

Last updated: 13 December 2024

Terms and Conditions of **SingSaver 12 Days of Credit Card Christmas Campaign** (the “**Promotion**”)

This Promotion is organized by SingSaver Pte. Ltd.

1. Promotion Period

- i. 9 Dec 2024 9:00AM - 20 Dec 2024 11:59 PM, both days inclusive, unless otherwise stated.

2. Eligible Participants

In order to participate in the Promotion and to comprise “Eligible Participants”, a user is required to:

- i. Be a “Resident of Singapore”, which includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits, aged 21 or above;
- ii. Not be an undischarged bankrupt;
- iii. Start and submit an application for an Eligible Product through SingSaver during the Promotion Period;
- iv. Provide consent to receive direct marketing messages from SingSaver;
- v. Fully complete and submit the SingSaver Rewards Redemption Form with full name as per NRIC (which shall be sent to the email address provided to SingSaver) (a) within 14 days after completing their application for the Eligible Product, or (b) before the end of the Promotion Period, whichever is earlier;
- vi. Have their application for the Eligible Product approved by the Product Provider, where the approval given is final and unconditional; and
- vii. Fulfil any additional conditions for the Eligible Product applied for as set out in Clause 3 below.

3. Eligibility and Rewards

- i. For the purposes of this Promotion, the Eligible Products and corresponding Promotion Rewards are as follows:

Product Provider	Eligible Product	Promotion Reward (New to Bank)	Promotion Reward (Existing to Bank)	Additional Conditions
Citibank	Citi PremierMiles Card Citi Prestige Card	Samsonite Straren Spinner 67/24 + 2X AirTag (worth S\$690.80) OR Apple iPad 9th Gen 10.9 wifi 64GB (worth S\$479) OR 18K Heymax Miles OR 50,000 yuu Points OR S\$370 cash via PayNow	N/A	Spend a minimum of S\$500 in Qualifying Spending within 30 days after card approval
	Citi Cash Back Card Citi Cash Back+ Card Citi Rewards Card	Apple iPad 9th Gen 10.9 wifi 64GB (worth S\$479) OR Dyson Micro 1.5kg Vacuum (worth S\$599) OR	N/A	Spend a minimum of S\$500 in Qualifying Spending within 30 days after card approval

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		<p>Hinomi HI Classic V3 Ergonomic Office Chair (With Headrest) (worth S\$659)</p> <p>OR</p> <p>50,000 yuu Points</p> <p>OR</p> <p>S\$370 cash via PayNow</p>		
	<p>Citi SMRT Card</p> <p>Citi MI Card</p>	<p>Apple iPad 9th Gen 10.9 wifi 64GB (worth S\$479)</p> <p>OR</p> <p>Dyson Micro 1.5kg Vacuum (worth S\$599)</p> <p>OR</p> <p>Apple AirPods Pro Gen 2 + Magsafe Charger (worth S\$408)</p> <p>OR</p> <p>50,000 yuu Points</p> <p>OR</p> <p>S\$370 Cash via PayNow</p>	N/A	<p>Spend a minimum of S\$500 in Qualifying Spending within 30 days after card approval</p>
Standard Chartered	<p>Standard Chartered Simply Cash Credit Card</p>	<p>Dyson Supersonic (worth S\$649)</p> <p>OR</p> <p>Dyson Micro 1.5kg Vacuum (worth S\$599)</p> <p>OR</p> <p>Apple iPad 9th Gen 10.2 Wifi 64GB (Space Grey/Silver) (worth S\$479)</p> <p>OR</p> <p>S\$400 Lazada</p> <p>OR</p> <p>S\$380 Cash via PayNow</p>	N/A	<p>Spend a minimum of S\$500 in Qualifying Spending within 30 days after card approval</p>
	<p>Standard Chartered Smart Credit Card</p> <p>Standard Chartered Rewards+ Credit Card</p>	<p>Apple AirPods 4 (with Active Noise Cancellation) (worth S\$249)</p> <p>OR</p> <p>Flujo BEA Ergonomic Office Chair (worth S\$549)</p> <p>OR</p> <p>S\$280 Lazada Voucher</p> <p>OR</p> <p>S\$240 Cash via PayNow</p>	N/A	<p>Spend a minimum of S\$500 in Qualifying Spending within 30 days after card approval</p>

