

SingSaver Rewards Promotion Terms and Conditions

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Credit Card Sign Ups

American Express Credit Cards

1. The promotion period (“Promotion Period”) is between **23 January - 06 February 2025** (both days inclusive), unless otherwise stated.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”) on the promotion website <https://www.singsaver.com.sg/> (“Promotion Page”) as a main cardholder during the Promotion Period.

Eligible Card:

Card Provider	Credit Cards
AMEX	1. The American Express® True Cashback Card

Table 1: Eligible card

- ii. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of card application with the Unique Reference Number. The Unique Reference Number (xxxxxxxxxxxxSGD) will be on the thank you page after you have completed the Card application.
 - a. Rewards Redemption Forms are unique to each individual application.

If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance. Participants found sharing the Rewards Redemption Form may be

disqualified from receiving the rewards.

- b. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.
- iii. Have their Eligible Card (shown above) application approved by the respective Card Provider
 - a. New to American Express Card Members only
 - b. The approval must be final and unconditional
 - c. For the promotion, the approval from Card Provider for eligible cards listed in Table 1 must be given by 13 February 2025.
 - d. Complete payment of the annual fee for the Eligible Product.

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

- 6. A Successful Application is defined as an application that has completed all the steps listed in Clause 5 (above).
- 7. A Successful Applicant who qualifies to receive the Rewards will receive a Rewards Notification from SingSaver confirming the redemption details **within six (6) calendar months** from the date of completion of all the promotion criteria stated in clause 5 (above), unless otherwise stated.

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

- a. PayNow rewards
Successful Applicants:

- i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided to SingSaver in the Reward Redemption Form;
- ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;
- iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

- iv. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

b. Cash Back Rewards

- i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

- c. If the Eligible Participant from [the combined pool of applicants across all participating products](#) fails to receive a Rewards Notification from SingSaver within four (4) calendar months from date of completion of all the promotion criteria stated in clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

All promotion rewards will cease 7 months after the promotion end date, any queries received after that will not receive a response.

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

Amex Credit Card	SingSaver Exclusive for Eligible New AMEX Customers From 23 January - 06 February 2025 (Both Days Inclusive) <u>(minimum spend of S\$500 within 30 days of card approval)</u> (Fulfilled by SingSaver)
The American Express® True Cashback Card	S\$70 Cash via PayNow^ OR S\$80 Lazada Vouchers^ OR 2x Apple AirTag (worth S\$90)^

Table 2

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

- d. “Eligible New AMEX Customer” is defined as a Successful Applicant who has not:
 - i. Cancelled any of their American Express® Cards within the **last twelve (12) months.**
 - ii. Convert an existing personal American Express® Card.
 - iii. Have an existing personal American Express® Card Account.

- iv. Hold an existing American Express® Card.
 - v. Enrolled successfully in other Promotions.
- e. Each Successful Applicant is only eligible for the redemption of one Gift. This promotion is applicable to Basic Card Members only and the Basic Card Account must be in good standing to be eligible for participation in this promotion
- f. Each Successful Applicant is only eligible to redeem once, even if the Applicant applied for more than one eligible Card via this campaign and all applications are approved. If the Applicant redeems more than once or makes duplicate redemptions, the retail price of the additional redemption will be charged to the Basic Card Member's Account.
- g. If the Card Member, who was issued the gift, ceases to be a Card Member for any reason within six (6) months from date of Card approval, he or she will be charged the value of the Gift.
8. All Reward Redemption Forms received after 14 days from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
9. 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.
10. 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.

11. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing Customers.
12. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.
13. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.
14. American Express® reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If American

Express® in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Reward will not be awarded.

15. By applying for an Eligible Card as part of this Promotion, an Eligible Participant agrees and consents to:
 - a. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card; and
 - b. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card in connection with the Promotion; and
 - c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward
16. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

Where SingSaver suspects a participant has participated in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.
17. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.
18. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with [SingSaver's Privacy Policy](#).
19. The SingSaver General Promotion Terms and Conditions also apply to this Promotion. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).
20. SingSaver strives to keep our information accurate and up to date however it may sometimes differ from the information on the financial institution, service provider or specific product's site. Eligible Participants should refer to the bank's website for the most updated rates/fees/T&Cs etc on the respective product.

Citi Credit Cards

1. The promotion period (“Promotion Period”) is between **21 January, 3PM SGT - 02 February 2025** (both days inclusive), unless otherwise stated.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits, domicile/ based in Singapore. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion and receive a Reward (“Successful Applicant”), the participant must:
 - i. Submit an application for a credit card specified in Table 1 below (an “Eligible Card”) on the promotion website <https://www.singsaver.com.sg/> (“Promotion Page”) as a main cardholder during the Promotion Period.

Eligible Cards:

Card Provider	Credit Cards	Reward
Citibank	<ul style="list-style-type: none"> ● Citi Prestige ● Citi Cash Back+ Mastercard® ● Citi Cash Back Card ● Citi Rewards Card ● Citi PremierMiles Card ● Citi SMRT Card ● Citi M1 Card 	See here

Table 1

- ii. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of card application.
 - a. Rewards Redemption Forms are unique to each individual application.

If the participant does not receive the Rewards Redemption Form immediately

after submitting their application, please contact info@singsaver.com.sg for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.

- b. Participants who do not complete the Rewards Redemption Form fully and accurately will not be eligible for the rewards.
 - iii. Have their application for the Eligible Card approved by the respective Card Provider, where:
 - a. The approval is final and unconditional; and
 - b. The approval is given by **02 March 2025**.
 - iv. Activate the approved Eligible Card via the Citi Mobile App and spend a minimum of S\$500 which falls under "Qualifying Spend" within a 30-day period inclusive of account approval date. For the avoidance of doubt, "Qualifying Spend" can be made with the activated digital version of the approved Eligible Card, which can be done prior to receipt of the physical Eligible Card.
 - v. An Eligible Customer will not be entitled to receive the Gift for any of the following reasons
 - a. the Eligible Customer's credit card or any of the Eligible Customer's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and 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 Gift; or
 - b. if Citibank is of the opinion that the Eligible Cardmember had at any time: a) acted fraudulently or dishonestly; and/or b) conducted himself / herself 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 Gift, such discretion to be exercised reasonably.
6. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from
- (i) any Equal Payment Plan (EPP) purchases,
 - (ii) refunded/disputed/unauthorised/fraudulent retail purchases,
 - (iii) Quick Cash and other instalment loans,
 - (iv) Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes,
 - (v) bill payments made using the Eligible Card as a source of funds,
 - (vi) late payment fees and any other form of service/ miscellaneous fees.
 - (vii) Citi PayAll transactions where the customer is not charged the Citi PayAll service fee.

7. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **three (3) calendar months** from the date of completion of all the promotion criteria stated in clause 5v (above), unless otherwise stated.

Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) (refer to clause 5v above) at the point of fulfilment of the 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 Reward if a Successful Applicant cancels the Eligible Card before the expiry of the Retention Period.

Physical Rewards

Examples include: AirPods, cash

- i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Reward (“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 acknowledge and agree that rewards remaining unclaimed past the collection period stipulated on the Rewards Notification Email will be forfeited.
- b. PayNow Rewards
- Successful Applicants:
- i. Are required to have a PayNow account;
 - ii. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided to SingSaver in the Reward Redemption Form;
 - iii. 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;
 - iv. 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.
 - v. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Cash Back Rewards

- i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

Voucher Rewards

- d. SingSaver has the right to decide on the voucher denominations issued to customers.

e. Citi Prestige Rewards

Successful applicants

- i. Must pay the Prestige Card Annual Fee of S\$545 (inclusive of GST) and this cannot be waived;
 - ii. Who applied through the SingSaver Promotion Page will receive the 62,500 Citi ThankYou Points for payment of Annual Fee. They are not eligible for offers extended on other channels (e.g. Citibank website);
 - iii. That are New Citibank Customers and Existing Customers are eligible for the 62,500 ThankYou Points for payment of Annual Fee;
 - iv. Will be credited the 62,500 Citi ThankYou points to their Card Account within three (3) calendar months from the end of the 30-day period from account approval date if Annual Fee payment has been made;
 - v. However, the SingSaver Exclusive Gift (table 2) is for Eligible New Citibank Customer only. Existing Citibank Customers are not qualified for the SingSaver Exclusive Gift.
8. Each Successful Applicant will be eligible to receive a SingSaver Exclusive Gift (“Rewards”), based on availability and the Successful Applicant’s status:
- i. Citibank Credit Card
 - a. “Eligible New Citibank Customer” refers to an individual who:
 - i. has applied for the Eligible Credit Card account through SingSaver website; and
 - ii. does not have an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and
 - iii. prior to being issued the Eligible Credit Card during the Promotion Period, did not previously have a Citi Credit Card account (as a main

cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her card opening date for the Eligible Credit Card; and

iv. has not already submitted an application for a Citi Credit Cards as a main cardmember, which is pending approval at the time of his/her application for the Eligible Card;

b. "Existing Customers" refers to applicants who meet the following conditions:

i. has an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and

ii. previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to the commencement of the Application Period;

iii. "Existing Customers" are not eligible for the promotion.

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

c. Customers who hold an existing Citi Clear card or have closed the Citi Clear card in the past 12 months, will be eligible for the new Citibank Credit Card gift promotion if they have met the Qualifying Spend during the Qualifying Period.

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

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

ii. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within three (3) calendar months from date of completion of all the promotion criteria stated in clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

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

9. The promotions, products and services mentioned in this referenced document 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 referenced document 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.

Rewards

Eligible Products	^^SingSaver Promotion Reward for Eligible New Citibank Customers (minimum spend of S\$500 within 30 days of card approval)	Gift Upgrade Options for New Citibank Credit Cardholder
Citi PremierMiles Card Citi Prestige Card	<p style="text-align: center;">From 08 January - 02 February 2025 (Both Days Inclusive)</p> <p style="text-align: center;">Samsonite Straren Spinner 67/24 + 2X AirTag (worth S\$690.80)^{1,2} OR Dyson Supersonic (worth S\$649)^{1,2} OR Apple iPad 10th Gen 10.9 wifi 64GB (worth S\$499)^{1,2,3} OR 20,000 Heymax Miles^{1,2,4} OR OR S\$378 Cash via PayNow ^{1,2}</p>	<p style="text-align: center;">From 21 January, 3PM SGT - 31 January 2025</p> <p style="text-align: center;">(Both Days Inclusive)</p>
Citi Cashback+ Card Citi Cashback Card Citi Rewards Card	<p style="text-align: center;">From 08 January - 02 February 2025 (Both Days Inclusive)</p> <p style="text-align: center;">Dyson Supersonic (worth S\$649)^{1,2} OR Apple iPad 10th Gen 10.9 wifi 64GB (worth S\$499)^{1,2,3} OR Hinomi H1 Classic V3 Ergonomic Office Chair (With Headrest) (worth S\$659)^{1,2} OR 50,000 Yuu Points^{1,2} OR S\$378 Cash via PayNow^{1,2}</p>	<p style="text-align: center;">Top up S\$1,200 for the following gift:</p> <p style="text-align: center;">iPhone 16 Pro 256GB (worth S\$1,749)^{1,2,3}</p> <p style="text-align: center;">Top up S\$1,586 for the following gift:</p> <p style="text-align: center;">Samsung Galaxy S24 Ultra Titanium Gray 12+512GB 5G (worth S\$2,128)^{1,2}</p>
Citi SMRT Card Citi M1 Card	<p style="text-align: center;">From 08 January - 02 February 2025 (Both Days Inclusive)</p> <p style="text-align: center;">Dyson Supersonic (worth S\$649)^{1,2} OR Apple iPad 10th Gen 10.9 wifi 64GB (worth \$499)^{1,2,3} OR Dyson Micro 1.5kg Vacuum (worth S\$599)^{1,2} OR 50,000 Yuu Points^{1,2} OR S\$378 Cash via PayNow^{1,2}</p>	

Table 2

¹ Promotion Rewards are required to be selected on the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

² Rewards will be fulfilled by SingSaver. For physical gifts, colour is subject to availability.

³ Apple is not a participant in or sponsor of this promotion.

⁴ Promotion Rewards are subject to the terms set out in Clause 14 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 \(heymax.ai\)](#)

10. FASTEST GIFT REDEMPTION

“Eligible Customers” who meet the necessary requirement will be eligible to receive their gift as fast as *4 weeks if the following are performed:

- a. Apply during the “Promotion Period”
- b. Complete the SingSaver Reward Redemption Form sent to their registered email address within 14 days of card application
- c. Have their application for the Eligible Card approved by the respective Card Provider
- d. Activate the approved Eligible Card and spend a minimum of S\$500 which falls under “Qualifying Spend” within a 30-day period from account approval date.

Illustration below for reference on how gift redemption works:

Process:	Date:
Qualifying Period	21 January- 02 February 2025
Application Date	21 January 2025
Account Approval Date	21 January 2025
Meet “Qualifying Spends” criteria	28 February 2025
Gift Redemption Email Notification	4 weeks from meeting “qualifying spends” criteria

Gift redemption will be processed on a rolling basis, i.e.. upon fulfilment of all aforementioned criteria and reconciliation with bank reports.

