

SingSaver Rewards Promotion Terms and Conditions

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Last updated: 29 Feb 2024

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Priority Banking Sign Ups

Citigold Terms and conditions

1. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents in Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the users are not residents of Singapore or are a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.
2. The promotion period (“Promotion Period”) is between **01 March - 31 March 2024**, both days inclusive, unless otherwise stated.

This Programme is not valid in conjunction with the Citi New-to-Bank Fresh Funds Programme 2024 and the Citigold Private Client and Citigold SGD and USD Time Deposit Promotion, SGD and USD Time Deposit Investment Bundle Promotion, Citi-AIA 10th Anniversary Insurance Time Deposit Promotion and such other promotions that may be specified by Citi from time to time and is subject to change at Citi’s sole discretion without notice. It is only valid in conjunction with the Citi New-to-Bank Welcome Programme 2024.

3. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
4. 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 to start a new Citigold banking relationship on the promotion website www.singsaver.com.sg (“Promotion Page”) during the Promotion Period.
 - ii. “New to Bank” refers to a Citi Customer who fulfills the following criteria:
 - a. is not a U.S. Person;
 - b. is at least the age of 18 during the Enrolment Month;
 - c. does not have a primary Banking Account or primary relationship in each of the last thirteen (13) calendar months before the Enrolment Month;
 - d. does not have any AUM in each of the last thirteen (13) calendar months before the Enrolment Month; and
 - e. opens a primary sole Banking Account or a primary joint Banking Account with a person who does not have any Banking Account/ relationship with Citi.

- iii. Have their Bank Account successfully opened and approved by Citibank in accordance with the Citi New-to-Bank Promotion Terms and Conditions, such approval being final and unconditional.
 - a. The application must be submitted by **31 March 2024; and**
 - b. The Eligible Bank Account must be opened **within one month from application.**
- iv. **Deposit a minimum sum of S\$250,000** (“Assets Under Management”), comprising of fresh funds excluding Time Deposit Placements, into the Eligible Bank Account and complete the Investment Risk Profile and Fact Find report within 3 calendar months of account opening, including the month of account opening (refer to Table 1).

“Fresh Funds” means funds that do not originate from any existing account with Citibank. At point of reward fulfillment per Clause 8 below, participant has to be a Citigold customer with minimum AUM of S\$250,000.

“Assets Under Management” refers to the combined balances held in a customer’s primary accounts including Citibank checking and savings account, time deposits and investments. Funds credited into cash management accounts will not count towards Assets Under Management.

Internal transactions that will contribute to a decrease in Assets Under Management (AUM) include but are not limited to:

- a. transfer of funds from a Customer’s primary account to a Customer’s secondary account;
- b. payment of a Citi credit card bill or loan facility using funds in a Customer’s primary account; and
- c. transfer of funds from a Customer’s primary account to a cash management account

Month of Account Opening	Deposit min. S\$250,000 AUM in fresh funds
March 2024	By 31 May 2024
April 2024	By 30 June 2024

Table 1

- v. Eligible Bank Account must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, **as determined by Citibank in its sole and absolute discretion.**

vi. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of bank account 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 fully complete the rewards redemption form will not be eligible for the rewards.

6. An Eligible Participant who has fulfilled all the conditions in Clause 5 will be eligible to receive the Reward set out in Table 2. Reward selection will be made on the Singsaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

Bank	Eligibility	Reward [^]
Citibank Singapore Limited ("Citibank")	Start a new Citigold banking relationship and deposit min. S\$250,000 AUM in fresh funds within 3 months of account opening	<p>From 01 March - 31 March 2024 (Both Days Inclusive)</p> <p>Apple iPhone 15 Pro Max 256GB (worth S\$2,017.50) *[^]#</p> <p>OR</p> <p>Herman Miller Cosm Chair (worth \$2,198)*[^]</p> <p>OR</p> <p>S\$1,500 Cash via PayNow [^]</p>
	Citibank Fulfilled Rewards	
	Complete Investment Risk Profile and Fact Find	<p>S\$100¹</p> <p>¹ Bank T&Cs apply (refer to Clause 3)</p>
	Hold any valid Primary Citibank Credit Card	<p>S\$300³ Cash Reward</p> <p>³ Bank T&Cs apply (refer to Clause 2)</p>
	Take up a Citibank Mortgage with min. loan size of S\$800,000 within 3 months of account opening	<p>S\$500³ Cash Reward</p> <p>³ Bank T&Cs apply (refer to Clause 2)</p>
Purchase any Citibank Investment or Insurance	<p>Tiered Rewards⁴ based on Purchase Amount</p> <p>⁴ Bank T&Cs apply (refer to Clause 4)</p>	

	Maintain Citigold relationship for 12 months	S\$960⁵ Cash Reward ⁵ Bank T&Cs apply (refer to Clause 5)
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Table 2

*Colour subjected to availability.

