

SingSaver Rewards Promotion Terms and Conditions

Contents

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Terms and Conditions of Citi Credit Card & Citigold Bundle Sign Up Promotion (the
“Promotion”)

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Terms and Conditions of Citi Credit Card & Citigold Bundle Sign Up Promotion (the “Promotion”)

1. This Promotion is organized by SingSaver Pte. Ltd.
2. Customers who successfully submit a combined application for the Eligible Products through SingSaver during the Promotion Period and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).
3. This Promotion is valid in conjunction with the Product Rewards, Wealth Starter Rewards and Wealth Bonus Rewards from the Citi New-to-Bank Welcome Programme 2024 and the Citigold Private Client and Citigold SGD and USD Time Deposit Promotion, SGD and USD Time Deposit Investment Bundle Promotion, and such other promotions as may be specified by Citi from time to time, which is subject to change at Citi’s sole discretion without notice. This Promotion is not valid in conjunction with the Fresh Funds rewards from the Citi New-to-Bank Welcome Programme 2024 and such other promotions as be specified by Citi from time to time, which is subject to change at Citi’s sole discretion without notice. Customers who wish to receive rewards from the Fresh Funds rewards from the Citi New-to-Bank Welcome Programme 2024 and such other promotions as be specified by Citi from time to time should apply via Citibank directly.
4. This Promotion is not valid in conjunction with the Citigold SingSaver Promotion and other SingSaver promotions involving the Eligible Card. Customers who wish to receive SingSaver rewards from other SingSaver promotions should apply through the respective promotion pages.
5. All applications received after the specified Promotion Period, or submitted through any means other than as set out in these terms and conditions will not be eligible for this Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
6. By participating in this Promotion, each customer agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.
7. **Promotion Period**
 - a. [18 July] – [31 July 2024], both days inclusive, unless otherwise stated.
8. **Eligible Customers**
 - A. In order to be eligible to receive a Promotion Reward and to comprise “**Eligible Customers**”, a user is required to, during the Promotion Period:
 - i. Be a Resident of Singapore who is a New Citibank Customer aged 18 or above;
 - ii. Submit an application for **both**:
 - a) an Eligible Account, to start a new primary Citigold banking relationship; and
 - b) an Eligible Card;through SingSaver during the Promotion Period;

- iii. Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address provided to SingSaver) within 14 days after it has been sent;
- iv. Have their application for the Eligible Products approved by the Product Provider on or before 30 September, where the approval given is final and unconditional;
- v. Open the Eligible Account within one month after the date of the application; and
- vi. Activate the approved Eligible Card and spend a minimum of S\$500 which falls under “Qualifying Spend” using the Eligible Card within a 30-day period from the Eligible Card account approval date.

9. Product Provider

- i. For the purposes of the Promotion, the Product Provider is Citibank Singapore (the “**Product Provider**”, “**Citibank**” or “**Citi**”).

10. Eligible Products

- i. For the purposes of this Promotion, the Eligible Products are as follows:
 - a) [Citi Wealth First Account](#) (the “**Eligible Account**”)
 - b) Citi PremierMiles Card (the “**Eligible Card**”)
- ii. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to Citibank.

11. Additional Eligibility Requirements

- i. “Resident of Singapore” includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any reward redemption submissions if the user is not a Resident of Singapore.
- ii. “New Citibank Customer” refers to an individual who:
 - a) 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;
 - b) has not already submitted an application for an Eligible Product which is pending approval at the time of their application for an Eligible Product as part of this Promotion;
 - c) does not have an existing Citi credit card account as a main cardholder and/or Citi Wealth First account at the time their application for the Eligible Products under this Promotion is approved;
 - d) does not have a primary Citi banking account, primary relationship with Citi or any assets under management with Citi in each of the thirteen (13) calendar months prior to the month of their application for the Eligible Products under this Promotion;
 - e) prior to being issued the Eligible Card and opening the Eligible Account pursuant to this Promotion, did not previously have a Citi credit card account as a main cardholder nor a Citi Wealth First Account that was terminated or closed (whether by the individual or by Citi) in the twelve (12)

months immediately prior to their Eligible Card account and/or Eligible Account opening date; and

f) if opening a joint primary banking account, is opening a joint primary banking account with a person who does not have any banking account or relationship with Citi.

iii. “Qualifying Spend” refers to any retail transactions (including internet purchases) which do not arise from any of the following:

- a) any Equal Payment Plan (EPP) purchases,
- b) refunded/disputed/unauthorised/fraudulent retail purchases,
- c) Quick Cash and other instalment loans,
- d) Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes,
- e) bill payments made using the Eligible Card as a source of funds,
- f) late payment fees and (vii) any other form of service/ miscellaneous fees.
- g) Citi PayAll transactions where the customer is not charged the Citi PayAll service fee.