10. Limited Time Gift Upgrade Options

- a. Eligible New Citi Credit Cardholders may elect to select an upgraded Reward (the “Upgrade Reward”) by selecting the reward upgrade option on the SingSaver Rewards Redemption Form and paying an additional fee (“Reward Upgrade Fee”), as set out in Table 2 above.
- b. By selecting an Upgrade Reward, Successful Applicants agree and acknowledge that (i) once selected, the Upgrade Reward cannot be changed, and (ii) they will only receive an Upgrade Reward and not any Reward in addition to the Upgrade Reward.
- c. Successful Applicants are required to make payment of the Reward Upgrade Fee to SingSaver’s designated redemption center partner as set out in Clause 9(d) below. Successful Applicants are fully responsible for ensuring that they make payment of the correct Reward Upgrade Fee at the time of redemption.
- d. Unless otherwise notified directly by SingSaver:
 - i. Successful Applicants who select the SGD1,080, SGD1,200 tier of Upgrade Reward are required to redeem the Upgrade Reward through Short-Q Pte. Ltd.; and

- ii. Successful Applicants who select the SGD1,586 tier of Upgrade Reward are required to redeem the Upgrade Reward through Challenger Technologies Limited.
- e. Successful Applicants are reminded to ensure that they only follow instructions received directly from SingSaver in respect of redemption and payment of the Reward Upgrade Fee.
- f. Successful Applicants may not choose to change from the SGD1,080 tier of Upgrade Reward to the SGD1,200 tier of Upgrade Reward to the SGD1,586 tier at the time of redemption or vice versa. Successful Applicants may not choose to receive the Upgrade Reward at any point other than when submitting the SingSaver Rewards Redemption Form to SingSaver.
- g. The Reward Upgrade Fee is non-refundable once payment has been completed.
- h. Payment of the Reward Upgrade Fee is required to be made in cash or through PayNow.
- i. Successful Applicants who selected an Upgrade Reward but do not complete payment of the Reward Upgrade Fee in full, will not receive the Upgrade Reward at the redemption centre. Any such Successful Applicants will need to:
 - i. write to SingSaver at info@singsaver.com.sg in order to re-submit a request for one of the non-upgrade Rewards (such email to include the ARN provided by Citi (12 digits number)); and
 - ii. agree and acknowledge that provision of the non-upgrade Reward is subject to availability and fulfillment times will be significantly extended as a result.
- j. In the event that the selected Upgrade Reward is not available from SingSaver's suppliers or the selected Upgrade Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Upgrade Reward with an alternative of similar value.
- k. Successful Applicants who select the Upgrade Reward acknowledge and agree that SingSaver has no liability or responsibility to the Successful Applicant in respect of any matters arising from their payment or collection of the Reward Upgrade Fee.

11. Each Successful Applicant will receive a maximum of one Reward (or Upgrade Reward), regardless of the number of Eligible Citi Credit Cards applied for as part of this Promotion. In the event that the Successful Applicant holds more than one approved Eligible Citi Credit Card as part of this Promotion, only the Eligible Citi Credit Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Successful Applicant is eligible to receive a reward (or Upgrade Reward) under this Promotion.

12. 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 Prestige and Citi PremierMiles 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. Where multiple options for a Reward are available, Successful Applicants are required to select one of the Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.
 14. Successful Applicants will only be entitled to receive one (1) Reward as a New Citibank Customer. Successful Applicants who subsequently apply for additional Eligible Products will be considered Existing Citibank Customers.
 15. In the event that a 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 Reward with an alternative.
 16. SingSaver is not associated with the provider of the Reward(s) and is not responsible for any issues related to usage of the Reward(s). Any enquiries regarding the Reward(s) should be directed to the provider/manufacturer of the Reward.
 17. Where a Reward is available in multiple colours or other cosmetic variations, Successful Applicants will not be able to select a colour and will receive one at random.
 18. The recommended retail values of the Rewards provided are for reference purposes only and are subject to change by the issuing merchant, over which SingSaver has no control.
 19. All Reward Redemption Forms received more than 14 days after the Promotion Period, or submitted through any means other than as specified above, will not be considered valid and eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
 20. 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.

21. 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 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.

22. The Reward cannot be combined with any other offers. Successful Applicants shall not be entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

23. Eligibility for the Additional Gift from the Credit Card Provider;

- a. "Additional Gift" is only applicable when the campaigns clearly state so.
- b. There are no additional gifts for this campaign from the Credit Card Provider.

24. Approval of any Eligible Card is subject to Citibank's discretion. SingSaver does not guarantee the approval of any product. 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.

25. By applying for an Eligible Card as part of this Promotion, Successful Customers agree and consent to:

- a. SingSaver sending the information in the Rewards Redemption Form to Citibank to facilitate the Successful Applicant's application for the Eligible Card in accordance with SingSaver's [Privacy Policy](#);
- b. Citibank disclosing to SingSaver the required information relating to the Successful Applicant's application for an Eligible Card in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Reward, for the purposes of verifying a participant's eligibility for the Reward; and
- c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Successful Applicant's redemption of the Reward, in accordance with SingSaver's [Privacy Policy](#).

26. 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. 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.

27. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at its sole and absolute discretion, without prior notice or reason.
28. 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](#).
29. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).
31. SingSaver 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 and its agents from all liability, including, without limitation, with respect to this Promotion and the Rewards.
32. Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Successful Applicants are responsible for checking the quality of the Rewards at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.
33. SingSaver strives to keep its 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. Successful Applicants should refer to the bank's website for the most updated rates/fees/T&Cs etc on the respective product.

HSBC Credit Card

1. The promotion period (“Promotion Period”) is on **21 January, 3PM SGT 2025 - 02 February 2025**, both days inclusive, unless otherwise stated.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes and S Passes. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

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

- i. **Submit an application** for a credit card (“Eligible Card”, Table 1 below) on the promotion website <https://www.singsaver.com.sg/> (“Promotion Page”) as a main cardholder during the Promotion Period.
- ii. The name, mobile number and email address confirmation submitted to SingSaver **must be the same** name, mobile number and email address as used in the credit card application.
- iii. **Provide HSBC with consent to receive marketing and promotional materials** via mobile messages, emails, post and calls from the HSBC group at the time of submitting their application and not revoke his/her consent to receive marketing or promotional materials from HSBC at the time of gift fulfilment.

Eligible Cards:

Card Provider	Credit Cards	Reward
HSBC	<ul style="list-style-type: none"> ● HSBC TravelOne Credit Card ● HSBC Advance Credit Card ● HSBC Live+ Credit Card ● HSBC Revolution Credit Card 	See here

Table 1: Eligible cards

- iv. **For Eligible HSBC credit cards only (Table 1) :**

Complete the SingSaver Rewards Redemption Form sent to their registered email address within the first 14 days after applying for the card.

