

SingSaver Black Friday Deals Terms and Conditions

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Last updated: 24 Nov 2020

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SingSaver Black Friday Deals

- The promotion period (“Promotion Period”) is from **26 November 2020 0900hr to 30 November 2020 2359hr**, both days inclusive, unless otherwise stated.

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	S\$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 (“Eligible Products”) and gifts (“Rewards”).

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, S Passes and work permits. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

The following categories of people are not eligible to participate in the Promotion:

- a. All permanent and/or contract employees (“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 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, co-habitation or other family extension, and any other persons residing at the same household whether or not related.

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.

- 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 receive a Black Friday Deals Gift (please refer to Appendix 1 for SingSaver Exclusive Gifts) as part of the Promotion (“Eligible Participants”), the participant must:
 - i. Purchase any participating insurance product or apply for any participating credit card or personal loan listed in Table 1 above (“Eligible Product”) through SingSaver (promotions.singsaver.com.sg/black-friday-deals) (“Promotion Page”) during the Promotion Period.

Where the Eligible Participant is applying for a credit card, he or she must do so as a main or primary cardholder;

- ii. 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 for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the Rewards.
 - b. Participants who do not fully complete, or submit invalid or incomplete Rewards Redemption Forms will not be eligible for this Promotion.
 - c. The completion and submission of a Rewards Redemption Form does not automatically entitle a participant to any Reward.
 - d. Receiving, completing and submitting a Rewards Redemption Form does not confirm that an application was made via SingSaver.
- iii. **For credit card applications:**

Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider, where approval is final and unconditional and the approval is given by **31 December 2020**. In addition, depending on the Eligible Card applied for, each Card Provider may have additional requirements for

eligibility:

a. **For AMEX cards:**

Participants must have their approved Eligible Card activated and spend a minimum of \$500 in eligible spending (spending which does not fall under non-eligible spending as defined below) within the first (1) month of Card approval. Spending by Supplementary Card Member(s) will be considered in the total spending of Basic Card Account.

For non-eligible spending, please visit amex.co/SGexclusions for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.

b. **For Citibank bank cards:**

Participants must have their approved Eligible Card activated and make at least 1 transaction which falls under the definition of “Qualifying Spend” within 60-days after the account for the Eligible Card is opened.

“Qualifying Spend” refers to any retail transactions (including internet purchases) which do not arise from:

- (i) any Equal Payment Plan (EPP) purchases,
- (ii) refunded/disputed/unauthorised/fraudulent retail purchases,
- (iii) Quick Cash and other instalment loans,
- (iv) Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes,
- (v) bill payments made using the Eligible Card as a source of funds,
- (vi) late payment fees; or
- (vii) any other form of service/ miscellaneous fees.

c. **For Standard Chartered cards:**

- i. Participants must have their approved Eligible Card activated within the first 30 days of card approval and spend a minimum of S\$80 which falls under the definition of “Qualifying Spend” (as defined below) within a 30-day period from the account being open.

Note that the 30-day card activation clause applies to physical credit cards only, i.e. if the digital credit card is activated but the physical credit card is not activated, Standard Chartered card applicants will not be eligible for the gift.

Missing the deadline for physical card activation will result in forfeiture of the Gift Reward, even if it is the result of a loss of card or non-receipt of physical credit card, or any other reasons, subject to Standard Chartered Bank’s discretion. Please reach out to Standard Chartered Bank for replacements or further enquiries.