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	Standard Chartered Journey Credit Card	Samsonite Straren Spinner 67/24 (worth S\$600) OR 12,000 Max Miles OR S\$200 Lazada Voucher OR S\$190 Cash via PayNow	N/A	Spend a minimum of S\$500 in Qualifying Spending within 30 days after card approval
HSBC	HSBC Live+ Credit Card HSBC Advance Credit Card (From 9 Dec 2024, 3pm)	FLUJO SmarTrax Single Motor Ergonomic Desk Height Adjustable Workstation (1200*600mm) (worth S\$739) OR Dyson Supersonic™ Hairdryer 15 (worth \$649) OR Dyson Micro 1.5kg Vacuum (worth \$599) OR \$400 eCapita voucher (worth \$400) OR \$199 Cash + \$200 eCapitaVoucher (worth \$399)	N/A	Spend a minimum of S\$500 in Qualifying Spending by the end of the month following the month of card approval
	HSBC Revolution Credit Card HSBC TravelOne Credit Card (From 9 Dec 2024, 3pm)	Dyson Supersonic™ Hairdryer 15 (worth \$649) OR Dyson Micro 1.5kg Vacuum (worth \$599) OR \$400 eCapita voucher (worth \$400) OR \$199 Cash + \$200 eCapitaVoucher (worth \$399) OR 20,000 Heymax Miles	N/A	Spend a minimum of S\$500 in Qualifying Spending by the end of the month following the month of card approval
UOB	UOB Absolute Cashback Card	Apple AirTag (4 pack) (worth S\$149) OR Sony LinkBuds S (WF-LS900N) (worth S\$199) OR S\$120 Lazada Vouchers	N/A	Spend a minimum of S\$500 in Qualifying Spending within 30 days after card approval

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		<p>OR S\$120 Trip.com Vouchers</p> <p>OR S\$100 Cash via PayNow</p> <p>IN ADDITION to UOB's ongoing UOB Absolute Cashback Card signup offer here</p>		
	<p>UOB One Credit Card UOB Lady's Card UOB EVOL Card</p>	S\$60 Cash via PayNow	N/A	N/A
	<p>KrisFlyer UOB Credit Card</p>	<p>S\$60 Cash via PayNow</p> <p>IN ADDITION to UOB's ongoing KrisFlyer UOB Credit Card signup offer here</p>		
	<p>UOB PRVI Miles Visa Card UOB PRVI Miles World MasterCard UOB PRVI Miles American Express Card</p>	<p>S\$60 Cash via PayNow</p> <p>IN ADDITION to UOB's ongoing UOB PRVI Miles Cards signup offer here</p>		
CIMB	<p>CIMB Visa Infinite Card CIMB Visa Signature Card CIMB World Mastercard</p>	<p>S\$100 Cash via PayNow</p> <p>IN ADDITION to CIMB's ongoing Credit Cards signup offer here</p>		
Maybank	<p>Maybank Family & Friends Card Maybank Horizon Visa Signature Card Maybank Platinum Visa Card Maybank Manchester United Platinum Visa Card Maybank Barcelona Visa Signature Card Maybank World Mastercard</p>	<p>S\$50 Cash via PayNow</p> <p>IN ADDITION to Maybank's ongoing Credit Cards signup offer here</p>	<p>S\$50 Cash via PayNow (only from 09 Dec 2024 to 13 Dec 2024, 12PM)</p>	N/A
BONUS CASH REWARDS ("Bonus Reward")				
<p>Applications for 2 Eligible Products:</p> <p>(a) All of which is a valid New to Bank application AND</p> <p>(b) One of which is a UOB, Maybank or CIMB Bank product</p> <p>(c) Each card application should be applied individually via SingSaver</p>				S\$50 Cash via PayNow