12. Promotion Rewards

i. Eligible Customers who fulfill the conditions set out in Clause 8 above will be able to select one of the applicable Promotion Rewards set out below, subject to availability.

Promotion Rewards

Eligible Product applied for	^^SingSaver Promotion Reward for Eligible Customers (must be New Citibank Customers)
Citi PremierMiles Card + Citi Wealth First combined application	<p style="text-align: center;">From 18 July - 31 July 2024 (Both Days Inclusive)</p> <p style="text-align: center;">Samsonite Straren Spinner 67/24 + 2X AirTag (worth S\$690.80)[^] OR Dyson Supersonic™ (worth S\$699)[^] OR Apple iPad 9th Gen 10.9 wifi 64GB (worth 1,2 S\$508.30)[^] OR S\$300 Cash via Paynow + S\$110 Shopee Vouchers[^]</p> <p style="text-align: center;">OR 18,000 Max Miles^{^#}</p> <p style="text-align: center;">AND Additional</p>

	S\$100 eCapitaVouchers~
Citi PremierMiles Card only	None
Citi Wealth First Account only	None

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

^Rewards will be fulfilled by SingSaver.

#Promotion Rewards are subject to the terms set out in Clause xxii and will be fulfilled by HeyMax. For any queries regarding Max Miles, customers can contact HeyMax via: max@heymax.ai and/or refer to the Terms and Conditions at MAX - Maximise your rewards with minimum effort (heymax.ai)

~Vouchers include eCapitaLand, Food Panda, Sephora, Grab Food, Grab Ride etc, and can be selected through SingSaver's voucher redemption partner. Voucher types are subject to availability.

Table 1

iii. Customers who only apply for the Eligible Card through Citi's bundled application journey as part of this Promotion **will not receive any Promotion Rewards.**

Customers who only apply for the Eligible Account through Citi's bundled application journey as part of this Promotion **will not receive any Promotion Rewards.**

iv. Where multiple options for a Promotion Reward are available, Eligible Customers are required to select one of the Promotion Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

v. Eligible Customers will only be entitled to receive one (1) Promotion Reward as a New Citibank Customer. Customers who subsequently apply for additional Eligible Products will not be considered New Citibank Customers.

vi. Save for as stated herein, the Promotion Reward cannot be combined with any other offers. Eligible Customers shall not be entitled to receive other rewards in relation to the same application for the Eligible Product, if any.

vii. In the event that a Promotion Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with an alternative.

viii. Eligible Customers must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at the point of fulfilment of the Promotion Reward 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 Promotion Reward if the Eligible Customer cancels the Eligible Card before the end of the Retention Period.

ix. Eligible Customers must ensure that the Eligible Account remains valid (i.e must not be suspended, cancelled or terminated), in good standing and conducted in a proper and satisfactory manner at all times up to the date of Promotion Reward redemption, as determined by Citi in its sole and absolute discretion.

x. Notwithstanding fulfilment of the criteria set out in Clause 8, Eligible Customers will not be entitled to receive the Promotion Reward if:

- a) any of the Eligible Customer's credit cards or any of the Eligible Customer's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion, including where the Eligible Customer is in default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Citibank or for any reason whatsoever) at any time during the Promotion Period, before or at the time of the fulfilment of the Promotion Reward;
 - b) if Citibank is of the opinion that the Eligible Customer has at any time: a) acted fraudulently or dishonestly; and/or b) conducted themselves in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or
 - c) for any reason which Citibank determines in its discretion that the Eligible Customer should not be entitled to receive the Promotion Reward, such discretion to be exercised reasonably.
- xi. SingSaver is not associated with the provider of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the provider/manufacturer of the Promotion Reward.
- xii. Where a Promotion Reward is available in multiple colours or other cosmetic variations, Eligible Customers will not be able to select a colour and will receive one at random.
- xiii. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.
- xii. Eligible Customers agree and acknowledge that (i) the Promotion Rewards may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Promotion Rewards. To the extent that a supplier warranty applies to the Promotion Rewards, the warranty period may commence from the date of purchase of the Promotion Rewards by SingSaver from the supplier, and not the date of redemption or delivery of the Promotion Reward to the Eligible Customer.
- xiv. Where the Promotion Reward is a physical reward (e.g AirPods), Eligible Customers:
- a) will receive an email from SingSaver confirming the redemption details for the Promotion Reward (the "**Reward Notification Email**"). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
 - b) acknowledge and agree that Promotion Rewards remaining unclaimed after the collection period stated on the Reward Notification Email will be forfeited.
- xv. Where the Promotion Reward is through PayNow, Eligible Customers:
- a) are required to have a PayNow account;
 - b) consent to receive the Promotion Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;
 - c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;

d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Promotion Reward will not be re-issued to Eligible Customers who have provided incorrect phone numbers; and

e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the “**Reward Notification Email**”). Eligible Customers are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.

