



SingSaver Black Friday Deals FAQ

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How Does This Promotion Work?

Be the first 10 successful applicants who apply for any of the listed credit cards, insurance policies or personal loans below in the four specified time slots at SGT 9am, 12pm, 3pm, and 6pm each day from 26 - 30 November 2020. Complete the Rewards Redemption Form, meet the terms and conditions; and stand to win a Dyson Pure Cool™ air purifier tower fan TP00 worth \$549.

Step 1: Purchase any participating insurance or apply for any participating credit card or personal loan from promotions.singsaver.com.sg/black-friday-deals from Thursday, 26 November 2020 to Monday, 30 November 2020 11:59PM

Step 2: Be one of the first 10 applicants in each category at each time slot to complete your Rewards Redemption Form accurately and correctly. The link to the rewards redemption form will be sent to your email address.

Tip: Create a SingSaver account before the timer starts and ensure you're already logged in so that you can quickly submit your Reward Redemption Form. Keep in mind that for security reasons, you will be locked out of your account after 20 minutes of inactivity.

Step 3: For credit card applications: Get the credit card application approved by 31 December 2020

For insurance purchases: Successfully purchase the product between 26 to 30 Nov 2020

For personal loan products, get the personal loan product approved by 31 December 2020

Step 4: (Credit card applications only)

For AMEX cards: Activate the credit card and make a minimum charge of \$500 on eligible spend within the first month of card approval.

For Citibank cards: Activate the credit card by making a qualifying transaction within 60 day from the date of card approval

For Standard Chartered cards: Activate the physical credit card and make a minimum qualifying spend of \$80 within 30 days from the date of card approval

Step 5: Receive notification of your gift within 4 calendar months from the date completion of all promotion criteria



Please refer to the [promotion terms and conditions](#) for more details. Do also refer to [What are the important steps to ensure my eligibility for a SingSaver reward?](#)

What are the participating products?

Eligible Products	First 10 Successful Credit Card Applications Every 9AM, 12PM, 3PM & 6PM Each Day during the Promotion Period (Black Friday Gift)	11th Successful Credit Card Applications Onwards (SingSaver Exclusive Gift)	
Credit Cards	New to Card only	New Customer	Existing Customer
AMEX KrisFlyer Credit Card	1x Dyson Pure Cool™ air purifier tower fan TP00 worth \$549	Apple AirPods with Charging Case on minimum \$500 spend within 30 days of card approval	NA
Citi Cash Back+ Mastercard®		Apple AirPods Pro or \$250 cash via PayNow on 1st spend within 60 days of card approval	\$30 cash via paynow
Citi Rewards Card		Apple AirPods Pro or \$250 cash via PayNow on 1st spend within 60 days of card approval	\$30 cash via paynow
Standard Chartered Unlimited Credit Card		Sony WF1000XM3 True Wireless earbuds or \$200 cash via PayNow with minimum \$80 spend within 30 days of card approval	\$30 cash via paynow
Standard Chartered Rewards+ Credit Card		Sony WF1000XM3 True Wireless earbuds or \$200 cash via PayNow with minimum \$80 spend within 30 days of card approval	\$30 cash via paynow
HSBC Revolution Credit Card		\$100 cash via Paynow upon card approval	\$30 cash via paynow

	First 10 Successful Insurance Applications Every 9AM, 12PM, 3PM & 6PM Each Day during the Promotion Period (Black Friday Gift)	11th Successful Insurance Applications Onwards (SingSaver Exclusive Gift)	
Insurance Policies	All Users		
AXA Smart Home Insurance	\$35 Cash via PayNow	\$20 Cash reward via PayNow	
MSIG MaidPlus Insurance		\$30 Cash via PayNow	
MSIG ProtectionPlus Insurance (PA)		\$10 Cash via PayNow	
	First 10 Successful Personal Loans Applications Every 9AM, 12PM, 3PM & 6PM Each Day during the Promotion Period (Black Friday Gift)	11th Successful Personal Loan Applications onwards (SingSaver Exclusive Gift)	
Personal Loans	New & Existing Customers	New Customer	Existing Customer
Standard Chartered Bank CashOne	1x Dyson Pure Cool™ air purifier tower fan TP00 worth \$549	\$100 Cash via PayNow	N.A.
HSBC Personal Loan		\$100 Cash via PayNow	N.A.
Citibank Quick Cash		\$100 Cash via PayNow	N.A.