- ii. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from
 - (i) any Equal Payment Plan (EPP) purchases,
 - (ii) refunded/disputed/unauthorised/fraudulent retail purchases,
 - (iii) Quick Cash and other instalment loans,
 - (iv) bill payments made using the Eligible Card as a source of funds,
 - (v) late payment fees and (vii) any other form of service/ miscellaneous fees.

d. **HSBC Cards**

- i. Participants must have their application approved by HSBC within the first 30 days of card application.
 - ii. Ensure that the email address used in the rewards redemption process corresponds with the email address used during their HSBC card application.
- e. Complete annual fee payment, if applicable.

iv. **For insurance applications:**

- a. Successfully purchase an Insurance product within the Promotion Period
- b. The Eligible Insurance Policy applied for must be approved by the provider and payment is successfully made between 26 to 30 Nov 2020; and
- c. The provider has emailed the Participant with their policy details and policy number (for MSIG purchases)/ transaction number (for AXA purchases only) as a confirmation of a successful Eligible Insurance Policy purchase transaction.

v. **For personal loan applications:**

The Eligible Product applied for must be approved by the respective bank by **31 December 2020**, where such approval is final and unconditional.

- 6. All Reward Redemption Forms received more than 14 days after the specified Promotion Period, or submitted through any means other than specified above, will not be valid for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver. Rewards Redemption Forms are unique to each individual application. Participants found to be sharing the Rewards Redemption Form may be disqualified from receiving any Rewards.
- 7. The first 10 Successful Applicants for each product category at each time slot each day ("**Winners**") during the Promotion Period will receive a Black Friday Gift as listed in Table 1 above. This will be based on the timestamp within SingSaver's internal systems of when

the participant enters their email address into the system and when the Rewards Redemption Form is completed.

The counter to determine the above resets at SGT 9AM, 12PM, 3PM, and 6PM every day.

Successful Applicants who do not fall within the definition of “Winner” (as defined above) but who may otherwise fulfil the other requirements will receive a SingSaver Exclusive Gift instead, detailed terms and conditions of which can be found in Appendices 1 to 9.

8. A Successful Application is defined as an application where all the steps listed in Clause 5 (above) have been completed, the applicant being the “Successful Applicant”.
9. Each Eligible Participant may only receive a maximum of one (1) Black Friday Gift in relation to each type of Eligible Product (i.e Credit Cards, Loans, Insurance Policies), regardless of how many Successful Applications are made for Eligible Products.
 - a. Duplicate or subsequent submissions of the Rewards Redemption Form in relation to the same Eligible Product by the same Eligible Participant will be deemed invalid.
 - i. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
 - ii. Where a participant has applied for more than one of the same type of Eligible Product, only the first Successful Application will be eligible for the Black Friday Gift. If the same participant makes any additional Successful Applications in respect of the same type of Eligible Product afterwards, they will only receive the SingSaver Exclusive Gift, regardless of whether or not they still fall within the first 10 Successful Applicants for each product category at each time slot each day.
 - b. If SingSaver becomes aware that a single Eligible Participant is redeeming or attempting to redeem multiple Black Friday Gifts or SingSaver Exclusive Gifts in relation to the same Eligible Product, the Eligible Participant will only receive 1 Black Friday Gift or SingSaver Exclusive Gift.
 - c. Participants may receive either the Black Friday Gift or the SingSaver Exclusive Gift as part of this Promotion, as detailed in Table 1 (above), but not both.
 - d. For the avoidance of doubt, a participant may receive multiple rewards (whether the Black Friday Gift or SingSaver Exclusive Gift) where the participant has applied for different types of Eligible Products and has completed all the steps in clause 5 separately for each Eligible Product.
10. All Winners will be announced on SingSaver’s contest winners page (<https://www.singsaver.com.sg/blog/giveaway-and-competition-winners>) by 31 Mar 2021.
11. Winners will receive a Rewards Notification Email from SingSaver confirming the redemption details within four (4) calendar months from the completion of the promotion

criteria stated in Clause 5 (above), unless otherwise stated.

- a. Winners are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client. 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 or the email was unknowingly deleted if sent to spam.
- b. If a Winner fails to receive a Rewards Notification from SingSaver within four (4) calendar months from the completion of the promotion criteria stated in Clause 5 (above), kindly drop an email to info@singsaver.com.sg for assistance.

All promotion gifts will cease 6 months after the end of the Promotion Period. Any queries received after that will not be responded to.

