

# SingSaver x HSBC

## Terms and Conditions

### Contents

Last updated: 20 Jan 2023

<a href="#"><b>HSBC SingSaver Exclusive: Fortune Lucky Draw (the “Lucky Draw Promotion”)</b></a>	<b>2</b>
<a href="#"><b>HSBC Credit Card Standalone Exclusive Promotion</b></a>	<b>9</b>
<a href="#"><b>HSBC EGA &amp; Investment</b></a>	<b>15</b>
<a href="#"><b>SingSaver General Promotion Terms and Conditions</b></a>	<b>19</b>
<a href="#">General Eligibility</a>	19
<a href="#">Rewards Eligibility</a>	20
<a href="#">Rewards Usage and Validity</a>	22

# HSBC SingSaver Exclusive: Fortune Lucky Draw (the “Lucky Draw Promotion”)

1. Customers who successfully apply for an Eligible Product via SingSaver during the Promotion Period and complete the requirements set out herein will have a chance to receive a Lucky Draw Gift (each as defined herein).
2. Promotion Period & Eligible Products for the Lucky Draw Promotion
  - i. For the purposes of the Lucky Draw Promotion, the Eligible Products and applicable Promotion Periods are as follows:

Product Type	Eligible Product & Product Provider	Promotion Period (both days inclusive, unless otherwise stated.)
Credit Cards	HSBC Revolution Credit Card HSBC Advance Credit Card HSBC Visa Platinum Credit Card	4 Jan - 31 Jan 2023
Savings Account	HSBC Everyday Global Account	4 Jan - 31 Jan 2023
Wealth	HSBC Investment Account	4 Jan - 31 Jan 2023

- ii. All queries regarding the Eligible Products, including but not limited to application status and the Eligible Products themselves should be directed to HSBC, the product provider.
3. Eligible Customers

In order to be eligible for a chance to receive a Lucky Draw Gift and to comprise “Eligible Customers”, a user is required to, during the Promotion Period:

  - i. Be a Resident of Singapore;
  - ii. Submit an application for an Eligible Product through SingSaver as a main cardholder/ policyholder/ policyowner during the Promotion Period through <http://www.singsaver.com.sg/>;
  - iii. Create a SingSaver account on the SingSaver Website;
  - iv. **Fully complete and submit the SingSaver Rewards Redemption Form (which shall be sent to the email address used to create the SingSaver account) within 14 days after completing their application for the Eligible Product;**
  - v. Have their application for the Eligible Product approved by HSBC on or before the Eligible Product Approval Date specified in Clause 5, where the approval given is final and unconditional; and
  - vi. Fulfil any applicable specific requirements for the type of Eligible Product applied for, as stated in Clause 4 below and in specific product T&Cs set out below.
  - vii. Provide HSBC your consent to receive marketing and promotional materials from HSBC at the time of submitting their application and has not revoked his/her consent to receive marketing or promotional materials from HSBC at the time of gift fulfilment.
4. Specific Product Requirements

- i. The following terms apply depending on the type of Eligible Product applied for:
- a. HSBC Credit Cards
- The Promotion is only available for “New HSBC Credit Card holder” refers to applicant who:
- Does not hold any existing HSBC credit card
  - Has not cancelled any HSBC credit card within the last 12 months prior to the card application
- b. HSBC Everyday Global Account
- The Promotion is only available for applicant who
- Has (a) no existing HSBC Jade or HSBC Premier relationship (either in his/her own name or jointly with another person) as at the commencement date of this Promotion; or (b) does not hold any HSBC deposit account(s) (either in his/her own name or jointly with another person), or (c) has not terminated all their HSBC deposit account(s) (either in his/her own name or jointly with another person) in the last 12 months prior to (and inclusive of) the month the Promotion Period commences
- ii. Please refer to the “HSBC Credit Card” terms and “HSBC EGA & Investment” terms below for further details on specific product requirements.