Table 1: SingSaver Black Friday Deals participating products and gifts

What will I receive as a winner?

Credit Card and Personal Loan Applications

The first 10 successful applicants for Credit Card and first 10 successful applicants for Personal Loan in the four specified time slots at 9am, 12pm, 3pm, and 6pm each day, who fulfill all promotion criteria will receive Dyson Pure Cool™ air purifier tower fan TP00 worth \$549. Subsequent successful applicants (11th successful applicant onward) will receive a SingSaver Exclusive Gift as listed in [Table 1](#) (above).



Insurance Applications

The first 10 successful applicants in the four specified time slots at 9am, 12pm, 3pm, and 6pm each day, who fulfill all promotion criteria will receive \$35 cash via PayNow. Subsequent successful applicants (11th successful applicant onward) will receive a SingSaver Exclusive Gift as listed in [Table 1](#) (above).

How To Be Eligible

How does SingSaver select the eligible applicants for the Black Friday Gift?

All applicants will be sorted by:

1. Product category
2. Time the Rewards Redemption Form is started
3. Time the Rewards Redemption Form is completed

The eligibility of the first 10 applicants for each category at each time slots based on the [promotion terms and conditions](#) will then be selected as the winners of the Black Friday Gift. Please note that an invalid application reference number or incorrect format will result in ineligibility for the Black Friday Gift.

- [How to find your application reference number and common application reference number formats](#)
- [How to find your insurance policy number and common insurance policy number formats](#)

For example:

If you are the 11th credit card applicant who completed the Rewards Redemption Form within the time slots and have met the promotion's [terms and conditions](#):

- **Scenario 1:** The first 10 who completed the Rewards Redemption Form have all met the promotion criteria, you would therefore not be eligible for the Black Friday Gift.
- **Scenario 2:** Out of the first 10 who completed the Reward Redemption Form, 5 did not meet the promotion criteria, and as the 11th applicant who completed the Rewards Redemption Form, have met all the promotion criteria, you would be eligible for the Black Friday Gift.

Please note that product approval, qualifying spend/ physical card activation is based on the respective product partners' concurrence that you are eligible for SingSaver's gifts as per the [promotion terms and conditions](#).

You may also wish to refer to [this article](#) to understand SingSaver's gift redemption process better.

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

Kindly refer to [this article](#) for more information

Can I apply for a non-participating product?

Unfortunately no. Only participating products will be eligible for this promotion.

[What are the participating products?](#)

If I submitted my Application Reference Number to SingSaver within 3 days, will I still stand to win?

We encourage participants to complete their Rewards Redemption Form as early as possible. Only the first 10 completed Rewards Redemption Forms each day in each time slot, with valid and accurate information who meet the promotion criteria will be eligible to win a Dyson Pure Cool™ air purifier tower fan TP00 worth \$549. Subsequent successful winners will receive a SingSaver Exclusive Gift as listed in [Table 1](#) (above).

What if I made an application before/ after the promotion period, will I still be eligible?

Your application would not be eligible for the promotion as we will only take applications made between **26 November 2020 0900hr to 30 November 2020 2359hr** during the promotion period. Application process starts from the time the applicant submits their email address on the SingSaver promotion.