- c. Winners must ensure that the Eligible Product is valid and in good standing (not cancelled or blocked) at the point of gift fulfilment.
 - d. Black Friday Gifts that are not claimed within the stipulated collection timing will be forfeited without exception and SingSaver will be entitled to dispose of the Black Friday Gifts at its sole discretion. Winners who are not available during the stipulated collection period may authorise someone to collect the Reward on their behalf
12. 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.

13. SingSaver reserves the right to reject any gift 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.

14. 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.
- a. SingSaver reserves the right to change the Eligible Products at any time and without notice prior to the official launch of the promotion period.
 - b. SingSaver reserves the right to change the Promotion Period if the launch of the Promotion is delayed and shall have no liability for the same.
 - c. SingSaver reserves the right to change the terms and conditions during the period of the Promotion without any prior notification.

15. This promotion cannot be combined with any other offers. Successful Applicants shall NOT be further entitled to receive any other rewards in relation to the same application for the Eligible Card, if any.
16. Approval of any product is still subject to the provider's discretion. SingSaver does not guarantee the approval of any product.
17. By applying for an Eligible Card 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 Card and his/her redemption of the Reward; and
 - b. the provider (regardless of product) disclosing to SingSaver information relating to his/her application for an Eligible Product in connection with the Promotion, including but not limited to their application status and email address used to apply.
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. 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](#).
20. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#) and [SingSaver's Privacy Policy](#)

Appendix 1: SingSaver Exclusive Gifts

1. Participants who are not eligible to receive the Black Friday Gift (i.e are not one of the first 10 Successful Applicants for each product category at each time slot each day (“**Winners**”) during the Promotion Period will receive a SingSaver Exclusive Gift instead (as detailed in Table 1 above).
2. In order to receive a SingSaver Exclusive Gift, the participant must:
 - a. **Submit an application for an Eligible Product** (as listed in Table 1) on the promotion website <https://promotions.singsaver.com.sg/black-friday-deals> (“Promotion Page”) during the Promotion Period;
 - i. Where the Participant is applying for a Credit Card, the application must be made as a main cardholder.
 - b. Complete the Rewards Redemption Form sent to their registered email address within 14 days after their application.
 - i. Rewards Redemption Forms are unique to each individual application.

If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.
 - ii. Where the Eligible Product being applied for is an Insurance Policy, the Participant must include the correct policy number as purchased from the provider.
 - iii. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.
 - iv. Receiving, completing and submitting a Rewards Redemption Form does not confirm that an application was made via SingSaver.
 - c. **Fulfil any other conditions which may be specific to a particular Eligible Product, as stated in Appendices 2 to 9 below.**
3. Participants who qualify to receive the SingSaver Exclusive Gift will receive a Rewards Notification from SingSaver confirming the redemption details within four (4) calendar months from the date of submission of the Rewards Redemption Form, unless otherwise stated.
4. Participants may only receive a maximum of one (1) SingSaver Exclusive Gift for each Eligible Product applied for (regardless of product type) during the Promotion Period. Participants are not entitled to receive any other rewards in relation to the same

application for an Eligible Product, if any.

5. With regard to rewards:

a. Physical rewards

Examples include: AirPods, Dyson Pure Cool Me™

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

b. PayNow rewards

Participants who qualify to receive PayNow Rewards will receive an email from SingSaver confirming their eligibility for Rewards via PayNow within four (4) calendar months from the date of submission of the Rewards Redemption Form, or the date on which the last requirement is fulfilled, unless otherwise stated.

Participants:

- i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
- ii. 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;
- iii. 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.
- iv. 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.

c. Cash Back Rewards

- i. 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.

6. If the Participant fails to receive a Rewards Notification from SingSaver within four (4) calendar months from the date of submission of the Rewards Redemption Form, kindly drop an email to 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.