5. Lucky Draw Entries

- i. Each Eligible Customer may be entitled to more than one (1) Lucky Draw Entry, up to a maximum number of eighty (80) entries as set out below.
- ii. For the purposes of the Lucky Draw Promotion, eligibility requirements for each Product Type to obtain lucky draw entries are as follows:

Product Type	Number of Lucky Draw Entries (capped at 80)	Eligibility Requirements
HSBC Credit Cards	15	Have their Eligible Card (shown in Clause 2) application <b>approved by HSBC (Singapore) where approval must be final and unconditional and make a minimum spend of S\$800</b> (on either the physical or digital version of the Credit Card) as defined by “Qualifying Spend” (as defined below) <b>by end of the following calendar month from the card account opening date or 31 March 2023, whichever is earlier.</b>
	+5	Every <b>additional S\$200</b> “Qualifying Spend” (as defined below) on top of the S\$800 minimum spend above by <b>31 March 2023.</b>
HSBC Everyday Global Account	5	Have their HSBC Everyday Global Account successfully opened and <b>approved</b> by HSBC (Singapore) by <b>14 February 2023.</b>
HSBC Investment Account	10	Perform a <b>minimum of one (1) trade</b> after opening the HSBC Everyday Global Account by <b>28 February 2023.</b>

- iii. Please refer to the “HSBC Credit Card” terms and “HSBC EGA & Investment” terms below for details on specific requirements applicable to each Eligible Product (including the meaning of “Qualifying Spend”).

## 6. Lucky Draw Gifts

- i. Thirty-one (31) Eligible Customers will be selected as lucky draw winners at the end of the Promotion (“Winners”). Winners will be drawn randomly on **2 May 2023** at the SingSaver office located at 70 Shenton Way, #18-15, Singapore 079118.
- ii. Eligible Customers who fulfil the conditions specified in Clause 3 and 4 will have up to a **maximum of eighty (80) entries** to the lucky draw (Clause 5) to receive **one** of the following Lucky Draw Gifts as set out below.
  - a. 1 Winner will receive a pair of round trip tickets to Seoul (worth \$2,400);<sup>^</sup>
  - b. 1 Winner will receive a Xiaomi TV P1E 65” (worth \$1,299);
  - c. 1 Winner will receive a Sony PlayStation 5 Disc Version (worth \$799);
  - d. 3 Winners will receive a iPad 10th Gen 64 GB (worth \$679 each);
  - e. 5 Winners will receive a Dyson Airwrap Gen 1 (worth \$849 each);
  - f. 20 Winners will receive a Nintendo Switch (worth \$469 each)

*<sup>^</sup>Direct flight from SG to Seoul, Incheon Airport. The Winner will be provided with additional details following the date of the lucky draw.*

*Booking period: 3 May - 31 July 2023*

*Flight tickets which remain unclaimed by 31 July 2023 will be forfeited.*

*Travel period: 1 June 2023 to 31 December 2023, except blackout dates (2-3 June 2023, 9-10 August 2023, 11-13 November 2023, 21-31 Dec 2023). Subject to airline and air ticket Terms and Conditions.*

- iii. The submission of a SingSaver Rewards Redemption Form does not automatically entitle an Eligible Customer to receive a Lucky Draw Gift.
- iv. Receiving, completing or submitting a SingSaver Rewards Redemption Form does not confirm that an application for an Eligible Product was made via SingSaver.
- v. 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.
- vi. For the avoidance of doubt, each Eligible Customer may only win a **maximum of one (1) Lucky Draw Gift**, even if the Eligible Customer applies for more than one Eligible Product and/or ) is selected as a Winner more than once.
- vii. If SingSaver becomes aware that a single Eligible Customer is redeeming or attempting to redeem multiple Lucky Draw Gifts, the Eligible Customer will only receive one (1) Lucky Draw Gift, even if the Eligible Customer has two separate entries selected as winning entries.
- viii. SingSaver reserves the right to draw a replacement Winner in the event that an Eligible Customer has more than one valid entry selected as a winning entry.
- ix. SingSaver is not associated with the provider of the Lucky Draw Gift(s) and is not responsible for any issues related to usage of the Lucky Draw Gift(s). Any enquiries regarding the Lucky Draw Gift(s) should be directed to the provider/manufacturer of the Lucky Draw Gift.
- x. For the avoidance of doubt, participation in this Lucky Draw Promotion does not preclude Eligible Customers (including Winners) from receiving any other rewards offered by SingSaver during the Promotion Period outside of this Lucky Draw Promotion. (e.g. Eligible Customers may receive

rewards under the applicable "Reward Promotion" terms and conditions for each Eligible Product set out below).

