personal Loan;
- c. the Provider disclosing to SingSaver information relating to his/her application for an Eligible Personal Loan in connection with the Promotion; and
- d. SingSaver sends relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward.

The relevant Provider reserves the right to determine the source of application using their internal tracking codes and at their full discretion.

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.
23. By agreeing to the terms and conditions of this Promotion, you also agree to [SingSaver terms and conditions of use](#).

Standard Chartered CashOne Personal Loan

1. The promotion period (“Promotion Period”) is between **23 February - 29 February 2024** 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 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.
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:
 - a. Submit an application for a personal loan (“Eligible Personal Loan”, Table 1 below) on the promotion website <https://www.singsaver.com.sg/> (“Promotion Page”) as a loan applicant during the Promotion Period.

Eligible Loan :

Provider	Loan	Reward
Standard Chartered Bank (Singapore) Limited	<ul style="list-style-type: none"> ● CashOne Personal Loan 	See here

Table 1

- b. Complete the Rewards Redemption Form sent to the registered email with SingSaver within the first 14 days of product 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.

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

- c. Have the Product application approved by Standard Chartered Bank (Singapore) Limited, **by 29 February 2024**, where such approval is final and unconditional.
6. A Successful Application is defined as a new loan application for the Product which has been approved.
7. All communications from SingSaver will be communicated via the registered email address, unless otherwise stated.
8. A Successful Applicant who qualifies to receive the SingSaver Exclusive Gift (“Rewards”) will receive a notification from SingSaver confirming the redemption details for the Rewards (“Reward Notification”), **within 4 calendar months** from the date of completion of all promotion criteria stated in clause 5 above.

The form of Reward Notification will depend on the type of reward:

- a. Physical Rewards

Examples include: AirPods

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

- b. Cash 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 an email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”)

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

Eligible Product	Approved Loan Amount (or Approved Top Up) Loan Amount	SingSaver Exclusive Gift for Eligible New SCB Customer	SingSaver Exclusive Gift for Eligible Existing Customer	SingSaver Exclusive Flash Deal (Additional Gift for Eligible New and Existing SCB Customers)
CashOne Personal Loan	S\$8,000 - S\$9,999	S\$50 Cash via PayNow	N/A	N/A
	S\$10,000 - S\$14,999	S\$100 Cash via PayNow	S\$50 Cash via PayNow	
	S\$15,000 - S\$19,999	Nintendo Switch Lite (worth S\$309) or S\$240 Cash via PayNow	S\$100 Cash via PayNow	First 2 eligible applicants at 12 pm will get Waiver of 1st year's interest (capped at S\$400, via PayNow) ("Special Reward")
	S\$20,000 - S\$29,999	Sony WH-XM1000XM5 Wireless Noise Canceling Headphones (worth S\$589) or S\$300 Cash via PayNow	S\$200 Cash via PayNow	
	S\$ 30,000 - S\$49,999	Apple iPad 10th Gen 10.9 64 GB (worth S\$691.60) ² or S\$540 Cash via PayNow	S\$320 Cash via PayNow	
	S\$ 50,000 - S\$79,999	Dyson Airwrap™ multi-styler and dryer (Complete) (worth S\$859) or S\$740 Cash via PayNow	S\$420 Cash via PayNow	
	S\$80,000 and above	Apple iPhone 15 128GB (worth \$1,311) ² or \$1,040 Cash via PayNow	S\$520 Cash via PayNow	

Table 2

² **Apple is not a participant in or sponsor of this promotion.**

Eligible Product	Approved Loan Amount (or Approved Top Up) Loan Amount	SCB Additional cashback for Eligible New Customer ¹	SCB Cashback for Eligible Customer ¹	SCB Additional cashback for Eligible Customer ¹
CashOne Personal Loan	S\$ 10,000 and above	S\$100	Up to S\$4,000	N/A
	S\$12,000 and above			Up to S\$ 1,088

Table 3

¹ **Cashback is fulfilled by SCB. Separate [Terms and Conditions](#) apply for SCB Gift for Eligible New & Existing Customers. Valid till 29 February 2024.**

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

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

10. All rewards 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. For the SingSaver Flash Deal happening from 23 - 29 February 2024, successful applicants will be announced on SingSaver's contest winners page by 31 July 2024.
12. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
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. Final approval of any Product is determined by the relevant banks in its absolute discretion and is subject to the banks' credit and risk processing criteria. SingSaver does not guarantee the approval of any Product.
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. 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 [SingSaver terms and conditions of use](#).

SingSaver General Promotion Terms and Conditions

General Eligibility

1. Each participant (“Participant”) in any promotion by SingSaver Pte Ltd (“SingSaver”) agrees to be bound by its terms and conditions, including SingSaver Terms and Conditions, and all related promotion terms and conditions.
2. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer’s discretion. Their decisions are final and SingSaver does not guarantee the approval of any financial product, including but not limited to Credit Cards products.
3. Promotions are valid for a specified time period (“Promotion Period”). All applications received after the specified Promotion Period or submitted through any means other than specified in the relevant promotion terms and conditions, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
4. By applying for any products via SingSaver, you consent to the product providers (including, but not limited to the relevant insurance providers, card issuers, loan providers) updating SingSaver about the status of your application, including whether your application is successful.
5. Promotional activities organised by SingSaver (“SingSaver Promotions”) are open to all residents of Singapore, meaning Singaporeans, Singapore Permanent Residents and holders of Employment Pass, S Pass, or a Singapore work permit. SingSaver reserves the right to reject any rewards redemption submissions from users who are not residents of Singapore.
6. SingSaver reserves the final right to change the Reward given. In the case of delays in the delivery of the Reward, SingSaver will notify the Successful Applicant and make the necessary arrangements for Successful Applicant to collect the Reward.
7. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.
8. In case of any dispute, SingSaver reserves the right to make the final decision, which shall be binding on all participants.

9. SingSaver reserves the right to disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

10. "Winning Reward" (only applicable where provided by specific terms and conditions of a given promotion) 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 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.

16. Where rewards are pertinent to credit card products: the participant has to make an application for a principal card, in order to be eligible for rewards (i.e., supplementary card applications do not qualify for additional rewards).
17. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed 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 **14 days** after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift.
18. Participants may only submit their information via Rewards Redemption Forms sent directly to the email address provided when they apply for products via SingSaver. The participant experience for this is as follows:
 - a. Click to apply for a product 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 within 3 business days.
19. Participants are responsible for the submission of accurate information to SingSaver. In this regard:
 - a. Participants who submit incomplete Rewards Redemption Forms will not be eligible for any rewards. Participants who submit Rewards Redemption Forms containing invalid or fraudulent information will also be disqualified from SingSaver rewards.
 - b. SingSaver is not responsible for any information not received due to internet connectivity issues or otherwise.
 - c. Rewards Redemption Forms will not be confirmed as submitted until participants receive an email confirmation. SingSaver may from time to time request participants to provide a copy of this email to verify their applications.
20. 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.

21. 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).
22. 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.
23. 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

24. 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.
25. 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.
26. 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 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.
27. In respect of rewards issued via PayNow, Participants acknowledge that:
- i. They are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account.
 - ii. SingSaver will not be able to re-issue or refund rewards already transferred to recipient's provided mobile phone number should the mobile phone number be provided in error.
28. 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.
29. Unless otherwise stated, all rewards assigned for respective product approvals are not exchangeable for cash or other rewards.
30. 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 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.
31. "Cash Back" and "Cash Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.
32. Rewards/Vouchers that remain unclaimed past the stipulated collection period will be forfeited.