Appendix 2: Citi Credit Cards

1. Eligible Cards:

Card Provider	Eligible Product	SingSaver Exclusive Gift for Eligible New Citibank Customer	SingSaver Exclusive Gift for Eligible Existing Citibank Customer
Citibank	<ul style="list-style-type: none"> • Citi Cash Back+ Mastercard® • Citi Rewards Card 	Apple AirPods Pro (worth \$379) OR \$250 Cash via PayNow	\$30 Cash via PayNow

Table 2

2. In addition to applying for an Eligible Card and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the Eligible Citi Card applied for approved by Citi, and:
 - a. The approval given is final and unconditional;
 - b. The approval is given by **31 December 2020**; and
 - c. Activate the Eligible Card and make at least 1 transaction that is considered Qualifying Spending within 60 days after the account is opened.
3. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from
 - i. any Equal Payment Plan (EPP) purchases,
 - ii. refunded/disputed/unauthorised/fraudulent retail purchases,
 - iii. Quick Cash and other instalment loans,
 - iv. Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes,
 - v. bill payments made using the Eligible Card as a source of funds,
 - vi. late payment fees and
 - vii. any other form of service/ miscellaneous fees.
4. Participants must ensure that the Eligible Card applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.
5. For the purposes of Citi Credit Cards:
 - a. "Eligible New Citibank Customer" refers to an individual who:
 - i. does not have an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and

- ii. did not previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to the commencement of the Application Period; and
 - iii. is not a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.
 - b. “Eligible Existing Citibank Customer” refers to an individual who:
 - i. has an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and
 - ii. previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to the commencement of the Application Period; and
 - iii. is not a United States (“U.S.”) Citizen, U.S. Resident, or U.S. Green Card holder. A person is a “U.S. Resident” if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.
 - * For clarity, an existing Citibank Credit Card account includes an application to upgrade any existing Citibank Credit Card as well as an application for any Citibank Credit Card that has been approved by Citibank even if the physical Citibank Credit Card has not been received by the customer and/or has not been activated or utilized by the customer
 - c. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to Citibank.
6. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. Citibank shall not be responsible for any loss or damage suffered by an Participant in connection with this Promotion and/or the Rewards.
7. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing Customers.

Appendix 3: Standard Chartered Credit Cards

i. Eligible Cards:

Eligible Product	SingSaver Exclusive Gift for New SCB Cardholders	SingSaver Exclusive Gift for Existing SCB Cardholders
Standard Chartered Unlimited Credit Card	Sony WF1000XM3 True Wireless earbuds (worth S\$349, black colour) with free delivery OR \$200 cash via PayNow	\$30 Cash via PayNow
Standard Chartered Rewards+ Credit Card		

Table 3

2. In addition to applying for an Eligible Card and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the Eligible Standard Chartered Card applied for approved by Standard Chartered; and:

- a. The approval given is final and unconditional;
- b. The approval is given by **31 December 2020**; and
- c. Have their approved Eligible Card activated within the first 30 days of card approval. Note that the 30-day card activation clause applies to physical credit cards only, i.e. if digital credit card is activated and physical credit card is not activated, Standard Chartered card applicants will not be eligible for the gift.

Missing the deadline for physical card activation will result in forfeiture of the Gift Reward, even if it is a result of loss of card or non-receipt of physical credit cards, or any other reasons, subject to Standard Chartered Bank's discretion. Please reach out to Standard Chartered Bank for replacement or further enquiries; and

- d. Spend a minimum of S\$80 which falls under "Qualifying Spend" (as defined herein) within a 30-day period from the account being open. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from (i) any Equal Payment Plan (EPP) purchases, (ii) refunded/disputed/unauthorised/fraudulent retail purchases, (iii) Quick Cash and other instalment loans, (iv) bill payments made using the Eligible Card as a source of funds, (v) late payment fees and (vii) any other form of service/ miscellaneous fees.
- e. Complete annual fee payment, if applicable.