- xi. Winners agree and acknowledge that (i) the Lucky Draw Gifts may not include any warranty and (ii) SingSaver and HSBC do not guarantee any applicable warranty period for any Lucky Draw Gifts. To the extent that a supplier warranty applies to the Lucky Draw Gifts, the warranty period may commence from the date of purchase of the Lucky Draw Gift by SingSaver from the supplier, and not the date of redemption or delivery of the Lucky Draw Gift to the Winner.
- xii. Where a Lucky Draw Gift is available in multiple colours or other cosmetic variations, Winners will not be able to select a colour and will receive one at random.
- xiii. Any indicated prices are for reference only and are subject to change by the issuing merchant, over which SingSaver has no control.

#### 7. Additional Eligibility Requirements

- i. "Resident of Singapore" includes Singaporeans, Permanent Residents and foreigners holding Employment Passes, and S Passes. SingSaver reserves all rights to reject any reward redemption submissions if the user is not a Resident of Singapore.
- ii. The following people are not eligible to participate in the Lucky Draw Promotion:
  - a. All permanent and/or contract employees of SingSaver Pte. Ltd. and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any other persons residing at the same household whether or not related;
  - b. Individuals who were employed by SingSaver Pte. Ltd., whether in a permanent or contract capacity, at any point in the 12 months prior to the start of the Promotion Period; and
  - c. All employees of any agencies and/or service providers engaged by SingSaver (including but not limited to advertising agencies, promotion agencies, printing companies, event management agencies and any persons assisting or who are involved in the Promotion) and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, cohabitation or other family extension, and any other persons residing at the same household whether or not related.
- iii. SingSaver reserves the right to disqualify a participant from participating in this Promotion if he/she is not a Resident of Singapore or falls under one of the above categories.

#### 8. Lucky Draw Gift Redemption Terms

- i. Winners will be announced on SingSaver's blog page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by **3 May 2023**.
- ii. Winners will be contacted via email with details on how to redeem the Lucky Draw Gift within 1 week after the date of the lucky draw (2 May 2023). Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
- iii. Winners will not be contacted further if the email delivery is unsuccessful, regardless of the reason, including if an incorrect email address was provided by the Winner.

- iv. SingSaver reserves the right to reject any Lucky Draw Gift Redemption if the Eligible Product application is found to have been made via other channels, made outside of the applicable Promotion Period, or is fraudulent, against the spirit of the promotion, or non-compliant with these Lucky Draw Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final. SingSaver reserves the right to disqualify participants who make their applications in a manner that does not comply with these Terms and Conditions and select a new Winner or otherwise dispose of the Lucky Draw Gift as it sees fit.
- v. All Lucky Draw Gifts (or their equivalent value) which remain unclaimed more than **2 months** after the announcement of their Winners shall be donated to the Community Chest or to such other charity as may be approved by the Minister, unless the Minister directs otherwise.
- vi. By accepting any Lucky Draw Gift, Winners agree to hold harmless, defend and indemnify SingSaver from and against any and all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the Lucky Draw Gift.