xvi. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), 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, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. SingSaver is not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.

xvii. Eligible Customers who do not receive the Promotion Reward notification email from SingSaver within three (3) calendar months from the date of completing the criteria set out in Clause 8 above should reach out to info@singsaver.com.sg for assistance.

xviii. The redemption process may take at least 4 weeks starting from the date on which the SingSaver Rewards Redemption Form is submitted, depending on the actual situation regarding approval for the Eligible Product, transaction status or other factors that may affect eligibility for the Promotion Reward.

xix. SingSaver Rewards Redemption Forms are unique to each Eligible Product application.

xx. Eligible Customers who do not receive the SingSaver Rewards Redemption Form immediately after submitting their application for an Eligible Product should contact info@singsaver.com.sg immediately for assistance.

xxi. Eligible Customers found sharing the SingSaver Rewards Redemption Form may be disqualified from receiving all Promotion Rewards.

xxii. Max Miles Fulfilment Terms

Eligible Customers who choose to receive Max Miles:

- a. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
- b. will receive an email from Max Now Pte Ltd (“heymax”) containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the “Max Miles Reward Notification Email”). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
- c. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers’ heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.
- d. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
- e. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer’s account and the forfeiture of all Max Miles earned.

- f. Max Miles will be awarded to eligible Citi PremierMiles Card + Citi Wealth First combined application cardmembers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
- g. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
- h. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
- i. For more information on heymax, click here or reach out to max@heymax.ai

13. **General Promotion Terms and Conditions**

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

ii. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Promotion, these Terms and Conditions shall prevail.

iii. In the event of any disputes, SingSaver reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.

iv. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.

v. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

vi. Eligible Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Promotion Reward, even if they fulfil all other conditions. SingSaver is not responsible for any SingSaver Rewards Redemption Form or other information not being received by SingSaver. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

vii. Eligible Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Promotion Reward.

viii. Eligible Customers who qualify to receive the Promotion Reward will receive a rewards notification from SingSaver confirming the redemption details within four (4) calendar months from the date of completion of all requirements set out in Clause 8 above, unless otherwise stated.

- a) Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact info@singsaver.com.sg for assistance.

ix. Promotion Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited.

x. Any queries regarding the Promotion (including for rewards notifications) received more than 6 months after the end of the Promotion Period will not be responded to.

xi. SingSaver will notify affected Eligible Customers in the event that delivery of the Promotion Reward(s) is delayed.

xii. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) 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). In the event of disputes, SingSaver's decision shall be final.

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

xiii. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive (i) communications from SingSaver in relation to this Promotion, and (ii) direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number is registered on the National Do-Not-Call Registry, each in accordance with SingSaver's Privacy Policy.

xiv. By applying for an Eligible Product as part of this Promotion, an Eligible Customer agrees and consents to:

a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Customer's application for the Eligible Product, in accordance with SingSaver's Privacy Policy;

b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Promotion Reward, in accordance with SingSaver's Privacy Policy; and

c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Customer's application for an Eligible Product in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the customer has fulfilled all the conditions required to receive the Promotion Reward, for the purposes of verifying a customer's eligibility for the Promotion Reward.

xv. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to their credit and risk processing criteria. Participation in this Promotion does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.

xvi. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a result of their participation in this Promotion. By participating in this Promotion, Eligible Customers release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.

xvii. SingSaver strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the Product Provider, financial institution, service

provider or specific product's site. Eligible Customers should refer to the Product Provider's website for the most updated rates/fees/T&Cs etc on the relevant product.

xviii. No content herein shall be considered an offer, solicitation or recommendation for the purchase or sale of securities, futures, or other investment products. All types of investments are risky and investors may suffer losses. All information and data on the website are for reference only. Past performance does not guarantee future results. This Promotion does not take into account investment objectives, financial situations or financial needs.

xix. SingSaver and the Product Providers will not take any responsibility in case of any event that may prevent a participant from participating in the Promotion or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.

xx. SingSaver and the Product Providers shall not be responsible or liable for any claims of loss or damage including loss of business, revenue or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with an Eligible Customer's participation in the Promotion.

xxi. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular those relating to the Promotion Reward, are the property of their respective owners (with the exception that, as between an Eligible Participant and SingSaver, all intellectual property rights in any documents, images or photos submitted as part of the Promotion will become the property of SingSaver and can be used by SingSaver in its absolute discretion). SingSaver is not providing any financial advice, endorsements or sponsorships to its products or services.

xxii. By participating in this Promotion, all participants agree and undertake to, at all times, indemnify, keep indemnified, and hold SingSaver, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by SingSaver's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Promotion Reward, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.

xxiii. The promotions, products and services mentioned in these Terms and Conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This Promotion is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.