Some examples of non-eligibility include:

- Applied for product a day outside the promotion period: Not eligible
- Applied for a product **before the start time of the promotion** (e.g. SGT 8.56am on 26 Nov 2020) but submitted an email address and Rewards Redemption Form within the promotion period: Not eligible.
- Submitted an email address to SingSaver and applied for a product within the promotion period, but is not the first 10 each time slot to complete the submission of the Rewards



Redemption Form: Not eligible for the Dyson Pure Cool™ air purifier tower fan TP00 worth \$549.

For more information, please see [How does SingSaver select the eligible applicants for the gifts?](#)

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.

I am an existing cardholder/customer. Will I be eligible for the Dyson Pure Cool™ air purifier tower fan TP00 worth \$549?

For credit card applications, this gift is only applicable to New Customers. You will not be eligible for the Dyson Pure Cool™ air purifier tower fan TP00 worth \$549.

For personal loan applications, you will be eligible as long as you are one of the first 10 successful applicants with completed Reward Redemption Forms, who fulfills the [promotion terms and conditions](#).

Can I cancel an application and reapply the next day?

We do not recommend cancelling and reapplying as this will generally negatively affect:

- The application reference number submitted in the Rewards Redemption Form
- The rewards redemption form used, as this promotion is dependent on the start time and the completion time of the rewards redemption form

If the reapplication happens outside of the promotion period, the application may also become ineligible for our promotion gifts. Please refer to the [promotion terms and conditions](#) for more details.

[How does SingSaver select the eligible applicants for the Reward?](#)

What do I get if I apply for 2 participating products?

Yes, you may be able to receive more than 1 Black Friday Gift if you have applied for products from different product categories based on [Table 1 above](#). You will not be applicable to win multiple Black Friday Gifts for the same category of products.

For example: You cannot win 2 credit card Black Friday Gift or 2 travel insurance Black Friday Gifts. You can however win 1 Black Friday Gift for your successful credit card application and 1 Black Friday Gift for your successful insurance application if you are amongst the first 10 of each time slot who met the promotion criteria.

Please refer to the [promotion terms and conditions](#) for more details.

What do I get if I apply for 2 credit cards?

In a case where you are a New Cardholder, you will be considered as an Existing Cardholder for the second credit card application. Please refer to the [promotion terms and conditions](#) for more details on definitions on New Cardholders and Existing Cardholders.

Also see: [What do I get if I apply for 2 participating products?](#)

How do I know if I am eligible for the SingSaver Black Friday Gift?

All winners will be contacted via email within 4 calendar months from the date of completion of all the promotion criteria. Winners will also be announced on SingSaver's contest winners page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 31 Mar 2021.

About Application

What if I did not receive the Rewards Redemption Email?

In order to receive the Rewards Redemption Email, the online application has to be completed through SingSaver. When clicking on “Apply Now” for the product you are interested in, you will be prompted to enter and submit your email address before proceeding with the product application on the provider’s website. Please ensure that you have not skipped this step of registering for rewards with your email address.

Following the online application for your card/ product, complete the SingSaver Rewards Redemption Form sent to you via your registered email address. Fill up this form with your card/ product application details complete with the accurate Application Reference Number (you may wish to refer to this article on [How To Find Your Application Reference Number and common Reference Number formats](#)).

Your application’s eligibility for SingSaver rewards are dependent on these main factors:

- Application through SingSaver, of any product eligible for the promotion within promotion period
- Your provision of accurate details via the Rewards Redemption Form (sent to your email address for the respective product) within the promotion period
- The respective bank partners’ concurrence that you are eligible for SingSaver rewards as per the [promotion terms and conditions](#)

When the application is approved by the respective bank with the approved product being successfully activated by the applicant within 30/60 days; and the bank confirms the applicant’s eligibility to receive the Reward, SingSaver will then email the applicant with details on how to collect the Gift.

As emails are SingSaver’s primary method of communicating with you, please add us to your “Safe Sender” list or Primary mail folder to ensure you receive all communicate from us. For your reference, you may also refer to [this article](#) about the Reward Redemption Process.