## 9. General Promotion Terms and Conditions

- i. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. HSBC shall not be responsible for any loss or damage suffered by an Eligible Customer in connection with this Promotion and/or the Lucky Draw Gifts.
- ii. By participating in this Promotion, Eligible Customers agree to be bound by these Terms and Conditions.
- iii. 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.
- iv. Eligible Customers agree and consent to allow their application reference number, names and likenesses in the form of images or photographs to be used for publicity reasons. SingSaver reserves the rights to publish photograph(s) and/ or statements from the Winners without further compensation except where prohibited by law.
- 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 to change the Promotion Period or date of the lucky draw if the launch of the Promotion is delayed and shall have no liability for the same.
- vii. Lucky Draw Gifts are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Lucky Draw Promotion are available while stock lasts. Eligible Customers are responsible for checking the quality of the Lucky Draw Gifts at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Lucky Draw Gifts including but not limited to their quality, supply, delivery and maintenance.
- viii. By participating in this Lucky Draw Promotion, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Lucky Draw Promotion and they will not use this Lucky Draw 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 Customers who do not submit the SingSaver Reward Redemption Form within the stipulated period will not be able to receive the Lucky Draw Gift, 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 Customers who provide inaccurate or incorrect information in the SingSaver Reward Redemption Form (as determined by SingSaver acting in its absolute discretion) will not be able to receive the Lucky Draw Gift.
- xi. Eligible Customers who qualify to receive the Lucky Draw Gift will receive a rewards notification from SingSaver confirming the redemption details within four (4) calendar months from the date of completion of all requirements set out in Clause 5 above, unless otherwise stated.
- xii. Eligible Customers who fail to receive the rewards notification from SingSaver within this period should contact [info@singsaver.com.sg](mailto:info@singsaver.com.sg) for assistance.
- xiii. Any queries regarding the Lucky Draw Promotion (including for rewards notifications) received more than 6 months after the end of the applicable Promotion Period will not be responded to.
- xiv. In the event that delivery of the Lucky Draw Gift(s) is delayed, SingSaver will notify the affected Eligible Customers and make the necessary arrangements to deliver the Lucky Draw Gift(s).
- xv. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Lucky Draw Gift(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).
- xvi. By agreeing to the terms and conditions of this Lucky Draw 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.
- xvii. By applying for an Eligible Product as part of this Promotion, an Eligible Customer agrees and consents to:
  - a. SingSaver sending the information provided in the Rewards Redemption Form to the HSBC to facilitate the Eligible Customer's application for the Eligible Product, in accordance with SingSaver's Privacy Policy;
  - b. SingSaver sending relevant information provided in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Customer's redemption of the Lucky Draw Gift, in accordance with SingSaver's Privacy Policy; and
  - c. HSBC disclosing to SingSaver the required information relating to the Eligible Customer's application for an Eligible Product in connection with the Lucky Draw Promotion. including whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Lucky Draw Gift (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Lucky Draw Gift.

- xviii. Final approval of any product is determined by the HSBC in its absolute discretion and is subject to their credit and risk processing criteria. Participation in this Lucky Draw Promotion does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.
- xix. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Customers as a result of their participation in this Promotion. By participating in this Promotion, Eligible Customers release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Lucky Draw Gift.
- xx. SingSaver strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the HSBC, financial institution, service provider or specific product's site. Eligible Customers should refer to the HSBC's website for the most updated rates/fees/T&Cs etc on the relevant product.



# HSBC Credit Card Standalone Exclusive Promotion

1. The promotion period (“Promotion Period”) is on **4 - 31 January 2023**, 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 your **consent to receive marketing** and promotional materials from HSBC at the time of submitting their application and has not revoked 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"><li>● HSBC Revolution Credit Card</li><li>● HSBC Advance Credit Card</li><li>● HSBC Visa Platinum Credit Card</li></ul>	<a href="#">See here</a>

Table 1: Eligible cards

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

**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](mailto: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. No application reference number will be given by HSBC. Participants should include **the last 4 digits of their mobile number** which was used in the HSBC application form. E.g. (xxxx1234). Find out more [here](#).
- v. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider, approval must be final and unconditional.
- vi. Make a minimum spend of S\$800 (on either the physical or digital version of the Credit Card) as defined by "Qualifying Spend" by the end of the following calendar month after card account opening date.  
For example, card account opened on 15 February 2023 will have a qualifying spend period up until 31 March 2023.

"Qualifying Spend" shall mean posted retail purchases & internet purchases (including but not limited to monthly charges under the interest free installment 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);
- m. Payments to educational institutions;
- n. Payments on utilities (Electric, Gas, Water, and Sanitary);
- o. The monthly instalment amounts under the HSBC Spend Instalment;

- p. 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;
- q. 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 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 five (5) 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

- i. Physical rewards

Examples include: AirPods, cash

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

- ii. PayNow rewards

Successful Applicants:

- a. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
- b. 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;
- c. 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.
- d. 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.

- iii. Cash Back Rewards

- a. 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.
8. Each Successful Application will receive the SingSaver Exclusive Gift (“Rewards”), based on the pre-selected rewards and status:  
 HSBC Credit Cards
- i. “New HSBC Credit Cardholder” refers to applicants who:
- a. does not hold any existing HSBC credit card  
 b. has not cancelled any HSBC credit card within the last 12 months prior to the card application
- ii. “Existing HSBC Credit Cardholder” refers to applicants who:
- a. holds an existing HSBC credit card issued more than 12 months  
 b. has not cancelled any HSBC credit card within the last 12 months prior to the card application.
- iii. To be eligible, approved **New HSBC Credit Cardholders** will need to activate and make a minimum spend of S\$800 on their HSBC Credit Card within the following calendar month from the card account opening date.