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

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

7. An eligible customer who has fulfilled conditions in Clause 5.i , 5.ii, 5.iii and 5.iv (above) will be eligible to receive the Reward set out in Table 2 above, and will receive a Rewards Notification from SingSaver confirming the redemption details for the rewards within **four (4) weeks** after Verification of Criteria.
8. SingSaver will send a SingSaver Rewards Redemption Form upon receiving the application under Clause 5(i). The SingSaver Rewards Redemption Form will be sent to the email address submitted to SingSaver under Clause 5(i).
 - a. SingSaver Rewards Redemption Forms are unique to each individual application. If the participant does not receive the SingSaver Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance.
 - b. Participants who did not submit the SingSaver Rewards Redemption Form that is unique to their application may not be eligible for the rewards.
 - c. Participants who do not fully complete the SingSaver Rewards Redemption Form will not be eligible for the rewards.
 - d. All SingSaver Reward Redemption Forms received after 14 days of bank account application or submitted through any means other than specified above in Clause 5(i), 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. Eligible Participants will be notified of reward redemption details for the reward indicated in Clause 6 via email from SingSaver (“Rewards Notification Email”). The Rewards Notification Email will be sent to the participant’s email address provided in the SingSaver Rewards Redemption Form within **four (4) weeks** from Verification of Criteria after promotion criteria is met.

Month of Account Opening	Verification of Criteria	Fulfilment Period
March 2024	By 30 June 2024	By 31 July 2024
April 2024	By 31 July 2024	By 31 August 2024

Table 3

- a. Eligible Participants are encouraged to check spam/junk folders for the Rewards Notification Email. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.
 - b. If the Eligible Participant fails to receive a Rewards Notification Email from SingSaver within **four (4) calendar months**, the Eligible Participant should send an email to info@singsaver.com.sg for assistance.
10. 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 recipients and make the necessary arrangements to deliver the Reward.
11. SingSaver reserves the right to reject any Reward redemption if the Citigold Bank Account 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.
12. SingSaver reserves the right to (at its own discretion) disqualify any Eligible Participant and withhold or confiscate in full or part, any SingSaver rewards if the Eligible 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).
13. 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.
14. Approval of any Citigold Bank Account and/or product is subject to the Citibank's sole discretion at all times. SingSaver does not guarantee the approval of any bank account and/or product.
15. By applying for a Citigold Bank Account 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 Citigold Bank Account;
 - b. Citibank disclosing to SingSaver information relating to his/her application for a Citigold Bank Account 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 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.

17. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
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.
20. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).
21. 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.

CIMB Preferred Terms and conditions

1. This promotion (“Promotion”) is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents in Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Pass, Work Permit, Dependant’s Pass and Student Pass. SingSaver reserves all right to reject any rewards redemption submissions if the users are not residents of Singapore or are a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.
2. The promotion period (“Promotion Period”) is between **1 February - 6 March 2024**, both days inclusive, unless otherwise stated.

This Promotion is not valid in conjunction with other CIMB promotional offers, except for the CIMB CASA Bonus Interest/Profit Promotion 2024.

3. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
4. 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 to start a new CIMB Preferred banking relationship through the promotion website on www.singsaver.com.sg (“Promotion Page”) during the Promotion Period as a New to Bank user.

- a. “New to Bank” refers to a participant who fulfills the following criteria:
 - i. Does not have any CIMB Preferred relationship at the time of their application under this Promotion; and
 - ii. Must not have any existing CIMB Consumer Banking Relationship, have any CIMB Consumer Banking Relationship terminated, or closed any CIMB Consumer banking product(s) in his/her own name or jointly with another person with the Bank within the past twelve (12) months immediately prior to the date of establishment of the new CIMB Preferred relationship as part of this Promotion. “Consumer Banking Relationship” refers to the holding of any consumer banking products which includes any consumer banking accounts, fixed deposits, current or savings accounts, investments, insurance, housing loans, renovation loans, education loans, secured share overdraft and credit cards (principal or supplementary) issued by CIMB.

