SingSaver Exclusive: Mid-Year Deals FAQ

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How Does This Promotion Work?

What must I do to be eligible for the promotion?

- Step 1Apply for any product on SingSaver which has the Mid-Year Deals badge or is listed
on the promotion page between 15 July 2020 and 21 July 2020, both days
inclusive.Promotion page: https://promotions.singsaver.com.sg/mid-year-deals
- **Step 2** Submit your email address to receive our Rewards Redemption Form via email and complete the product application.
- Step 3 Complete your Rewards Redemption Form accurately within the first 14 days after applying for an eligible product. The link to the Rewards Redemption Form will be sent to your registered email address. To securely complete your Rewards Redemption Form, you will be required to create a SingSaver account.
 What if I did not receive the Rewards Redemption Email?

Step 4 <u>SingSaver Exclusive Rewards</u>

For insurance products

Payment must be successfully made by the date stated in <u>Table 2</u> below.

For personal loan products

Have the personal loan application approved by the issuing entity, For **credit card** <u>applications</u>

Standard Chartered products: You must have your card approved and activated. Citi products: You must have your card approved, activated and make a transaction. AMEX products: You must activate your card and meet the required minimum spend.

Lucky Draw Gift

For insurance products

Payment must be successfully made by the date stated in <u>Table 2</u> below.

For personal loan products

Have the personal loan application approved by the issuing entity, followed by the complete payment of the processing fee and/or instalment payment and receipt of the loan in their account on or before the Eligible Date of Approval as specified in Table 1 below.

For **credit card** products: You must have your credit card approved and activated by making a transaction within the first 30 days of card approval and before the Lucky Draw Date.

- **Step 5** Receive notification of your BAU reward from 21 Oct 2020 onwards.
- Step 6 SingSaver will conduct a lucky draw to select ten (10) lucky draw winners. Winners will be announced on SingSaver's blog page (<u>https://www.singsaver.com.sg/blog/giveaway-and-competition-winners</u>) by 30 November. Winners will also be contacted via email within 1 week after the date of the Lucky Draw.

PRODUCT	EXCLUSIVE REWARD	Lucky Draw Gift		
	New Customer Existing Customer		New & Existing Customer	
Credit Card				
Citi CashBack+	S\$300 PayNow Upon First Transaction + 1 lucky draw entry	S\$30 PayNow +1lucky draw entry		
Citi CashBack	S\$300 PayNow Upon First Transaction + 1 lucky draw entry	S\$30 PayNow + 1 lucky draw entry		
Citi PremierMiles Card	S\$300 PayNow Upon First Transaction + 1 lucky draw entry	S\$30 PayNow + 1 lucky draw entry	To be oligible for ontry	
Citi Prestige Card	S\$300 PayNow Upon First Transaction + 1 lucky draw entry	S\$30 PayNow + 1 lucky draw entry	To be eligible for entry, those who apply for a credit card must activate your card and	
Citi Rewards Card	S\$300 PayNow Upon First Transaction + 1 lucky draw entry	S\$30 PayNow + 1 lucky draw entry	make a transaction within 30 days of card approval.	

Table 1: Eligible products, gifts, and rewards

		1	
SCB Unlimited Card	Jabra Elite Active 75t (worth S\$318) Upon Activation +1 lucky draw entry	S\$50 GrabFood vouchers + 1 lucky draw entry	10 winners will be drawn at random to
SCB Rewards+ Card	Jabra Elite Active 75t (worth S\$318) Upon Activation + 1 lucky draw entry	S\$50 GrabFood vouchers + 1 lucky draw entry	receive a Nintendo Switch worth (S\$670) each
SCB Spree Card	Jabra Elite Active 75t (worth S\$318) Upon Activation + 1 lucky draw entry	S\$50 GrabFood vouchers + 1 lucky draw entry	
AMEX KrisFlyer Card	S\$100 PayNow Upon Eligible Transaction + 1 lucky draw entry	1 lucky draw entry	
Personal Loan			
SCB CashOne Personal Loan	S\$200 PayNow + 1 lucky draw entry	S\$200 PayNow + 1 lucky draw entry	
UOB Personal Loan	S\$100 PayNow + 1 lucky draw entry	S\$100 PayNow + 1 lucky draw entry	
HSBC Personal Loan	S\$50 PayNow + 1 lucky draw entry	S\$50 PayNow + 1 lucky draw entry	
Insurance			
AXA Home Insurance	S\$20 + 1 lucky draw entry	S\$20 + 1 lucky draw entry	
MSIG Maid Insurance	S\$30 + 1 lucky draw entry	S\$30 + 1 lucky draw entry	
MSIG Cancer Insurance	S\$20 + 1 lucky draw entry	S\$20 + 1 lucky draw entry	

Table 2: Important dates

Eligible Date of Application Submission	Eligible Date of Redemption Form Submission	Eligible Date of Approval	For Credit Cards Only	For Insurance Only
15 Jul 2020 to	15 Jul 2020 to	Before	Card	Purchased insurance must

21 Jul 2020	31 Jul 2020	21 Aug 2020	activation: Before 21 Sep 2020	not be cancelled within the first 14 days of purchase & must be valid at the time of lucky draw and redemption
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For more details, please refer to our promotion terms and conditions.