3. Participants must ensure that the Eligible Card applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.
4. For the purposes of Standard Chartered Credit Cards:
 - a. “New SCB Cardholder” refers to a new Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled credit cards in the last 12 months
 - b. “Existing SCB Cardholder” refers to a Standard Chartered Bank (Singapore) Limited principal cardholder with at least one (1) existing principal credit card with SCB at the point approval of your Eligible Card application or a previously cancelled credit card(s) with SCB in the last 12 months from the date the Eligible Card is approved. Must not have applied for the same credit card within the last 12 months from the date of application.
 - c. To be eligible, approved SCB Cardholders will need to activate their Standard Chartered Credit Card within the first 30 days of approval and in any event no later than **31 December 2020**.

Appendix 4: AMEX Credit Card

1. Eligible Cards:

Card Provider	Eligible Product	SingSaver Exclusive Gift for New AMEX Cardholders	SingSaver Exclusive Gift for Existing AMEX Cardholders
AMEX	American Express KrisFlyer Credit Card	Apple AirPods with Charging Case (worth \$239)	NA

Table 4

2. In addition to applying for an Eligible Card and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must be a New AMEX Cardholder, have the Eligible AMEX Card applied for approved by AMEX, and:
 - a. The approval given is final and unconditional;
 - b. The approval is given by **31 December 2020**;
 - c. Activate the Eligible Card applied for within 30 days of approval;
 - d. Charge a minimum aggregate amount of S\$500 on Eligible Spending within the first (1) month of Card approval. Spend made by Supplementary Card Member(s) will be considered in the total spending of Basic Card Account; and
 - e. Complete annual fee payment, if applicable.
3. Missing the deadline for physical card activation will result in forfeiture of the Gift Reward, even if it is a result of loss of card or non-receipt of physical credit cards, or any other reasons, subject to AMEX discretion. Please reach out to AMEX for replacement or further enquiries.
4. Participants must ensure that the Eligible Card applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.
5. For charges that are not “Eligible Spending”, please see below:
 - i. Cash Advance and other cash services
 - ii. Express Cash
 - iii. American Express Travellers Cheque purchases
 - iv. Charges for dishonoured cheques
 - v. Finance charges – including Line of Credit charges and Credit Card interest charges
 - vi. Late Payment and collection charges
 - vii. Tax refunds from overseas purchases
 - viii. Balance Transfers
 - ix. Instalment plans
 - x. Annual Card fees
 - xi. Purchase and top-up charges for EZ-Link Cards
 - xii. Charges at merchants or establishments that are excluded by American Express at its sole discretion and notified by American Express to you from time to time.

6. For the purposes of Eligible AMEX Cards:
 - a. “New AMEX Cardholder” refers to a new American Express (Singapore) Limited principal cardholder. In other words, the participant must not have:
 - i. Cancelled any of their American Express® Cards within the twelve (12) months prior to applying for the Eligible AMEX Card;
 - ii. Converted an existing personal American Express® Card;
 - iii. Have an existing personal American Express® Card Account; or
 - iv. Enrolled successfully in other AMEX Card offers.
7. Participants will only be entitled to receive one (1) Reward as a New AMEX Cardholder. Participants who subsequently apply for additional AMEX cards will not be considered New AMEX Cardholders.

Appendix 5: HSBC Credit Cards

1. Eligible cards:

Eligible Product	SingSaver Exclusive Gift for New HSBC Cardholders	SingSaver Exclusive Gift for Existing HSBC Cardholders
HSBC Revolution Card	\$100 Cash via Paynow	\$30 Cash via Paynow

Table 5

2. In addition to applying for an Eligible Card and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must be a New HSBC Cardholder, have the Eligible HSBC Card applied for approved by HSBC, and:
 - a. The approval given is final and unconditional;
 - b. The approval is given by **31 December 2020**;
 - c. Complete annual fee payment, if applicable.
3. Participants must ensure that the Eligible Card applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.
4. For the purposes of HSBC credit cards:
 - a. “New HSBC Cardholder” refers to a new HSBC Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled credit cards in the last 12 months
 - b. “Existing HSBC Cardholder” refers to a HSBC Bank (Singapore) Limited principal cardholder with at least one (1) existing principal credit card with HSBC at the point approval of your Eligible Card application or a previously cancelled credit card(s) with HSBC in the last 12 months from the date the Eligible Card is approved. Must not have applied for the same credit card within the last 12 months from the date of application.