- ii. Start their CIMB Preferred relationship by having a CIMB StarSaver / StarSaver-i / StarSaver (Savings) / StarSaver (Savings)-i account (“Eligible Bank Account”) successfully opened and approved by CIMB Bank Berhad, Singapore Branch (“CIMB”, “CIMB Bank” or the “Bank”) such approval being final and unconditional, where:
 - a. The application is submitted on or before **6 March 2024; and**
 - b. The Eligible Bank Account is opened **within one month after the date of the application.**
- iii. **Deposit a minimum** sum of S\$250,000 (“Assets Under Management” or “AUM”), comprising fresh funds excluding fixed deposit placements, into the Eligible Bank Account, complete the bank’s account opening documentation (including Financial Needs Analysis (FNA)) within 1 calendar month of account opening (refer to Table 1 for details) and maintain the minimum AUM for 6 months from the date of deposit.
 - a. “fresh funds” means funds that do not originate from any existing account with CIMB Bank including without limitation the following:
 - (i) funds in the form of non-CIMB cheques;
 - (ii) other funds that are not transferred from any existing CIMB current, savings or fixed deposit account;
 - (iii) other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB within the Promotion Period.
 - b. At the point of reward fulfillment per Clause 9 below, the participant must be a CIMB Preferred customer with a minimum AUM of S\$250,000 in the Eligible Bank Account.
 - c. “Assets Under Management” refers to a deposit of fresh funds into an Eligible Bank Account and excludes fixed deposits, investments, insurance and loans.

Month of Account Opening	Deposit min. S\$250,000 AUM in fresh funds
February 2024	By 31 August 2024
March 2024	By 30 September 2024

Table 1

- iv. Maintain the Eligible Bank Account in a validly existing state (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, **as determined by CIMB Bank in its sole and absolute discretion.**

v. Complete the Rewards Redemption Form sent by SingSaver to their registered email address within the first 14 days of their Eligible Bank Account application.

a. Rewards Redemption Forms are unique to each individual application. Enter your NRIC in the ARN field of the redemption forms.

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 fully complete the Rewards Redemption Form will not be eligible for any Rewards.

6. An Eligible Participant who has fulfilled all the conditions in Clause 5 will be eligible to receive the Reward set out in Table 2. The Reward selection will be made on the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

Bank	Eligibility	Reward [^]
CIMB Bank	Start a new CIMB Preferred banking relationship and deposit a min. of S\$250,000 AUM in fresh funds within 1 month of account opening and maintain the same for a period of 6 months	<p>From 1 February 2024 - 6 March 2024 (Both Days Inclusive)</p> <p>Apple iPhone 15 Pro Max 128GB (worth S\$1,664.25) ^{*^}</p> <p>OR</p> <p>Macbook Air 256GB 13 inch (M2 chip) (worth S\$1,613.8) ^{*^}</p>

Table 2

*Random colour - cannot be selected by the Eligible Participant [subject to availability]. The selected Reward will be delivered to the home address provided in the Reward Redemption Form upon confirmation of eligibility.

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

Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

[^]Apple is not a participant in or sponsor of this promotion.

7. An Eligible Participant who has fulfilled the conditions in Clause 5 above will be eligible to receive the Reward set out in Table 2 above, and will receive a Reward Notification Email from SingSaver confirming the redemption details for the Reward within four (4) weeks after eligibility is verified.

8. SingSaver will send a SingSaver Rewards Redemption Form to the Eligible Participant pursuant to Clause 5(i). The SingSaver Rewards Redemption Form will be sent to the email address submitted to SingSaver under Clause 5(i).

- a. SingSaver Rewards Redemption Forms are unique to each individual application. Enter your NRIC in the ARN field of the redemption forms. If the participant does not receive the SingSaver Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance.
 - b. Participants who do not submit the SingSaver Rewards Redemption Form that is unique to their application may not be eligible for the rewards.
 - c. Participants who do not fully complete the SingSaver Rewards Redemption Form will not be eligible for the rewards.
 - d. All SingSaver Reward Redemption Forms received more than 14 days after the application for the Eligible Bank Account is made or submitted through any means other than specified above in Clause 5(i), 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. Eligible Participants will be notified of reward redemption details for the reward indicated in Clause 6 via email from SingSaver (“Rewards Notification Email”). The Rewards Notification Email will be sent to the participant’s email address provided in the SingSaver Rewards Redemption Form within **six (6) weeks** after verification of eligibility for a Reward is confirmed.