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<p>Applications for 3 or more Eligible Products:</p> <ul style="list-style-type: none"> (a) All of which is a valid New to Bank application AND (b) One of which is a UOB, Maybank or CIMB Bank product (c) Each card application should be applied individually via SingSaver <p>For the avoidance of doubt, if an Eligible Participant applies for 3 or more Eligible Products, they will only receive this tier of Bonus Reward.</p>		<p>S\$100 Cash via PayNow</p>
<p><u>BONUS CASH REWARDS (“Bonus Reward”)</u> <u>9 December - 13 December, 12PM SGT 2024</u> <u>(Both days inclusive, unless otherwise stated)</u></p>		
<p>Applications for 2 Eligible Products:</p> <ul style="list-style-type: none"> (d) One of which is a valid New to Bank application AND (e) One of which is a UOB, Maybank or CIMB Bank product (f) Each card application should be applied individually via SingSaver 		<p>S\$50 Cash via PayNow</p>
<p>Applications for 3 or more Eligible Products:</p> <ul style="list-style-type: none"> (d) One of which is a valid New to Bank application AND (e) One of which is a UOB, Maybank or CIMB Bank product (f) Each card application should be applied individually via SingSaver <p>For the avoidance of doubt, if an Eligible Participant applies for 3 or more Eligible Products, they will only receive this tier of Bonus Reward.</p>		<p>S\$100 Cash via PayNow</p>

- ii. For the purposes of this Clause 4, “Reward” shall include the Promotion Reward and Bonus Reward.
- iii. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to the relevant Product Provider.
- iv. Please contact SingSaver at info@singsaver.com.sg if you have any questions as to whether a particular product is eligible for the purposes of this Promotion or if you have any questions about eligibility for this Promotion.
- v. Confirmation of whether an Eligible Participant has completed all criteria necessary to receive any Reward is subject to SingSaver and the Product Providers’ internal records. In the event of any disputes, SingSaver’s decision shall be final.
- vi. The submission of a SingSaver Rewards Redemption Form does not automatically entitle an Eligible Participant to receive a Reward.
- vii. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- viii. Duplicate or subsequent submissions of the SingSaver Rewards Redemption Form will not be counted. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- ix. Where multiple options for a Reward are available, Eligible Participants are required to make their selection in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.
- x. **“New to Bank”** shall be defined in accordance with the following:

Product Provider	New to Bank Criteria
Citibank	<p>“New to Bank” refers to an individual who has applied from an Eligible Product from Citibank (“Eligible Citibank Product”) as part of this Promotion, and:</p> <ul style="list-style-type: none"> a. does not have an existing Citibank Credit Card account at the time their application for any Eligible Citibank Product under this Promotion is approved;

	<ul style="list-style-type: none"> b. prior to being issued the Eligible Citibank Product applied for as part of this Promotion, 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 Citibank Product; and c. has not already submitted an application for a Citi Credit Card as a main cardmember, which is pending approval at the time of his/her application for the Eligible Citibank Product as part of this Promotion.
Standard Chartered	<p>“New to Bank” refers to a new Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, the Eligible Participant must not have had any existing or previously cancelled Standard Chartered credit cards in the 12 months prior to their application for an Eligible Product as part of this Promotion.</p>
HSBC	<p>“New to Bank” refers to an individual who has applied for an Eligible Product from HSBC (“Eligible HSBC Product”) as part of this Promotion, and:</p> <ul style="list-style-type: none"> a. does not hold any existing HSBC Credit Card; and b. has not cancelled any HSBC Credit Card within the 12 months prior to the date of their application for an Eligible HSBC Product as part of this Promotion.
UOB	<p>“New to Bank” refers to an individual who has applied for an Eligible Product from UOB (“Eligible UOB Product”) as part of this Promotion, and:</p> <ul style="list-style-type: none"> a. does not have an existing UOB Credit Card account (as main cardmember) at the time when their application for an Eligible UOB Product as part of this Promotion is approved by UOB; b. does not previously have a UOB Credit Card account (as a main cardmember) that was terminated/closed (whether by the individual or by UOB) in the last six (6) months immediately prior to their application for an Eligible UOB Product prior to the commencement of the Promotion Period; and c. has not already submitted an application for a UOB Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible UOB Product as part of this Promotion.
CIMB	<p>“New to Bank” refers to an individual who has applied for an Eligible Product from CIMB (“Eligible CIMB Product”) as part of this Promotion, and:</p> <ul style="list-style-type: none"> a. does not hold any principal CIMB Credit Cards at the time of their application for an Eligible CIMB Product as part of this Promotion; and b. does not have a CIMB Credit Card account that was terminated/closed (whether by the individual or CIMB) in the twelve (12) months before the month in which the Eligible CIMB Product applied for as part of this Promotion is approved by CIMB.
Maybank	<p>“New to Bank” refers to an individual who has applied for an Eligible Product from Maybank (“Eligible Maybank Product”) as part of this Promotion, and:</p> <ul style="list-style-type: none"> a. does not have an existing Maybank Credit Card(s) or CreditAble account at the time their application for any Eligible Maybank Product under this Promotion is approved; and b. does 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 card account opening date for the Eligible Maybank Product applied for as part of this