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

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

- b. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.
- c. For the ARN field, please enter the ARN provided by HSBC (17 digits number). If you did not manage to capture the reference above, you may indicate the last 4 digits of your mobile number which was used in the HSBC application form. Eg (xxxx1234)
- v. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider, approval must be final and unconditional.
- vi. **Spend a minimum of S\$800** for HSBC Advance Credit Card/ HSBC Live+ Credit Card / HSBC Revolution Credit Card/ HSBC TravelOne Credit Card (on either the physical or digital version of the Eligible Credit Card) in “Qualifying Spend” by the end of the following calendar month after the card account opening date. For example, card accounts opened on 01 January 2025 will have a qualifying spend period up until 28 February 2025.
- vii. Additionally, the **first-year annual fee of S\$196.20 (incl. GST)** for the **TravelOne Credit Card** application via SingSaver is strictly chargeable and cannot be waived. Even if the Eligible Customer does not qualify for the reward, the annual fee will still be charged and payable.

"Qualifying Spend" shall mean posted retail purchases & internet purchases (including but not limited to monthly charges under the interest free instalment payment plan of any merchant, and in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa / Mastercard):

- a. Foreign exchange transactions (including but not limited to Forex.com);
- b. Donations and payments to charitable, social organisations and religious organisations;
- c. Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);

- d. Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
- e. Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- f. Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- g. Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- h. Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- i. Any AXS and ATM transactions;
- j. Tax payments (including HSBC Tax Payment Facility);
- k. Payments for cleaning, maintenance and janitorial services (including property management fees);
- l. Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services), excluding payments to HSBC Life;
- m. Payments to educational institutions;
- n. Payments to hospitals;
- o. Payments on utilities (Electric, Gas, Water, and Sanitary);
- p. The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
- q. Total purchase amount under HSBC 0% Card Instalment Payment Plan and HSBC PayLater Instalment Plan;
- r. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC; Any unposted, cancelled, disputed and refunded transactions;
- s. Any unposted, cancelled, disputed and refunded transactions; and
- t. And such other categories of transactions which HSBC may exclude from time to time.

For the purposes of determining whether a given transaction is qualified, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant's acquiring bank.

6. A Successful Application is defined as an application where the participant has completed all the steps listed in Clause 5 above (the participant being the "Successful Applicant").
7. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **three (3) calendar**

months from date of completion of all the promotion criteria stated in clause 5, unless otherwise stated.

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

a. Physical rewards

Examples include: Dyson products, Apple iPad, Sony speaker

- 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.

Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

b. PayNow rewards

Successful Applicants:

- i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
- ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;
- iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Cash Back Rewards

- i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

d. Voucher Rewards

- i. SingSaver has the right to decide on voucher denominations issued to customers.

8. Each Successful Applicant will receive a SingSaver Exclusive Gift (“**Reward**” or “**Upgrade Reward**”), based on the pre-selected rewards and status:

HSBC Credit Cards

- a. “**New HSBC Credit Cardholder**” refers to applicants who:
- i. must not hold any existing HSBC Credit Card*
 - ii. has not cancelled any HSBC Credit Card within the last 12 months prior to the card application
- b. “**Existing HSBC Credit Cardholder**” refers to applicants who:
- i. holds an existing HSBC Credit Card issued more than 12 months*
 - ii. has not cancelled any HSBC Credit Card within the last 12 months*

For the avoidance of doubt, if the eligible applicant holds a HSBC TravelOne credit card and applies for a new HSBC Live+ Credit Card, the customer is considered as an Existing Cardholder.

**in each case prior to the approval date of their new Card application under this Promotion.*

- c. To be eligible for a Reward as part of this Promotion, approved New HSBC Credit Cardholders will need to activate and **spend a minimum of S\$800 in Qualifying Spending** using the Eligible HSBC Advance Credit Card/ HSBC Live+ Credit Card / HSBC Revolution Credit Card/ HSBC TravelOne Credit Card applied for as part of this Promotion within the calendar month after the one in which the card account was opened.
- d. Additionally, the **first-year annual fee of S\$196.20 (incl. GST)** for the **TravelOne Credit Card** application via SingSaver is strictly chargeable and cannot be waived. Even if the Eligible Customer does not qualify for the reward, the annual fee will still be charged and payable.

Rewards

Eligible HSBC Credit Card	Singsaver Exclusive Gift for Eligible New HSBC Credit Cardholders <i>Spend a minimum of S\$800 in “Qualifying Spend” by the end of the following calendar month after card account opening date.</i> <i>TravelOne card applicants to pay additional annual fee (S\$196.20 incl. GST)</i>	HSBC Exclusive Gift for Eligible Existing HSBC Credit Cardholders	Gift Upgrade Options for New HSBC Credit Cardholders <i>Refer to clause 9 below</i>
HSBC TravelOne Credit Card ⁴	From 16 January -02 February 2025 (Both Days Inclusive) Dyson Supersonic™ Hair Dryer (worth S\$649) ^{1,2} or Apple iPad 10th Gen 10.9 wifi 64GB (worth S\$499) ^{1,2,3} or Sony WF-1000XM5 (worth S\$429) ^{1,2} or S\$198 Cash via PayNow + S\$150 eCapitaVoucher ^{1,2,6} Please refer to the CNY T&C for more details.	From 16 January -02 February 2025 (Both Days Inclusive) 10,000 KrisFlyer miles (awarded in the form of 30,000 Reward points) fulfilled by HSBC	
HSBC Revolution Credit Card ⁴	From 16 January - 02 February 2025 (Both Days Inclusive) Dyson Supersonic™ Hair Dryer (worth S\$649) ^{1,2} or Apple iPad 10th Gen 10.9 wifi 64GB (worth S\$499) ^{1,2,3} or Sony WF-1000XM5 (worth S\$429) ^{1,2} or S\$198 Cash via PayNow + S\$150 eCapitaVoucher ^{1,2,6} Please refer to the CNY T&C for more details.	From 16 January -02 February 2025 (Both Days Inclusive) S\$50 cashback fulfilled by HSBC	From 21 January, 3PM SGT - 02 February 2025 (Both Days Inclusive) Top up S\$1,200 for the following gift: Apple iPhone 16 Pro 256GB (Worth S\$1,749) ^{1,2,3} Top up S\$1,250 for the following gift: Samsung Galaxy S24+ 512GB (Worth S\$1,728) ^{1,2}
HSBC Advance Credit Card ⁴	From 16 January - 02 February 2025 (Both Days Inclusive) Dyson Supersonic™ Hair Dryer (worth S\$649) ^{1,2} or Apple iPad 10th Gen 10.9 wifi 64GB (worth S\$499) ^{1,2,3} or Sony Vlog Camera ZV-1F (worth S\$769) ^{1,2} or S\$198 Cash via PayNow + S\$150 eCapitaVoucher ^{1,2,6} Please refer to the CNY T&C for more details.	From 16 January -02 February 2025 (Both Days Inclusive) S\$50 cashback fulfilled by HSBC	

<p>HSBC Live+ Credit Card⁴</p>	<p>From 16 January - 02 February 2025 (Both Days Inclusive)</p> <p>Dyson Supersonic™ Hair Dryer (worth S\$649)^{1,2} or Apple iPad 10th Gen 10.9 wifi 64GB (worth S\$499)^{1,2,3} or Sony Vlog Camera ZV-1F (worth S\$769)^{1,2} or S\$198 Cash via PayNow + S\$150 eCapitaVoucher^{1,2,6}</p> <p>Please refer to the CNY T&C for more details.</p>	<p>From 16 January -02 February 2025 (Both Days Inclusive)</p> <p>S\$50 cashback fulfilled by HSBC</p>	
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Table 2

¹ Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.

² Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.

³ Apple is not a participant in or sponsor of this promotion.

⁴ The new to HSBC cardholder rewards to be fulfilled by SingSaver, while the rewards for Existing HSBC cardholder will be fulfilled by HSBC

⁵ Promotion Rewards are subject to the terms set out in Clause 11 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)

9. Limited Time Gift Upgrade Options

- a. Eligible New HSBC Credit Cardholders may elect to select an upgraded Reward (the “Upgrade Reward”) by selecting the reward upgrade option on the SingSaver Rewards Redemption Form and paying an additional SGD1,150, SGD1,200, or SGD1,250 (“Reward Upgrade Fee”), as set out in Table 2 above.
- b. By selecting an Upgrade Reward, Successful Applicants agree and acknowledge that (i) once selected, the Upgrade Reward cannot be changed, and (ii) they will only receive an Upgrade Reward and not any Reward in addition to the Upgrade Reward.
- c. Successful Applicants are required to make payment of the Reward Upgrade Fee to SingSaver’s designated redemption center partner as set out in Clause 9(d) below. Successful Applicants are fully responsible for ensuring that they make payment of the correct Reward Upgrade Fee at the time of redemption.
- d. Unless otherwise notified directly by SingSaver:
 - i. Successful Applicants who select the SGD1,150, SGD1,200, or SGD1,250 tier of Upgrade Reward are required to redeem the Upgrade Reward through Short-Q Pte. Ltd.;
- e. Successful Applicants are reminded to ensure that they only follow instructions received directly from SingSaver in respect of redemption and payment of the Reward Upgrade Fee.
- f. Successful Applicants may not choose to change from the SGD1,150 tier of Upgrade Reward to the SGD1,200 or SGD1,250 tier Upgrade Reward at the time of redemption or vice versa. Successful Applicants may not choose to receive the Upgrade Reward at any point other than when submitting the SingSaver Rewards Redemption Form to SingSaver.
- g. The Reward Upgrade Fee is non-refundable once payment has been completed.

- h. Payment of the Reward Upgrade Fee is required to be made in cash or through PayNow.
 - i. Successful Applicants who selected an Upgrade Reward but do not complete payment of the Reward Upgrade Fee in full, will not receive the Upgrade Reward at the redemption centre. Any such Successful Applicants will need to:
 - i. write to SingSaver at info@singsaver.com.sg in order to re-submit a request for one of the non-upgrade Rewards (such email to include the ARN provided by HSBC (17 digits number)); and
 - ii. agree and acknowledge that provision of the non-upgrade Reward is subject to availability and fulfillment times will be significantly extended as a result..
 - j. In the event that the selected Upgrade Reward is not available from SingSaver's suppliers or the selected Upgrade Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Upgrade Reward with an alternative of similar value.
 - k. Successful Applicants who select the Upgrade Reward acknowledge and agree that SingSaver has no liability or responsibility to the Successful Applicant in respect of any matters arising from their payment or collection of the Reward Upgrade Fee.
10. Each Qualified Cardholder is limited to a **maximum of one Gift**, regardless of the number of Cards applied for in this Promotion. In the event that the Qualifying Cardholder holds more than one approved Card, only the Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Qualifying Cardholder is eligible to receive the Gift under this Promotion. For example, if the Qualified Cardholder has successfully applied for a HSBC TravelOne Credit Card and a HSBC Advance Credit Card in this Promotion, the Qualified Cardholder will be eligible to receive one Gift based on the Card with the highest amount in Qualifying Transactions charged to it.
11. **This promotion cannot be combined with any other offers unless otherwise stipulated.** The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.
12. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within **three (3) calendar months** from date of completion of all the promotion criteria stated in clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.
- All promotion rewards will cease 6 months** after the promotion end date, any queries received after that will not receive a response.
13. All Reward Redemption Forms received after **14 days** from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
14. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.

15. 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.

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

17. By applying for an Eligible Card as part of this Promotion, each Participant agrees and consents to:

- a. the relevant Card Provider (HSBC Bank (Singapore) Limited) disclosing to SingSaver information relating to the status of his/her application for an Eligible Card in connection with the Promotion (including whether the application is successful) 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 Card;
- c. SingSaver's promotion partners sharing the status of the Successful Applicant's Reward Upgrade Fee payment (where applicable) with SingSaver;
- d. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card in connection with the Promotion; and
- e. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward.

18. The relevant Card 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 and heymax.ai 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, Eligible Participants agree to receive (i) communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, and (ii) direct marketing including personal finance news and exclusive offers by email and other electronic means from SingSaver and its affiliates, each in accordance with SingSaver's [Privacy Policy](#).
22. SingSaver and the Card Provider 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.
23. SingSaver and the Card Provider 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 Participant's participation in the Promotion.
24. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
25. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Maybank Credit Cards

1. The promotion period (“Promotion Period”) is between **08 January - 26 January 2025** both days inclusive, unless otherwise stated.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore.. Residents of Singapore include Singaporeans, Permanent Residents, and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”, Table 1 below) on the promotion website <https://www.singsaver.com.sg/> (“Promotion Page”) as a main cardholder during the Promotion Period.

Eligible Cards:

Card Provider	Credit Cards	Reward
Maybank	<ul style="list-style-type: none"> ● Maybank Horizon Visa Signature Card ● Maybank Family & Friends Card ● Maybank World Mastercard ● Maybank Platinum Visa Card ● Maybank Manchester United Platinum Visa Card ● Maybank Barcelona Visa Signature Card 	See here

Table 1

- ii. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of card application.
 - a. Rewards Redemption Forms are unique to each individual application.

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

- b. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.
 - iii. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider
 - a. The approval must be final and unconditional.
 - b. The approval must be given by **26 February 2025**.
 - c. Have spent a minimum aggregate amount of S\$ 1,300 of Qualifying Spend (as defined below) on the Eligible Card within the first 2 months after the application for the Eligible Card being approved.
- 6. Qualifying Spend
 - a. refers to any retail transaction (including face to face or online purchases);
 - b. does not include payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking bill, payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, Transit top-up and other bank fees and charges;
 - c. does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by Maybank for the eligible cards.
- 7. A Successful Application is defined as an application that has completed all the steps listed in Clause 5 (above).
- 8. A Successful Applicant who qualifies to receive the Rewards will receive a Rewards Notification from SingSaver confirming the redemption details within **four (4) calendar months** from the date of completion of all the promotion criteria stated in clause 5 (above), unless otherwise stated.