Eligible Product	Fulfilment	Gift for Eligible New HSBC Credit Cardholder	Gift for Eligible Existing HSBC Credit Cardholder
HSBC Revolution Credit Card	SingSaver (Exclusive)	From 4 - 31 January 2023 (Both Days Inclusive)	N/A
HSBC Advance Credit Card		ErgoTune Classic (worth S\$399)^  OR	
HSBC Visa Platinum Credit Card		Sony Linkbuds WF-L900 (worth S\$269)* + S\$100 cash via PayNow^  OR  S\$300 Cash via PayNow^	

Table 3

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

\*Colour is subjected to availability.

Note: This Promotion is strictly not valid with other offers or promotions unless otherwise stated. For the avoidance of doubt, new HSBC Credit Cardholder applicants of the SingSaver Promotion shall not be eligible to participate in any other HSBC Credit Card Sign Up Promotion offered by the bank during the Promotional Period. Likewise, applicants who sign up for a new HSBC credit card under other promotions shall not be eligible to participate in this Promotion.

9. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within five (5) calendar months from date of completion of all the promotion criteria stated in clause 7 (above), kindly drop an email to [info@singsaver.com.sg](mailto: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.

10. 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.
11. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.
12. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, 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.

13. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer per application, regardless of the number of cards approved in a single application. In the event that the Eligible Participant 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 Eligible Participant is eligible to receive the Gift under this Promotion.
14. 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.
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, each Participant agrees and consents to:
  - i. 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.
  - ii. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card;
  - iii. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card in connection with the Promotion; and

- iv. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward.
17. The relevant Card Provider reserves the right to determine the source of application using their internal tracking codes and at their full discretion.
  18. 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.
  19. 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.
  20. 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](#).
  21. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
  22. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#)

# HSBC EGA & Investment

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. The HSBC EGA & Wealth Promotion Terms and Conditions ("Terms and Conditions") apply to this Promotion.
2. The promotion period ("Promotion Period") is between **4 - 31 January 2023**, both days inclusive, unless otherwise stated.

Except for the [HSBC Everyday+ Rewards Programme](#) and [HSBC Invest with us Promotion](#), this Promotion cannot be combined with other promotions offered by HSBC (Singapore) Limited ("HSBC (Singapore)").

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 and HSBC (Singapore) reserve 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. Have (a) no existing HSBC Jade or HSBC Premier relationship (either in his/her own name or jointly with another person) as at the commencement date of this Promotion; or (b) hold any HSBC deposit account(s) (either in his/her own name or jointly with another person), or (c) terminated all their HSBC deposit account(s) (either in his/her own name or jointly with another person) in the last 12 months prior to (and inclusive of) the month the Qualifying Period commences.
  - ii. Provide HSBC their **consent to receive marketing** and promotional materials from HSBC at the time of submitting their application and has not revoked their consent to receive marketing or promotional materials from HSBC at the time of gift fulfilment.
  - iii. Select the Promotion on the Promotion website [www.singsaver.com.sg](http://www.singsaver.com.sg) ("Promotion Page") and be redirected to the HSBC (Singapore) website to submit an application for an HSBC Everyday Global Account ("Eligible Bank Account", please refer to Table 1 for qualification criteria) as a main account holder.
  - iv. Complete and submit the online application using MyInfo via Singpass in the same session on HSBC (Singapore) website by **31 January 2023**. For avoidance of doubt, an Eligible Participants who submit the online account application without using MyInfo via Singpass (i.e. via manually completing the Digital Account Opening Form) will not be considered as an Eligible Participant.
  - v. Have their Eligible Bank Account successfully opened and approved by HSBC (Singapore) by **14 February 2023** in accordance with the Promotion Terms and Conditions, such approval being final and unconditional.
  - vi. Deposit a minimum **sum of S\$5,000 for consecutive 2 months** in fresh funds ("Minimum Deposit") into the Eligible HSBC Everyday Global Account (Personal Banking) opened under this Promotion **per schedule below**, where "**fresh funds**" means a deposit of funds from outside of HSBC (Singapore) into the account. Funds transfers from any existing HSBC deposit accounts or via HSBC cheque(s), cashier's order(s) or demand draft(s) do not qualify for this Promotion. For the purpose of this Promotion, funds that are transferred from accounts that are closed in the last 30 days will not be eligible.