	Promotion.
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- xi. For the avoidance of doubt, Eligible Participants who do not fulfil the criteria to satisfy the definition of “New to Bank” will be considered “**Existing to Bank**”.
- xii. “**Qualifying Spend**” shall be defined in accordance with the following:

Product Provider	Qualifying Spend Criteria
Citibank	<p>"Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from:</p> <ul style="list-style-type: none"> (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.
Standard Chartered	<p>"Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from:</p> <ul style="list-style-type: none"> (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. <p>“Qualifying Spend” includes applying 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.</p> <p>“Qualifying Spend” excludes any transaction classified under one or more of the following Merchant Category Codes:</p> <ul style="list-style-type: none"> (i) 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment), (ii) 6211 (Security Brokers/Dealers), (iii) 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers), (iv) 8211 (Elementary and Secondary Schools), (v) 8220 (Colleges, Universities, Professional Schools, and Junior Colleges), (vi) 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools), (vii) 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified), (ix) 9211 (Court Costs, Including Alimony and Child Support), (x) 9222 (Fines), 9223 (Bail and Bond Payments), (xi) 9311 (Tax Payments) (xii) 9399 (Government Services (Not Elsewhere Classified)) (xiii) 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments); (xiv) 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations);

	<p>(xv) 7523 (Parking Lots, Parking Meters and Garages); (xvi) 7349 (Cleaning, Maintenance and Janitorial Services); and</p> <ol style="list-style-type: none"> a. any cash advance; b. any fees or charges (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges); c. any Credit Card Funds Transfer; d. any monthly instalment of an EasyPay transaction; e. any amount charged to your credit card that is subsequently cancelled, voided, refunded or reversed; f. recurring payments (being automatic payments where you (including your supplementary cardholder(s) on your credit card account) have given a one-time authorisation or instruction for the merchant to charge the payment directly to your credit card at a fixed interval, such as transactions made pursuant to Standard Chartered Bank (Singapore) Limited's 0% Interest Instalment Plan) or payments made to all billing organisations using Standard Chartered Online Banking or mobile app; g. AXS, SAM or ATM transactions made using your credit card; h. amounts which have been rolled over from any preceding month's statement; i. tax refunds credited into your credit card account; j. any insurance premiums charged to your credit card; k. any payments related to betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel charged to your credit card. <p>"Qualifying Spend" excludes 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:</p> <ol style="list-style-type: none"> a. Financial Institutions – Merchandise, Services, and Debt Repayment (6012); 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. <ol style="list-style-type: none"> i. 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
<p>HSBC</p>	<p>"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):</p> <ol style="list-style-type: none"> 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

	<p>relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);</p> <ul style="list-style-type: none"> 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. <p>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.</p>
<p>UOB</p>	<p>"Qualifying Spend" shall mean any retail transactions for the purchase of goods and/or services (whether in Singapore dollars or foreign currencies), which is successfully charged to your Eligible UOB Card and posted on UOB's systems but shall exclude the Excluded Transactions (as defined below).</p> <p>"Excluded Transactions" shall mean:</p> <ul style="list-style-type: none"> a. any cash advances; b. any payment of fees and charges (including without limitation, late payment charges, interest charges and annual or monthly fees or charges) imposed by UOB;