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

- a. Physical rewards
 - Examples include: AirPods, cash
 - i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
 - ii. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

b. PayNow rewards

Successful Applicants:

- i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
- ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;
- iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.
- iv. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Cash Back Rewards

- i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

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

i. Maybank Credit Card

a. “**Eligible New Maybank Customer**” refers to an individual who:

- i. does not have an existing Maybank Credit Card(s) or CreditAble account* at the time his/her application for any Eligible Maybank Product under this Promotion is approved; and
- ii. did not previously have any Maybank Credit Cards or CreditAble account that was terminated/closed (whether by the individual or by Maybank) within nine (9) months immediately prior to the commencement of the card account opening date; and

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

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

Maybank Credit Cards	Maybank Campaign for Eligible New Maybank Customers	SingSaver Exclusive CNY Campaign for Eligible New Maybank Customers
Maybank Horizon Visa Signature Card Maybank Family & Friends Card Maybank World Mastercard Maybank Platinum Visa Card Maybank Manchester United Platinum Visa Card Maybank Barcelona Visa Signature Card	S\$200 cashback ³ or Samsonite ENOW Spinner 69/25 Luggage ³ or 10,000 KrisFlyer miles ³ Maybank's ongoing Credit Cards signup offer here	08 January - 26 January 2025 (Both days inclusive) Get a Red Packet worth up to S\$8,888 ^{1,2} Please refer to the CNY T&C for more details.

Table 2

¹ Promotion Rewards are required to be selected on the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

² Rewards will be fulfilled by SingSaver. For physical gifts, colour is subject to availability.

³ Rewards will be fulfilled by Maybank.

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

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

11. All Reward Redemption Forms received after 14 days from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

12. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.

13. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final.

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

14. **An Eligible Participant will only be entitled to receive one (1) Maybank Exclusive Gift Reward as an Eligible New Customer per application, regardless of the number of cards approved in a single application.**
15. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.
16. By applying for an Eligible Card as part of this Promotion, an Eligible Participant agrees and consents to:
 - a. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card; and
 - b. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card in connection with the Promotion; and
 - c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward
17. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

Where SingSaver suspects a participant has participated in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.
18. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.
19. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with [SingSaver's Privacy Policy](#).

The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Standard Chartered Credit Card

1. The promotion period (“Promotion Period”) is at **21 January, 3PM SGT - 02 February 2025** both days inclusive, unless otherwise stated.
2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
3. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.
4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
5. To be eligible for the Promotion (“Eligible Participants”), the participant must:
 - i. Submit an application for a credit card (“Eligible Card”, Table 1 below) on the promotion website <https://www.singsaver.com.sg/> (“Promotion Page”) as a main cardholder during the Promotion Period.

Eligible Cards:

Card Provider	Credit Cards
Standard Chartered Bank	<ul style="list-style-type: none"> ● Standard Chartered Smart Credit Card ● Standard Chartered Simply Cash Credit Card ● Standard Chartered Rewards+ Credit Card ● Standard Chartered Journey Credit Card

Table 1: Eligible cards

Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of card application.

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

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

- b. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.
- ii. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider
 - a. The approval must be final and unconditional.
 - b. The approval must be given by **14 days after 02 February 2025** for all SCB Credit Cards
- iii. Have their approved Eligible Card activated within the first 30 days of card approval. Missing the deadline for card activation will result in forfeiture of the Gift Reward, even if it is a result of loss of card or non-receipt of physical credit cards, or any other reasons, subject to Standard Chartered Bank’s discretion. Please reach out to Standard Chartered Bank for replacement or further enquiries.

iv. **Make a minimum spend of:**

Credit cards	Minimum spend	Spend period
Simply Cash Credit Card	S\$500	Within the 1st month (day 1-30) of card approval
Smart Credit Card Rewards+ Credit Card	S\$500	
Journey Credit Card	S\$500	

(on either the physical or digital version of the Credit Card) as defined by “Qualifying Spend” within a 30-day period from the account opening date.

"Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from

- (i) any Equal Payment Plan (EPP) purchases,
- (ii) refunded/disputed/unauthorised/fraudulent retail purchases,
- (iii) Quick Cash and other instalment loans,
- (iv) bill payments made using the Eligible Card as a source of funds,
- (v) late payment fees and (vii) any other form of service/ miscellaneous fees.

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

- vi. “Qualifying Spend” exclusions apply for any transaction classified under one or more of the following Merchant Category Codes:

- (i) any cash advance,
- (ii) any Credit Card Funds Transfer,
- (iii) any monthly instalment of an EasyPay transaction,
- (iv) any amounts charged to your Card that is subsequently cancelled, voided, refunded or reversed,

- (v) AXS, SAM or ATM transactions made using your Card,
- (vi) any insurance premiums charged to your Card,
- (vii) recurring payments (being automatic payments where the Cardholder or supplementary cardholder has given a one-time authorisation or instruction for the merchant to charge the payment directly to his/her Card at a fixed interval, such as transactions made pursuant to Standard Chartered Bank (Singapore) Limited's 0% Interest Instalment Plan) or payments made to all billing organisations using Standard Chartered Online Banking or mobile app,
- (ix) any fees or charges (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges),
- (x) amounts which have been rolled over from any preceding month's statement,
- (xi) tax refunds credited into your Card,
- (xii) charges incurred but not submitted or posted to your Card account during the Card Promotion Period,
- (xiii) any fraudulent retail transaction,
- (xiv) any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel charged to your Card;
- (xv) any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation, any top-ups or payment of funds to the following accounts or any other accounts as we may specify from time to time:

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

- (xvi) any transaction classified under one or more of the following Merchant Category Codes:

Merchant Category Code (MCC)	Description
4829	Money Transfer

4900*	Utilities – Electric, Gas, Water, and Sanitary
5047*	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199*	Nondurable Goods (Not Elsewhere Classified)
6012	Financial Institutions – Merchandise, Services, and Debt Repayment
6050*	Quasi Cash – Financial institutions, Merchandise, Services
6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Travelers Cheques, and Debt Repayment
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
6211	Security Brokers/Dealers
6513	Real Estate Agents and Managers
6529*	Quasi Cash – Remote Stored Value Load – Financial Institute
6530*	Quasi Cash – Remote Stored Value Load – Merchant
6534*	Quasi Cash – Money Transfer – Member Financial Institution
7299*	Other Services – Not Elsewhere Classified
7349	Cleaning, Maintenance and Janitorial Services
7511*	Quasi Cash – Truck Stop Transactions
7523	Parking Lots, Parking Meters and Garages
8062*	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable Social Service Organizations
8651	Political Organizations
8661	Religious Organizations
8999*	Professional Services (Not Elsewhere Classified)
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	U.S. Federal Government Agencies or Departments

(xvii) any other charge, fees or payments as we may stipulate from time to time.