vii. Make **5 eligible card transactions per month for two (2) consecutive months** as per schedule below. These 5 card transactions can be made using any HSBC Credit Card or HSBC Everyday Global Debit Card.

viii. Successfully open an Investment Account with HSBC (“Investment Account”) and perform minimum 1 trade per schedule below;

Schedule:

Month of sign up	Open Investment Account, and perform 1 trade by	Deposit fresh funds of S\$5,000 for 2 consecutive months in EGA and have 5 card transactions (with a HSBC credit or debit card) by
Jan 2023	28 February 2023	31 Mar 2023

ix. The 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 HSBC in its sole and absolute discretion, in order for the participant to be eligible for the Reward set out in Table 1 below.

x. **Complete (within the first 14 days of applying for the Eligible Bank Account) the Rewards Redemption Form sent to their registered email address.**

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

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

b. Ensure that the email address submitted in the Rewards Redemption Form is the same email address as used in the application for the Eligible Bank Account.

c. Participants who do not fully complete & submit the Rewards Redemption Form per above will not be eligible for the rewards.

d. No application reference number will be given by HSBC. Participants should include the **last 4 digits of their mobile number** which was used in the HSBC application form. E.g. (xxxx1234). Find out more [here](#).

6. For the purpose of this Promotion, “Investment Account” refers to the following accounts :

- a. HSBC Unit Trust Investment Account;
- b. HSBC Equity Investment Account;

7. For the purposes of this Promotion:

“Qualifying Transactions” shall mean posted retail purchases (including but not limited to monthly charges under the interest free installment 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):

- Foreign exchange transactions (including but not limited to Forex.com);
- Donations and payments to charitable, social organisations and religious organisations;



- Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- 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);
- Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);
- 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);
- Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- Any AXS and ATM transactions;
- Tax payments (including HSBC Tax Payment Facility);
- Payments for cleaning, maintenance and janitorial services (including property management fees);
- Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
- Payments to educational institutions;
- Payments on utilities;
- The monthly instalment amounts under the HSBC Spend Instalment;
- 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. 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 are determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant's acquiring bank.

8. Eligible Bank Account and Reward:

Bank	Product/Service	Reward
HSBC (Singapore)	HSBC Everyday Global Account & Investment Account	<p align="center"><b>From 4 - 31 January 2023 (Both Days Inclusive)</b></p> <p align="center">Apple Watch SE GPS (Gen 2) + Cellular 44mm (worth S\$499)*^</p> <p align="center">OR</p> <p align="center">Fitness First 3-month Platinum Membership (worth S\$654)**^</p> <p align="center">OR</p> <p align="center">\$350 Cash via PayNow^</p>

Table 1

\*Colour selection will be done during redemption collection. Colours are subject to availability.

\*\*Unlimited Access to Fitness First clubs.

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

9. Determination of the source of application is done via HSBC (Singapore) using the email address and contact number provided during application and at HSBC (Singapore)'s full discretion.
10. In the event of any dispute on the attribution of application source, SingSaver reserves the right to defer to HSBC (Singapore) to determine the application source.
11. An Eligible Participant who has fulfilled all the conditions in Clause 5 (above) will be eligible to receive the Reward set out in Table 1 above, and will receive a Rewards Notification Email from SingSaver confirming the redemption details for the Rewards within six (6) calendar months from the date of completion of all promotion criteria (i.e. by 30 September 2023) in clause 5 above unless otherwise stated.
12. Eligible applicants will be notified of successful Reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email").

Eligible 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.

