

# OwnTheFuture Rewards Promotion Terms and Conditions

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*This Promotion is fully owned and conducted by SingSaver Pte Ltd and Seedly Pte Ltd. For any queries related to the Promotion or redemption of rewards, write to us at [info@singsaver.com.sg](mailto:info@singsaver.com.sg).*

# Credit Card Sign Ups

## American Express Credit Cards

1. The promotion period (“Promotion Period”) is between **8 - 16 November (1700hrs) 2021** (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 jointly owned by SingSaver Pte Ltd (“SingSaver”) and Seedly Pte Ltd (“Seedly” and together with SingSaver, the “Organiser” or “we”) and is open to all residents of Singapore who are at least twenty-one (21) years of age. 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. The Organiser 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, 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”) or <https://www.ownthefuture.sg/seedly-singsaver-exclusive> (“Promotion Page”) as a main cardholder during the Promotion Period.

### Eligible Card:

Card Provider	Credit Cards	Reward
American Express	The American Express® True Cashback Card	<a href="#">See here</a>
	The American Express® Singapore Airlines KrisFlyer Credit Card	
	The American Express® CapitaCard	

Table 1: Eligible cards

- ii. Complete the Rewards Redemption Form sent to the email address they registered via the SingSaver Rewards Form (“Registered Email Address”) within the first 14 days of card application. **Participants must use the same Registered Email Address throughout the entire rewards redemption process including for their registered account with our third party service provider who will fulfil the**

## Rewards.

- a. Rewards Redemption Forms are unique to each individual application.

If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.

- b. Participants who do not complete the Rewards Redemption Form fully and accurately (including using the same Registered Email Address) will not be eligible for the Rewards.
  - iii. Have their Eligible Card (shown in Table 1 above) application approved by the Card Provider, where:
    - a. the approval is final and unconditional; and
    - b. the application is approved between **8 November - 30 November 2021 (both dates inclusive)**.
  - iv. Spend a **minimum of S\$500** as “eligible spend” within 30 days after receiving approval for the Eligible Card. Any spend made by supplementary card member(s) will count towards this requirement.
    - a. For details of non-eligible spend, please visit [amex.co/SGexclusions](http://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.
  - v. Maintain the account for the Eligible Card in good standing at the point of redeeming the applicable Reward.
6. A Successful Application is defined as an application where all the steps listed in Clause 5 (above) have been completed, with the applicant being the “Successful Applicant”.
  7. A Successful Applicant who qualifies to receive a Reward will receive a Rewards Notification Email (as defined below) from SingSaver confirming the redemption details (including whether or not they qualify for the additional reward specified in Clause 9 below) **within four (4) calendar months** from the date of completion of all the 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 reward fulfilment.

- a. Digital Payment Tokens (“DPTs”)  
Examples include: Cryptocurrency such as Bitcoin
  - 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. Successful Applicants will receive their Reward through our third party DPT service provider, Gemini Trust Company (Singapore Branch) (“Gemini SG”) and may be subject to any terms and conditions applicable as may be specified by Gemini SG in its absolute discretion, including going through the onboarding process of identification verification/KYC checking and/or acceptance of any user agreement and/or privacy policy.
- iii. Successful Applicants who do not have a Gemini account will need to create a Gemini account via the registration link found in SingSaver’s Rewards Notification Email. The Gemini account must be created using the same Registered Email Address and phone number used to complete the Rewards Redemption Form within the period specified in the Rewards Notification Email in order to receive the Reward.
- iv. If a different email address and/or phone number is used to create the Gemini account, the Successful Applicant may not be able to receive the Reward. It is free to create a Gemini account. There are no fees associated with creating a Gemini account.
- v. By submitting personal information and creating a Gemini account, Successful Applicants will be required to agree to the Gemini’s User Agreement and Privacy Policy, which will be available to them during the application process or viewable at <https://www.gemini.com/legal>. If a Successful Applicant does not agree to Gemini’s User Agreement and Privacy Policy, he/she cannot create a Gemini account. The Organiser accepts no responsibility for a failure of the Successful Applicant to satisfy any of these conditions.
- vi. In cases where the Successful Applicant fails to create a Gemini account for any reason, SingSaver reserves the final right, exercised at its absolute discretion, to change the Rewards given. **Successful Applicants who are unable to create a Gemini account should contact Gemini at <https://support.gemini.com/hc/en-us/requests/new>.**
- vii. Successful Applicants who have an existing Gemini account should note the email address and/or phone number associated with their Gemini account should be their Registered Email Address and/or the phone number submitted to SingSaver for Rewards redemption otherwise, fulfilment of their Reward may be delayed or the Successful Applicant may not be able to receive the Reward.
- viii. Successful Applicants who have an existing Gemini account do not need to take any further action after receiving the Rewards Notification Email.
- ix. Successful Applicants will have their Reward fulfilled by Gemini SG within five (5) working days of successfully creating their Gemini account or if they have an existing Gemini account, within five (5) working days of receiving their Rewards Notification Email.
- x. The Reward must be taken as stated and cannot be varied, transferred or refunded. We accept no responsibility for any variation of the Reward due to circumstances outside our control.
- xi. The value of DPTs including cryptocurrency such as Bitcoin may fluctuate greatly. DPTs themselves are not regulated by the Monetary Authority of