- vii. “Qualifying Spend” exclusions apply for any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation, any transaction classified under either of the following Merchant Category Codes:
- a. Financial Institutions – Merchandise, Services, and Debt Repayment (6012); orD
 - b. Non-Financial Institutions – Stored Value Card Purchase/Load (6540); and
 - c. Any top-ups or payment of funds to the following accounts or any other accounts as may be specified from time to time:

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

6. A Successful Application is defined as an application that has completed all the steps listed in Clause 5 (above).
7. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **four (4) calendar months** after the campaign end date, unless otherwise stated.

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

- a. Physical rewards
Examples include: AirPods, cash
 - i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
 - ii. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.
- b. PayNow rewards
Successful Applicants:

- i. Are required to have a PayNow account;
- ii. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
- iii. 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;
- iv. 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.
- v. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Cash Back Rewards

- i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

d. Voucher Rewards

- i. SingSaver has the right to decide on voucher the denominations issued to customers.
- e. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within four (4) calendar months from date of completion of all the promotion criteria stated in clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

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

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

- i. Standard Chartered Bank (Singapore) Limited (“SCB”) Credit Cards
 - a. “New SCB Cardholder” refers to a new Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled credit cards in the last 12 months
 - b. “Existing SCB Cardholder” refers to a Standard Chartered Bank (Singapore) Limited principal cardholder with at least one (1) existing principal credit card with SCB at the point approval of your Eligible Card application or a previously cancelled credit card(s) with SCB in the last 12 months from the date the Eligible

Card is approved. Must not have applied for the same credit card within the last 12 months from the date of application.

- c. To be eligible, approved SCB Cardholders will need to activate and make a minimum spend on their Standard Chartered Credit Card within the first 30 days of approval and in any event no later than the date indicated on clause 5.iv.
- d. The promotions, products and services mentioned in this referenced document 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 referenced document 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.

Reward for first month spending		
Standard Chartered Credit Card	^^All Eligible New SCB Cardholders (\$500 minimum spend within 30 days of approval date)	Gift Upgrade Options for New SCB Cardholder
Simply Cash Credit Card	<p>21 January, 3PM SGT - 02 February 2025 (Both Days inclusive)</p> <p>Dyson Supersonic (worth S\$649)^{1,2} OR Xiaomi Robot Vacuum X20 UK (worth S\$699)^{1,2} OR Flujo SmarTrax Standing Desk worth S\$739^{1,2} OR S\$388 Cash via Paynow^{1,2}</p> <p>Please refer to the CNY I&C for more details.</p>	<p>From 21 January, 3PM SGT - 02 February 2025 (Both Days Inclusive)</p> <p>Top up S\$1,200 for the following gift: Apple iPhone 16 Pro 256GB (Worth S\$1,749)^{1,2,4}</p>
Smart Credit Card Rewards+ Credit Card	<p>08 January - 26 January 2025 (Both Days inclusive)</p> <p>2x Apple HomePods Mini Bundle (worth S\$280.50)^{1,2,3} OR Apple AirPods 4 (with Active Noise Cancellation) (worth S\$249)^{1,2,3} OR S\$208 Cash via PayNow^{1,2}</p> <p>Please refer to the CNY I&C for more details.</p>	<p>From 06 January - 02 February 2025 (Both Days Inclusive)</p> <p>Top up S\$150 for the following gift: Xiaomi Robot Vacuum X20 UK (Worth S\$699)^{1,2}</p> <p>Top up S\$300 for the following gift: Flujo Ayla Ergonomic Office Chair (Worth S\$799)^{1,2}</p>
Journey Credit Card	<p>08 January - 26 January 2025</p> <p>Samsonite Straren Spinner 67/24 (worth S\$600)^{1,2,4} OR 12,000 Max Miles^{1,2,5} OR S\$200 Lazada Voucher^{1,2} OR S\$188 Cash via PayNow^{1,2}</p>	<p>From 06 January - 02 February 2025 (Both Days Inclusive)</p> <p>Top up S\$150 for the following gift: Xiaomi Robot Vacuum X20 UK (Worth S\$699)^{1,2}</p> <p>Top up S\$300 for the following gift: Flujo Ayla Ergonomic Office Chair (Worth S\$1,139)^{1,2}</p>

	Please refer to the CNY T&C for more details.	
	+	
	Stackable with SCB 45,000 Welcome Miles ⁵ : 45,000 KrisFlyer miles: With S\$3,000 minimum spend within 2 months of Card approval + payment of annual fee of \$196.20 25,000 KrisFlyer miles: With S\$3,000 minimum spend within 2 months of Card approval	

Table 2

¹Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.

²Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.

³Apple is not a participant in or sponsor of this promotion

⁴45,000 Welcome Miles rewards for Journey Credit Card will be fulfilled by SCB

⁵Promotion Rewards are subject to the terms set out in Clause 11 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)

10. FASTEST GIFT REDEMPTION

“Eligible Customers” who meet the necessary requirement will be eligible to receive their gift as fast as *4 weeks if the following are performed:

- a. Apply during the “Promotion Period”
- b. Complete the SingSaver Reward Redemption Form sent to their registered email address within 14 days of card application
- c. Have their application for the Eligible Card approved by the respective Card Provider
- d. Activate the approved Eligible Card and spend a minimum of S\$500 which falls under “Qualifying Spend” within a 30-day period from account approval date.

Illustration below for reference on how gift redemption works:

Process:	Date:
Qualifying Period	21 January - 02 February 2025
Application Date	21 January 2025
Account Approval Date	21 January 2025
Meet “Qualifying Spends” criteria	28 February 2025
Gift Redemption Email Notification	4 weeks from meeting “qualifying spends” criteria

Gift redemption will be processed on a rolling basis, i.e.. upon fulfilment of all aforementioned criteria and reconciliation with bank reports.

*Note: The 4 weeks redemption timeline is only applicable for Cash reward stated at [Table 2](#)

10. Limited Time Gift Upgrade Options

- a. Eligible New SCB Credit Cardholders may elect to select an upgraded Reward (the “Upgrade Reward”) by selecting the reward upgrade option on the SingSaver

Rewards Redemption Form and paying an additional SGD150, SGD300, or SGD1,100 (“Reward Upgrade Fee”), as set out in Table 2 above.