13. 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](mailto:info@singsaver.com.sg) for assistance.
14. All promotion rewards will cease 6 months after the end of the Promotion Period, any queries received after that will not receive a response.
15. All Reward Redemption Forms received after 14 days of applying for the Eligible Bank Account or submitted through any means other than specified above in Clause 5, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver or HSBC (Singapore).
16. The Reward set out in Table 1 above is strictly non-exchangeable for cash, any other item or HSBC (Singapore) reward, rewards point, or credit, or in kind, in all cases.
17. 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. The Rewards are strictly non-exchangeable for cash, any other item or reward, rewards point, or credit, or in kind, in all cases.
18. SingSaver reserves the right to reject any Reward Redemption if application for the Eligible Bank Account 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.
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).
20. 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.
21. Approval of any Eligible Bank Account and/or Product is subject to HSBC (Singapore)'s sole discretion at all times. SingSaver does not guarantee the approval of any Eligible Bank Account and/or Product,
22. 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 SingSaver's promotion partners to facilitate his/her application for the Eligible Bank Account; and
- b. HSBC (Singapore) disclosing to SingSaver information relating to his/her application for an Eligible Bank Account in connection with the Promotion, including whether his/her application is successful, for the purpose of SingSaver running the Promotion (including administering fulfilment of any Rewards under the Promotion).
- c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward.

23. 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. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
25. 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.
26. The SingSaver General Promotion Terms and Conditions also apply to this Promotion.
27. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.
28. 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.
29. Terms and conditions governing HSBC Premier and the relevant products will apply. For the terms and conditions governing HSBC Accounts, please visit the HSBC (Singapore) official website.
30. Terms and conditions contained in the Investment Terms, the Risk Disclosure Statements and the General Terms will apply.

# 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.
16. Where eligibility for SingSaver Promotion rewards are conditional on eligible product approval by the financial product issuer:
  - a. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product 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.
17. Where rewards are pertinent to credit card products: the participant has to make an application for a principal card, in order to be eligible for rewards (i.e., supplementary card applications do not qualify for additional rewards).
18. Participants should refer to the provider or bank (as the case may be) website for the most updated rewards eligibility for the product(s) concerned.
19. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed Rewards Redemption Form containing accurate information, in order for SingSaver to verify their eligibility for rewards. For avoidance of doubt, Rewards Redemption Forms received more than fourteen (14) days after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift..
20. Participants may only submit their information via Rewards Redemption Forms sent directly to the email address provided when they apply for products via SingSaver. The participant experience for this is as follows:
  - a. Click to apply for a credit card on SingSaver
  - b. Provide an accurate email address when prompted
  - c. Conclude the card/loan/insurance application process with the product 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](mailto:info@singsaver.com.sg) if they do not receive this immediately.
21. Participants are responsible for the submission of accurate information to SingSaver. In this regard:
- a. Participants who submit incomplete Rewards Redemption Forms will not be eligible for any rewards. Participants who submit Rewards Redemption Forms containing invalid or fraudulent information will also be disqualified from SingSaver rewards.
  - b. SingSaver is not responsible for any information not received due to internet connectivity issues or otherwise.
  - c. Rewards Redemption Forms will not be confirmed as submitted until participants receive an email confirmation. SingSaver may from time to time request participants to provide a copy of this email to verify their applications.
22. A successful Applicant who qualifies to receive the Reward according to the Terms and Conditions of the Promotion, will receive an email from SingSaver confirming the redemption details for the Reward within 90 days from the date of card activation/ product approval or completion of the SingSaver Rewards Redemption Form, whichever is later.
23. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).
24. Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.
25. In accordance with [SingSaver's Privacy Policy](#), redemption details and disclosure of any information pertaining to product application will only be communicated via the registered email address.

## Rewards Usage and Validity

26. In the event that SingSaver is unable to supply any specified promotion reward to the eligible Participant, it shall endeavour to supply alternative products or services of similar quality or price to the Participant. In the event delivery of the Reward is delayed, SingSaver will notify the eligible recipients, and make the necessary arrangements to provide the Reward.
27. Where the applicable reward includes vouchers for a third-party merchant (including but not limited to Grab, Takashimaya, NTUC, and more), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. SingSaver shall not in any way be liable for any goods or services or the quality or performance of such goods or services supplied by any participating merchant, site or service provider. SingSaver is not responsible for liability in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Participants should seek redress from and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.
28. In respect of 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.

29. Unless otherwise stated, all rewards assigned for respective product approvals are not strictly not exchangeable for cash or other gifts / rewards.

30. 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](mailto: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.

31. "Cash Back" and "Cash Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions. Where the Promotion Reward is a cash back reward, participants acknowledge that such Rewards are distributed by the provider/bank.