Singapore (“MAS”). Persons that buy, sell or facilitate the exchange of cryptocurrencies are payment services providers who may be regulated by MAS under the Payment Services Act 2019 for money-laundering and terrorism financing risk only.

8. Each Successful Applicant will receive a SingSaver Exclusive Gift (“Rewards”), based on the following table:

American Express Credit Card	SingSaver Exclusive Gift for Eligible New Amex Customers Only	SingSaver Exclusive Gift for Eligible Existing Amex Customers Only
The American Express® True Cashback Card  The American Express® Singapore Airlines KrisFlyer Credit Card  The American Express® CapitaCard	<p style="text-align: center;"><b>From 8 - 16 November (1700hrs) 2021</b></p> <p style="text-align: center;"><b>(Both Days Inclusive)</b></p> <p style="text-align: center;">S\$265 worth of Bitcoin^</p> <p style="text-align: center;"><b>OR</b></p> <p style="text-align: center;">AirPods Pro (worth S\$379)^</p>	<p style="text-align: center;"><b>From 8 - 16 November (1700hrs) 2021</b></p> <p style="text-align: center;"><b>(Both Days Inclusive)</b></p> <p style="text-align: center;">S\$30 Cash via PayNow</p>

Table 2

The value of Bitcoin for these campaigns will be equivalent to the stated amount in Singapore dollars, at the then-effective exchange rate of Singapore dollars at [or around] the point of disbursement of Bitcoin to the Gemini account. Neither SingSaver or Seedly accepts any responsibility for change in value between now and the ultimate Bitcoin disbursement date.

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

- a. “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. Converted an existing personal American Express® Card;
  - iii. had an existing personal American Express® Card Account;
  - iv. Held an existing American Express® Card; or
  - v. Enrolled successfully in other American Express Promotions.
  
- b. “Eligible Existing Amex Customer” is defined as a Successful Applicant who is not an Eligible New Amex Customer.
  
- c. Successful Applicants will not be entitled to other offers listed on the American Express website at <https://www.americanexpress.com/sg> for the relevant American Express® Credit Cards.

- d. Each Successful Applicant may only redeem a maximum of one Reward, even if the Successful Applicant applies for more than one Eligible Card via this Promotion and all their applications are approved. This Promotion is applicable to Eligible Cards only and the account for the Eligible Card must be in good standing to be eligible to receive a Reward as part of this Promotion.
  - e. If a Successful Applicant redeems a Reward more than once or makes duplicate redemptions, the Singapore dollar value of the additional Reward redemption will be charged to the Successful Applicant's account for the Eligible Card.
  - f. If a Successful Applicant who redeems the Reward cancels the Eligible Card for any reason within six (6) months from the date of card approval, he or she will be charged the Singapore dollar value of the Reward.
  - g. Successful Applicants acknowledge that any disputes in relation to the redemption or fulfilment of Rewards are to be directed solely to SingSaver and/or Gemini who are providing such benefits, by writing to [info@singsaver.com.sg](mailto:info@singsaver.com.sg) or <https://support.gemini.com/hc/en-us/requests/new> as applicable.
9. If the Successful Applicant fails to receive a Rewards Notification Email from SingSaver **within four (4) calendar months** from date of completion of all the Promotion eligibility criteria stated in Clause 5 (above), kindly drop an email to [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.

Successful Applicants are required to redeem their Reward within the time stipulated within their Rewards Notification Email. Any queries received more than 6 months after the Promotion Period will not be handled, except for those already in progress.