Can I get more than 1 lucky draw gift?

No, each eligible participant will only be able to win in the lucky draw once.

How do I know if I am eligible for the lucky draw? Will I be notified?

You will be eligible for the lucky draw if you complete the <u>steps to participate</u>. You will only be notified by SingSaver if you are a winner in the lucky draw. Winners will be announced on SingSaver's blog page

(https://www.singsaver.com.sg/blog/giveaway-and-competition-winners) by 30 November

2020. Winners will also be contacted via email within 1 week after the date of the Lucky Draw.

Can I apply for a product not listed on the page to participate in this promotion?

Yes, you can. You may apply for any product on SingSaver which has the Mid-Year Deals badge (<u>what is this?</u>) or is listed on the promotion page between 15 July 2020 and 21 July 2020, both days inclusive. This list of products can be found in <u>Table 1</u>.

Promotion page: <u>https://promotions.singsaver.com.sg/mid-year-deals</u>

If I applied for a product from SingSaver's page, but it was not from the promotion page, can I still be part of the lucky draw?

Yes, you can. The product listing should have the Mid-Year Deals badge (<u>what is this?</u>) if it is listed elsewhere on SingSaver.

For more details, please refer to our promotion terms and conditions.

What is the promotional gift?

Each customer will receive **up to** \$318 worth of cash or prizes and one (1) lucky draw chance to win a Nintendo Switch worth (\$669).

Important note: Depending on the product applied, you may need to activate or make a first purchase with your product, in addition to having the product application approved.

As gifts and promotion criteria vary based on the product applied for, please refer to our <u>promotion terms and conditions</u> for more details.

What is the Mid-Year Deals badge?

A Mid-Year Deals badge indicates that the product is participating in our Mid-Year Deals Promotion. Here are some examples of what a Mid-Year Deals badge would look like:



Mid-Year Deals Participating Product Win a Nintendo Switch worth \$670! Ends 21 July. T&CS apply.



Mid-Year Deals Participating Product Win a Nintendo Switch worth \$670! Ends 21 July. T&CS apply.



Mid-Year Deals Participating Product Win a Nintendo Switch worth \$670! Ends 21 July. T&Cs apply.

About Application

What are the important steps to ensure my eligibility for a SingSaver reward?

Some important things to take note are:

- Ensure that the application is made via SingSaver
 This means that you must click on an 'Apply Now' link via a SingSaver website or any or
 SingSaver marketing communications, and you should see SingSaver offers listed on the
 site. If the last click before landing on the product application page did not come from
 SingSaver, your application may not be attributed to SingSaver
- 2. Ensure that you have completed the Rewards Redemption Form accurately, correctly, and within 14 days
- 3. Ensure you have activated your product or completed any other required promotion criteria, Please refer to our promotion terms and conditions for more details

You may find out more here: <u>What are the important steps to ensure my eligibility for a SingSaver</u> reward?

About Rewards Redemption

What if I submitted a wrong Application Reference Number or provided wrong information in the Reward Redemption Form?

We regret to inform you that you will not be eligible for any rewards in this promotion.

What if I did not receive the Rewards Redemption Email?

Here are some common reasons why you might not have received the Rewards Redemption Email:

- The email was redirected to your spam/ junk folder by mistake
 If this happens, please check your spam/ junk folder. As emails are SingSaver's
 primary method of communicating with you, please add
 <u>no-reply@singsaver.com.sg</u> and <u>info@singsaver.com.sg</u> to your "Safe Sender" list
 or Primary mail folder to ensure you receive all communications from us.
- "Skip Rewards" button may have been clicked and you did not input your email address
 In such instances, we regret to inform you that you will not be eligible for the lucky draw contest gift.
- The application was made on a different website
 If this happens, we regret to inform you that only applications made via following
 promotion sites will be eligible for a reward:
 <u>https://promotions.singsaver.com.sg/mid-year-deals</u>
- A different email address was input on the rewards registration page (sample below)
 In this case, please check that email address for your Rewards Redemption Email.
- 5. You were unable to submit your email address on the rewards registration page If this happens, please contact us at <u>info@singsaver.com.sg</u> immediately with the following details:

Product applied for:

Email used for product application: Application Reference Number: Date of Application: Approval date of product:

Rewards registration page:



Where do I find my application number/policy number?