Month of Fund in	Verification Period	Fulfilment Period (after verification)
February 2024	By 31 October 2024	By 15 December 2024
March 2024	By 30 November 2024	By 15 January 2025
April 2024	By 31 December 2024	By 15 February 2025

Table 3

- a. Eligible Participants are encouraged to check spam/junk folders for the Rewards Notification Email. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.
 - b. If the Eligible Participant fails to receive a Rewards Notification Email from SingSaver after the fulfilment period, the Eligible Participant should send an email to info@singsaver.com.sg for assistance.
10. 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 recipients and make the necessary arrangements to deliver the Reward.
11. SingSaver reserves the right to reject any Reward redemption if the Eligible Bank Account 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.

12. Eligible Participants agree and acknowledge that (i) the Promotion Rewards may not include any warranty and (ii) SingSaver and CIMB 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.
13. 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. Eligible Participants who do not submit the SingSaver Reward Redemption Form within the stipulated 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.
14. Rewards that remain unclaimed past the stipulated collection period (if any) will be forfeited. 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.
15. 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.
16. 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.
17. SingSaver reserves the right to (at its own discretion) disqualify any Eligible Participant and withhold or confiscate in full or part, any SingSaver rewards if the Eligible 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).
18. 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.
19. Approval of any Eligible Bank Account and/or product is subject to CIMB's sole discretion at all times. 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.

20. By applying for an Eligible Bank Account as part of this Promotion, an Eligible Participant agrees and consents to:
 - a. SingSaver sending the information in the Rewards Redemption Form to CIMB Bank to facilitate his/her application for the Eligible Bank Account;
 - b. CIMB disclosing to SingSaver information relating to his/her application for an Eligible Bank Account 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 his/her redemption of the Reward.
21. 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.
22. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
23. 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](#).
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](#).
26. 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.
27. 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.
28. 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.

29. By participating in this Promotion, participants agree to be bound by these Terms and Conditions. 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. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Reward or to terminate this Promotion with or without prior notice or reason.
30. This is a SingSaver promotion. All queries/disputes relating to the Promotion should be directed to SingSaver. CIMB shall not be responsible for any loss or damage suffered by any participant in connection with this Promotion and/or the Rewards.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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 also agree to the [Terms and Conditions of use of SingSaver](#).

Rewards Eligibility

14. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within three calendar months from the date of product approval (e.g. card approval), or the date of completion of the Rewards Redemption Form, whichever is later.

15. Where eligibility for SingSaver Promotion rewards are conditional on eligible product approval by the financial product issuer:
 - a. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer's discretion. Their decisions are final; SingSaver does not guarantee the approval of any financial products.
 - b. The approved financial product must have been applied for via SingSaver. SingSaver shall consult with its product issuing partners to verify this, and the final decision on rewards eligibility shall be final.
16. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed the 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 Reward.
17. 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 Preferred Relationship with an Eligible Bank Account on SingSaver
 - b. Provide an accurate email address when prompted
 - c. Conclude the 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.
18. 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.
19. A successful Applicant who qualifies to receive the Reward according the Terms and Conditions of the Promotion, unless otherwise stated, will receive an email from SingSaver confirming the redemption details for the Reward within 3 months from the date of card activation/ product approval or completion of the SingSaver Rewards Redemption Form, whichever is later.
20. 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).
21. 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.
22. 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

23. 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.
24. Where the applicable reward includes vouchers for a third-party merchant (including but not limited to Grab, Takashimaya, NTUC, and more), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. SingSaver shall not in any way be liable for any goods or services or the quality or performance of such goods or services supplied by any participating merchant, site or service provider. SingSaver is not responsible for liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Participants should seek redress from and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.
25. 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.
26. 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.
27. 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.
28. Unless otherwise stated, all rewards assigned for respective product approvals are not strictly not exchangeable for cash or other gifts / rewards.
29. Physical SingSaver rewards (e.g, cash, physical vouchers, or items) that are not claimed within the stipulated collection period will be forfeited without exception.
In addition:
- a. eligible Participants who are not available during the stipulated collection period may authorise someone to collect the Reward on their behalf;
 - b. in the event that an Eligible Participant is unable to collect or authorise anyone to collect the reward within the pre-defined timeframe, (s)he must email us info@singsaver.com.sg to arrange for a new collection period **within** the stipulated collection period; and
 - c. unless the Eligible Participant has received email confirmation from SingSaver on any changes in collection timing, the original collection timing shall apply.
30. "Cash Back" and "Cash Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.