	<ul style="list-style-type: none"> c. any balance and/or funds transfers to or from your Eligible UOB Card account; d. any credit card transaction effected using your Eligible UOB Card that was subsequently cancelled, voided or reversed for any reason; e. any payment of monthly instalments under 0% Instalment Payment Plan and SmartPay; f. any payment of amounts approved under the UOB Payment Facility and any associated fees or charges; g. any Grab mobile wallet top-up transactions; h. any Shopee Pay wallet top-up transactions; i. any transaction classified under one or more of the following Merchant Category Codes (“MCC”) j. any transaction consisting of/containing the following references: <ul style="list-style-type: none"> i. AXS* ii. PLUS500 iii. AMAZE* TRANSIT* iv. PLUS500UK LIMITED v. CITYINDEX* vi. Saxo Cap Mkts Pts Ltd vii. EZ LINK* viii. SKR*PLUS500CY LTD ix. EZ-LINK* x. SKR*SKRILL.COM xi. EZLINK* xii. TRANSIT* xiii. EZLINKS* xiv. WWW.IGMARKETS.COM.SG xv. FLASHPAY* xvi. WWW.MYEZLINK.COM.SG xvii. NETSFLASHPAY* xviii. WWW.PLUS500.CO.UK xix. MB * MONEYBOOKERS.COM xx. IPAYMY* xxi. OANDA ASIA PAC xxii. RWS-LEVY* xxiii. OANDAASIAPA xxiv. SMOOVE PAY* xxv. PAYPAL* PLUS500 xxvi. SINGPOST-SAM* xxvii. PAYPAL* PLUS500.COM xxviii. RazerPay* xxix. PAYPAL * BIZCONSULTA xxx. PAYPAL * OANDAASIAPA xxxi. PAYPAL * CAPITALROYA k. any other transactions as may be prescribed by UOB from time to time.
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- xiii. Where the Reward is a physical reward (e.g AirPods), a digital reward or vouchers, Eligible Participants:
- a) will receive an email from SingSaver confirming the redemption details for the Reward (the “**Reward Notification Email**”). Eligible Participants are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
 - b) acknowledge and agree that Rewards remaining unclaimed after the collection period stated on the

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- Reward Notification Email will be forfeited.
- xiv. Where the Reward is through PayNow, Eligible Participants:
 - a) are required to have a PayNow account;
 - b) consent to receive the Reward via the registered PayNow mobile number provided to SingSaver in the SingSaver Reward Redemption Form;
 - c) are responsible for ensuring that the phone number provided in the SingSaver Reward Redemption Form is the correct phone number linked to their registered PayNow account;
 - d) acknowledge that once submitted, the mobile number provided in the SingSaver Reward Redemption Form cannot be amended and the Reward will not be re-issued to Eligible Participants who have provided incorrect phone numbers; and
 - e) will be notified of successful reward issuance via email from SingSaver to the email address provided in the SingSaver Rewards Redemption Form (the “**Reward Notification Email**”). Eligible Participants are encouraged to check spam/junk folders for the Reward Notification Email if it has not been received as there may be accidental redirects by the email client.
 - xv. Where the Reward is voucher(s) for a third-party merchant (e.g Grab, Takashimaya, NTUC), all vouchers issued are subject to the terms and conditions of the vouchers’ merchants. SingSaver shall not in any way be liable for any goods, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. SingSaver is not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.
 - xvi. Where the Reward selected includes Max Miles, Eligible Participants:
 - 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 Participant does not already have one) and how to redeem the Max Miles (the “**Max Miles Reward Notification Email**”). Eligible Participants 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;
 - c) acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Participants’ 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; and
 - 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 Participant’s account and the forfeiture of all Max Miles earned.
 - xvii. For more information on heymax, [click here](#) or reach out to max@heymax.ai. SingSaver and heymax are not responsible for any incorrect information that may be provided by the Eligible Participant, which may result in the Eligible Participant being unable to receive the Reward and shall have no liability for the same nor have any obligation to provide a replacement Reward in the event the Eligible Participant provides incorrect or inaccurate details.
 - xviii. SingSaver is not associated with the manufacturer or 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.
 - xix. Where a Reward is available in multiple colours or other cosmetic variations, Eligible Participants will not be able to select a colour and will receive one at random.
 - xx. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