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 and common insurance policy number formats](#).

As a reference, here are some examples of reference numbers provided by our partners:

Credit Cards

Provider	Credit Card Application Number Formats
American Express	2020xxxxxxxxxxSGD (10 numeric digits between “2020” and “SGD”)
Citibank	12 digits (alphanumeric)
HSBC	No reference number is given, please input the name of the product
Standard Chartered Bank (SCB)	SGYYYYMMDDxxxxxx

“x” refers to a numeric character provided by the bank

Insurance

Provider	Correct Policy Number Format
AXA Smart Home Insurance	For SingSaver Black Friday Deals only: AXA-HOME-xxxxxx-xxxxxx
MSIG MaidPlus Insurance	B xxxxxxxxx QMA or B xxxxxxxxx QMS or B xxxxxxx QMC or B xxxxxxxxx QMP
MSIG ProtectionPlus	B XXXXXXXXXXX QPA

Personal Loan

Provider	Personal Loan Application Number Formats
Citibank	12 digits (alphanumeric)
HSBC	No reference number given. Please input the name of the product applied for.
Standard Chartered Bank (SCB)	SGYYYYMMDDxxxxxx

“x” refers to a numeric character provided by the bank

About Approval and Rewards

It has been more than 60 days since my application has been approved and I did not receive an email for the reward collection. What should I do?

First, you may check and confirm that the product you have applied for comes with a reward upon application. You can refer to [promotion terms and conditions](#) on the eligible products for this promotion.

Second, check that you have completed the Rewards Redemption Form that was sent to your email and that you have successfully submitted your application reference number/policy number. ([Here's how to find your application reference number](#)).

Third, check your spam or promotions mail - our email may have been wrongly classified into these folders. As emails are SingSaver's primary method of communicating with you, please add us (no-reply@singsaver.com.sg) to your "Safe Sender" list or move us to your Primary mail folder to ensure you receive all communications from us.

Do also check that you have successfully activated the card within 30/60 days of card approval, depending on the reward requirements of the applied credit card.

If you have done all of the above and your question remains unanswered, please drop us an email with your application details below to info@singsaver.com.sg

Product applied for:

Name on 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 wish to check this article for an [update on our Gift Fulfillment Status](#).

Why does SingSaver need so much time to fulfill my gift?

Before we can kick start the fulfilment process, we need to receive eligibility confirmation from the bank via a bank report. This takes considerable time as:

- You need to complete the eligibility criteria (e.g. activate your physical credit card or make an eligible spend) to qualify. If you haven't done so, please do so.
- As volumes are large, we only receive these reports in periodic batches from our partners.

We understand that it is frustrating to have to wait but we ask for your patience and understanding. To give you better clarity of where we're at in the fulfilment journey, you may refer to our help article, [SingSaver Gift Fulfilment Status](#).

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 any gifts as that is dependent on your product approval.

Please see our [promotion terms and conditions](#) for more details.

Will I still receive the usual cash gift if I sign up for this promotion?

Eligible applicants will only be entitled to receive one (1) gift and this promotion cannot be combined with other offers. This means that you will **either** receive the Black Friday Gift of Dyson Pure Cool™ air purifier tower fan TP00 worth \$549 **or** the usual SingSaver Exclusive Gift as listed in [Table 1](#) above.

If I am eligible for the SingSaver Black Friday Deals and other campaign promotions which I also applied for, which gift will I get?

If you are amongst the first 10 eligible applicants at each time slot for the SingSaver Black Friday Deal, and as all promotions cannot be combined with other offers, we will assign the higher value reward to your application, and your application would not be eligible for any other promotional offers.



Am I expecting the cash prizes from SingSaver or the respective participating banks?

This promotion is fully organised by SingSaver, not the participating banks. If you have any questions regarding rewards fulfillment, please write to us at info@singsaver.com.sg.

Can I change my gift to something else?

Unfortunately we will not be able to assist with a change of gifts.