- b. By selecting an Upgrade Reward, Successful Applicants agree and acknowledge that (i) once selected, the Upgrade Reward cannot be changed, and (ii) they will only receive an Upgrade Reward and not any Reward in addition to the Upgrade Reward.
- c. Successful Applicants are required to make payment of the Reward Upgrade Fee to SingSaver’s designated redemption center partner as set out in Clause 9(d) below. Successful Applicants are fully responsible for ensuring that they make payment of the correct Reward Upgrade Fee at the time of redemption.
- d. Unless otherwise notified directly by SingSaver:
 - i. Successful Applicants who select the SGD150 or SGD300 tier of Upgrade Reward are required to redeem the Upgrade Reward through Short-Q Pte. Ltd; and
 - ii. Successful Applicants who select the SGD1,100 tier of Upgrade Reward are required to redeem the Upgrade Reward through Challenger Technologies Limited.
- e. Successful Applicants are reminded to ensure that they only follow instructions received directly from SingSaver in respect of redemption and payment of the Reward Upgrade Fee.
- f. Successful Applicants may not choose to change from the SGD150 tier of Upgrade Reward, SGD300 tier of Upgrade Reward, to the SGD1,100 tier at the time of redemption or vice versa. Successful Applicants may not choose to receive the Upgrade Reward at any point other than when submitting the SingSaver Rewards Redemption Form to SingSaver.
- g. The Reward Upgrade Fee is non-refundable once payment has been completed.
- h. Payment of the Reward Upgrade Fee is required to be made in cash or through PayNow and credit cards (acceptable only for Aqrip Technology Pte. Ltd.). Credit card charges apply to customers should they choose to make payments via credit cards.
- i. Successful Applicants who selected an Upgrade Reward but do not complete payment of the Reward Upgrade Fee in full, will not receive the Upgrade Reward at the redemption centre. Any such Successful Applicants will need to:
 - i. write to SingSaver at info@singsaver.com.sg in order to re-submit a request for one of the non-upgrade Rewards (such email to include the ARN provided by SCB (17 digits number)); and
 - ii. agree and acknowledge that provision of the non-upgrade Reward is subject to availability and fulfillment times will be significantly extended as a result..
- j. In the event that the selected Upgrade Reward is not available from SingSaver’s suppliers or the selected Upgrade Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Upgrade Reward with an alternative of similar value.
- k. Successful Applicants who select the Upgrade Reward acknowledge and agree that SingSaver has no liability or responsibility to the Successful Applicant in respect of any matters arising from their payment or collection of the Reward Upgrade Fee.

11. **Each Successful Applicant will receive a maximum of one Reward (or Upgrade Reward),** regardless of the number of Eligible SCB Credit Cards applied for as part of this Promotion. In the event that the Successful Applicant holds more than one approved Eligible SCB Credit Card as part of this Promotion, only the Eligible SCB Credit Card with the highest amount in

Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Successful Applicant is eligible to receive a reward (or Upgrade Reward) under this Promotion.

12. 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 Prestige and Citi PremierMiles 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. Participants who are not eligible for the Reward **will not receive** any notification from SingSaver.

14. All Reward Redemption Forms received after 14 days from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

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. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing Customers.
18. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.
19. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.
20. By applying for an Eligible Card as part of this Promotion, each Participant agrees and consents under the Personal Data Protection Act (Cap 26 of 2012) to:
 - a. the relevant Card Provider disclosing to SingSaver relevant card application information of the participant relating to his/her application for an Eligible Card in connection with the Promotion (including but not limited to the participant's Credit Card Application Reference Number) for the purpose of determining eligibility under clause 5.
 - b. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card; and
 - c. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card in connection with the Promotion; and
 - d. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward
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).

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.

22. 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.

24. 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](#).
25. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
26. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

SingSaver General Promotion Terms and Conditions

General Eligibility

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

processes, or website).

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

10. "Winning Reward" is defined as the reward awarded to a limited number of eligible applications as determined by the terms and conditions of the Promotion and is differentiated from the approval reward from other non-winning eligible applications received.
11. Acceptance of any Winning Reward shall constitute consent on the Winner's part to allow the use of the Winner's name, image, voice and/or likeness by SingSaver for editorial, advertising, promotional, marketing and/or other purposes on social media or SingSaver website, without further compensation except where prohibited by law.
12. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls in accordance with [SingSaver's Privacy Policy](#).
13. By agreeing to the terms and conditions of this Promotion, you consent to SingSaver and/or its affiliated companies sharing your mobile phone number with their trusted partner(s) for credit scoring analysis in order to improve SingSaver's services and to enable us to provide a more personalised experience to you and other users of SingSaver's services in accordance with SingSaver's Privacy Policy.
14. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Rewards Eligibility

15. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within four calendar months from the date of product approval (e.g. card approval), or the date of completion of the Rewards Redemption Form, whichever is later. Non-eligible applicants will not receive any notification from SingSaver.
16. All promotion rewards will cease 6 months after the end of the Promotion Period and any queries received thereafter will not be entertained.
17. 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.
18. 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).
19. Participants should refer to the provider or bank (as the case may be) website for the most updated rewards eligibility for the product(s) concerned.
20. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed Rewards Redemption Form containing accurate information, in order for SingSaver to verify their eligibility for rewards. For avoidance of doubt, Rewards Redemption Forms received more than **fourteen (14) days** after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift.
21. Participants may only submit their information via Rewards Redemption Forms sent directly to the email address provided when they apply for products via SingSaver. The participant experience for this is as follows:
 - a. Click to apply for a credit card on SingSaver
 - b. Provide an accurate email address when prompted
 - c. Conclude the card/loan/insurance application process with the product issuer (e.g., the bank)
 - d. Complete and submit the Rewards Redemption Form sent to the participant's email.
 - e. Receive an email confirmation from SingSaver upon submission of the Rewards Redemption Form. Participants should reach out to SingSaver at info@singsaver.com.sg if they do not receive this immediately.
22. 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.

- 23. 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.

- 24. 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).

- 25. 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.

- 26. 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

- 27. 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.

- 28. 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.

- 29. In respect of Grab promotion codes, Participants acknowledge that:
 - a. Requests for Grab promo codes can only be made upon receipt of rewards redemption emails from SingSaver

- b. Following acknowledgement of the Successful Applicant's eligibility for Grab promotion codes, SingSaver shall email the Grab promo codes to the Successful Applicant's registered email within fourteen (14) business days, and
 - c. Unless otherwise specified, Grab promotion codes will be issued in denominations at SingSaver's discretion, up to the total value of the gift.
30. 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.
31. 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.
32. Unless otherwise stated, all rewards assigned for respective product approvals are not strictly not exchangeable for cash or other gifts / rewards.
33. Physical SingSaver rewards (e.g, cash, physical vouchers, or items such as AirPods) that are not claimed within the stipulated collection period will be forfeited without exception. In addition:
- a. eligible Participants who are not available during the stipulated collection period may authorise someone to collect the Reward on their behalf;
 - b. in the event that an Eligible Participant is unable to collect or authorise anyone to collect the reward within the pre-defined timeframe, (s)he must email us info@singsaver.com.sg to arrange for a new collection period **within** the stipulated collection period; and
 - c. unless the Eligible Participant has received email confirmation from SingSaver on any changes in collection timing, the original collection timing shall apply.
34. "Cash Back" and "Cash Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.