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- xxi. Eligible Participants agree and acknowledge that (i) the Rewards may not include any warranty and (ii) SingSaver and the Product Provider(s) do not guarantee any applicable warranty period for any Rewards. To the extent that a supplier warranty applies to the Rewards, the warranty period may commence from the date of purchase of the Rewards by SingSaver from the supplier, and not the date of redemption or delivery of the Reward to the Eligible Participant.
- xxii. SingSaver is not responsible for any rewards that are offered and fulfilled by a Product Provider. All queries relating to the same should be directed to the Product Provider.
- xxiii. SingSaver Rewards Redemption Forms are unique to each Eligible Product application.
- xxiv. Eligible Participants who do not receive the SingSaver Rewards Redemption Form immediately after submitting their application for an Eligible Product should contact info@singsaver.com.sg immediately for assistance.
- xxv. Eligible Participants found sharing the SingSaver Rewards Redemption Form may be disqualified from receiving all Rewards.

4. General Promotion Terms and Conditions

- i. By participating in this Promotion, Eligible Participants agree to be bound by these Terms and Conditions.
- ii. For the purposes of this Clause 4, "Reward" shall include the Promotion Reward and Bonus Reward.
- iii. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. The Product Providers shall not be responsible for any loss or damage suffered by an Eligible Participant in connection with this Promotion and/or the Rewards.
- iv. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g marketing materials) relating to the Promotion, these Terms and Conditions shall prevail.
- v. In the event of any disputes, SingSaver reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
- vi. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Rewards or to terminate this Promotion with or without prior notice or reason.
- vii. Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Participants are responsible for checking the quality of the Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.
- viii. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.
- ix. Eligible Participants who do not submit the SingSaver Reward Redemption Form within the Promotion Period will not be able to receive the Reward, even if they fulfil all other conditions. SingSaver is not responsible for any SingSaver Rewards Redemption Form or other information not being received by SingSaver. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- x. Eligible Participants who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Reward, even if selected to receive the Reward, and SingSaver reserves the right to select a replacement Eligible Participant.
- xi. Any queries regarding the Promotion (including for rewards notifications) received more than 6 months after the end of the Promotion Period will not be responded to.
- xii. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Reward(s) if the participant is found to be, or reasonably suspected of participating in any form

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of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

- xiii. By agreeing to the terms and conditions of this Promotion, Eligible Participants agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number is registered on the National Do-Not-Call Registry, each in accordance with SingSaver's [Privacy Policy](#).
- xiv. By applying for an Eligible Product as part of this Promotion, an Eligible Participant agrees and consents to:
 - a) SingSaver sending the information provided in the Rewards Redemption Form to the Product Provider to facilitate the Eligible Participant's application for the Eligible Product, in accordance with SingSaver's [Privacy Policy](#);
 - b) SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Participant's redemption of the Reward, in accordance with SingSaver's [Privacy Policy](#); and
 - c) the Product Provider disclosing to SingSaver the required information relating to the Eligible Participant's application for an Eligible Product in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Reward, for the purposes of verifying a participant's eligibility for the Reward.
- xv. Final approval of any product is determined by the Product Provider in its absolute discretion and is subject to their credit and risk processing criteria. Participation in this Promotion does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.
- xvi. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Participants as a result of their participation in this Promotion. By participating in this Promotion, Eligible Participants release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Reward.
- xvii. SingSaver and the Product Provider will not take any responsibility in case of any event that may prevent a participant from participating in this 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.
- xviii. SingSaver and the Product 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 a Participant's participation in this Promotion.
- xix. By participating in this Promotion, all participants agree and undertake to, at all times, indemnify, keep indemnified, and hold SingSaver, its employees and agents harmless against all losses (including direct, indirect, incidental and/or consequential losses), damages (including general, special, and/or punitive damages), demands, injuries (other than personal injury caused by SingSaver or a Product Provider's negligence), claims, costs, penalties, interest and fees (including all legal fees as between solicitor and client or otherwise on a full indemnity basis whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Reward, and/or any breach or purported breach of these terms and conditions and/or any applicable law.
- xx. SingSaver strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the Product Provider, financial institution, service provider or specific product's site. Eligible Participants should refer to the Product Provider's website for the most updated rates/fees/T&Cs etc on the relevant product.

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