10. All Reward Redemption Forms received 14 days after the specified Promotion Period, or submitted through any means other than as specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions received after this period 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 Successful Applicant 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, completed outside of the Promotion Period, fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of any 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. Successful Applicants will only be entitled to receive one (1) Reward as an Eligible New American Express Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing American Express Customers.

14. Rewards are not refundable or exchangeable for cash or other rewards.
15. This Promotion cannot be combined with any other offers. Successful Applicants shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.
16. Approval of any Eligible Card is still subject to the Card Provider's discretion. The Organiser does not guarantee the approval of any product.
17. By participating in this Promotion, participants agree and consent to the following uses and/or disclosure of their personal information:
  - a. SingSaver using [and/or sending] the information in the Rewards Redemption Form as necessary for internal business purposes to verify participants' eligibility for Rewards in accordance with [SingSaver's Privacy Policy](#);
  - b. SingSaver sending relevant information in the Rewards Redemption Form to Gemini SG (and/or if necessary any other partners that will fulfil rewards for this Promotion) to facilitate his/her redemption of the Reward.

For the avoidance of doubt, no personally identifiable information of participants will be shared between the Card Provider and SingSaver for the purposes of this clause 18 and the Promotion generally.

18. By participating in this Promotion, participants hereby warrant and represent that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion. The Organiser reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any 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 the Organiser suspects a participant has participated in any form of unlawful activity or fraud, the Organiser reserves the right to report such activity or suspicions to the police or relevant authorities.

19. The Organiser accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by participants as a result of their participation in this Promotion. By participating in this Promotion, participants release SingSaver, Seedly and their agents from all liability, including without limitation, with respect to this Promotion and the Reward.
20. The Organiser 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. In the event of any inconsistencies between the SingSaver General Promotion Terms and Conditions and the terms and conditions for this Promotion, the latter shall prevail. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#) and [SingSaver's Privacy Policy](#).
23. Participants in the Promotion should be aware that DPTs (including cryptocurrency such as Bitcoin) themselves are not legal tender or securities in Singapore. Participants should be aware that if they lose money from dealing with DPTs that are not products regulated by MAS, they may not have any legislative protection or be able to get assistance from MAS. This includes situations where a DPT service is provided by a person regulated by MAS, but where the DPT itself is not regulated by MAS. Persons that buy, sell or facilitate the exchange of cryptocurrencies are payment services providers who may be regulated by MAS under the Payment Services Act 2019 for money-laundering and terrorism financing risk only. It is the participant's responsibility to check and confirm whether a person is regulated or exempt from regulation by MAS. The Organiser undertakes no responsibility for any loss participants may suffer or incur which results or arises from their decision to deal with payment services providers or DPTs.

Before using a DPT services provider, participants should be aware of the following:

- a. Your DPT service provider may be licensed or specifically exempted by MAS from holding a license to provide DPT services. Please note that this does not mean you will be able to recover all the money or DPTs you paid to your service provider if your service provider's business fails.
  - b. You should not transact in a DPT if you are not familiar with DPTs generally or not familiar with the particular DPT you are considering. Transacting in DPTs may not be suitable for you if you are not familiar with the technology that DPT services are provided.
  - c. You should be aware that the value of any DPT may fluctuate greatly. You should buy DPTs and/or deal with persons that facilitate DPT services only if you are prepared to accept the risk of losing all of the money put into such tokens.
24. We strive 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. Participants should refer to the product provider's website for the most updated rates/fees/terms and conditions 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 the 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. For the avoidance of doubt, "trusted partner(s)" in this clause 13 excludes the Card Provider.
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 provider's discretion. Their decisions are final; SingSaver does not guarantee the approval of any financial products.

- b. The approved product must have been applied for via SingSaver. SingSaver shall consult with its product provider 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 product provider's or bank's (as the case may be) website for the most up-to-date information on the product(s) concerned and rewards that may be offered in respect of such product(s).
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 as specified above, will not be accepted even if a participant was initially eligible for rewards. No exceptions will be made for such participants.
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 provider (e.g., the bank)
  - d. Complete and submit the Rewards Redemption Form sent to the participant's email.
  - e. Receive an email confirmation from SingSaver upon submission of the Rewards Redemption Form. Participants should reach out to SingSaver at [info@singsaver.com.sg](mailto:info@singsaver.com.sg) if they do not receive this immediately.
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 participant who qualifies to receive the reward according to 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 participant's eligibility for Grab promotion codes, SingSaver shall email the Grab promo codes to the participant'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. SingSaver rewards that are not claimed within the stipulated collection period will be forfeited without exception.

1.