Here's how to find your application reference number.

Here's how to find your insurance policy number.

About Approval

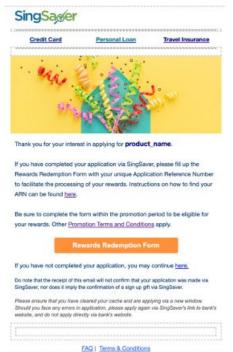
I have followed all the necessary steps but my application was not eligible for the SingSaver reward. What should I do?

Kindly ensure that you have made an application via SingSaver's website. To be sure of this, the last click prior to landing on the product application form must have been a SingSaver channel, either on the SingSaver website or an advertisement by SingSaver

Kindly note that the receipt of the following emails neither confirms that any product application was made via SingSave nor confirms the eligibility for any SingSaver rewards:

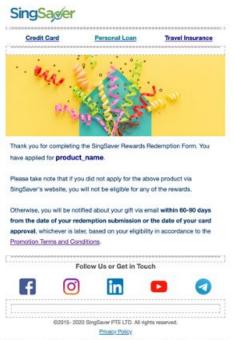
• Rewards Redemption Email

This is an email automatically triggered when an applicant submits their email address in the rewards page.



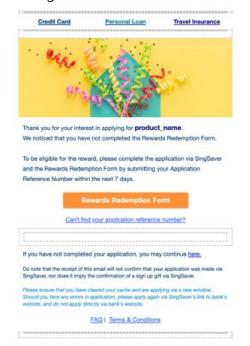
• Confirmation of receipt of a successfully submitted Rewards Redemption Form This is an email automatically triggered when an applicant successfully submits their

Rewards Redemption Form.



• Rewards redemption reminder email

This is an email automatically triggered when an applicant fails to submit their Rewards Redemption Form, and is triggered to all applicants who have submitted an email address to SingSaver.



In addition, capturing a screenshot of the page where applicants are required to submit their email address does not prove that the credit card was applied via SingSaver. This information can only be verified by our partners in their communications to us.

You may refer to this article for more details: <u>I have not received my reward, what should I do?</u>

About Lucky Draw and Rewards

When will I receive my promotional gift?

Eligible customers will be notified of their promotional gift within **3 months** from the date of submission of the Rewards Redemption Form, or the date of the last participating criteria is met, whichever is later. Please note that depending on the product applied, you may need to activate or make a first purchase with your product. Please refer to our promotion terms and conditions for more details.

The lucky draw will be conducted on 21 October 2010. All Winners will be announced on SingSaver's <u>contest winner's page</u> by 30 November 2020.

All participants are strongly encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client. You may also add <u>info@singsaver.com.sg</u> to your "Safe Senders" list as a preventative measure. We regret that ineligible customers will not be notified. You may find out more about SingSaver's rewards redemption process <u>here</u>.

I have not received my reward, what should I do?

Unless otherwise stated, successful applicants will receive an email from SingSaver with their gift redemption details 3 months from the date of submission of the Rewards Redemption Form (<u>here's why</u>).

If it has been 3 months and you have completed all the <u>promotion criteria</u>, yet you still have not received your rewards, please reach out to us at <u>info@singsaver.com.sg</u> with the following information:

- Product applied for:
- Email used for product application:
- Application Reference Number:
- Date Applied for product:
- Date the Rewards Redemption Form was completed and submitted:
- Approval date of product:
- Activation date of card:

You may also refer to this article for more details: <u>I have not received my reward, what should I</u> do?

Due to the volume of submissions we are receiving, ineligible customers will not be notified. All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.

I applied for a product but it was rejected. Will I get any gifts?

If your application was rejected, you will not be eligible to receive the reward as it is dependent on your product approval.

For more details, please refer to our promotion terms and conditions.

How will lucky draw winners be selected?

Winners will be drawn randomly at the SingSaver office located at The Working Capitol, 1 Keong Saik Road, Singapore 089109, at 12pm, on 21 October 2020.

How do I know if I have won in the lucky draw? When will I be notified?

Winners will be contacted via email within 1 week after the date of the Lucky Draw. Please keep a lookout in your spam/ junk folder for this in case of accidental redirects by your email client. As emails are SingSaver's primary method of communicating with you, please add <u>no-reply@singsaver.com.sg</u> and <u>info@singsaver.com.sg</u> to your "Safe Sender" list or Primary mail folder to ensure you receive all communications from us. Due to the volume of submissions we are receiving, ineligible customers will not be notified.

Winners will also be announced on SingSaver's blog page (<u>https://www.singsaver.com.sg/blog/giveaway-and-competition-winners</u>) by 30 November.

How will the gift delivery be arranged?

You will receive instructions on how to arrange your delivery when you receive notification about your promotional gift.