Appendix 6: Standard Chartered CashOne Personal Loan

1. Eligible Loan:

Eligible Product	SingSaver Exclusive Gift for Eligible New Loan Customer	SingSaver Exclusive Gift/Voucher for Eligible Existing Loan Customer
Standard Chartered CashOne Personal Loan	\$100 Cash via PayNow	N.A.

Table 6

2. In addition to applying for an Eligible Loan and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the Eligible Loan approved by Standard Chartered Bank (Singapore) Limited by 31 December 2020, where such approval is final and unconditional.
3. Participants must ensure that the Eligible Product applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.

Appendix 7: HSBC Personal Loan

1. Eligible Loan:

Eligible Product	SingSaver Exclusive Gift for Eligible New Loan Customer	SingSaver Exclusive Gift/Voucher for Eligible Existing Loan Customer
HSBC Personal Loan	S\$100 Cash via PayNow	NA

Table 7

2. In addition to applying for an Eligible Loan and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the HSBC Personal Loan applied for approved by HSBC, and:
 - a. The approval given is final and unconditional; and
 - b. The approval is given by 31 December 2020.
3. Participants must ensure that the Eligible Product applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.

Appendix 8: Citi Quick Cash

1. Eligible Loan:

Eligible Product	SingSaver Exclusive Gift for Eligible New Loan Customer	SingSaver Exclusive Gift/Voucher for Eligible Existing Loan Customer
Citi Quick Cash	S\$100 Cash via PayNow	NA

Table 7

2. In addition to applying for an Eligible Loan and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the loan applied for approved by Citibank, and:
 - a. The approval given is final and unconditional; and
 - b. The approval is given by 31 December 2020.
3. Participants must ensure that the Eligible Product applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.

Appendix 9: Insurance Policies

1. Eligible Insurance Policies:

Eligible Insurance Policies	Reward
AXA SmartHome Insurance	S\$20 CASH reward via PayNow
MSIG MaidPlus Insurance	S\$30 CASH reward via PayNow.
MSIG ProtectionPlus Insurance (PA)	S\$10 CASH reward via PayNow

Table 8

2. In addition to applying for an Eligible Insurance Policy and submitting the Rewards Redemption Form pursuant to Clause 2(b) of Appendix 1, Participants must have the Eligible Insurance Policy applied for approved by the provider, where:
- The Eligible Insurance Policy applied for is approved by the provider and payment is successfully made between 26 to 30 Nov 2020; and
 - The provider has emailed the Participant with their policy details and policy number (for MSIG and TIQ purchases)/ transaction number (for AXA purchases only) as a confirmation of a successful Eligible Insurance Policy purchase transaction.
3. Participants are only entitled to receive a maximum of one (1) Reward per policy number/ transaction number.
4. Participants must ensure that the Eligible Insurance applied for is valid and in good standing (not cancelled or blocked) at the point of reward fulfilment.

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.
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 for marketing purposes.
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](#) and [SingSaver's Privacy Policy](#).

Rewards Eligibility

15. Eligible Participants who qualify to receive SingSaver rewards according the Terms and Conditions of the Promotion will receive an email from SingSaver confirming the reward redemption details within three (3) calendar months from the date of submission of the Rewards Redemption Form, or the date of the last participating criteria is met, unless otherwise stated. within one working day 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 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 of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed the Rewards Redemption Form containing accurate information, in order for SingSaver to verify their eligibility for rewards. For avoidance of doubt, Rewards Redemption Forms received more than fourteen (14) days after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift.
19. 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 an eligible product on SingSaver (please ensure that the promotion you see on the page is a SingSaver promotion)
 - 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 if they do not receive this within one business days.
20. 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.
21. 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).

22. 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.
23. 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

24. 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.
25. Where the applicable reward includes vouchers for a third-party merchant (including but not limited to Grab, Takashimaya, NTUC, and more), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. SingSaver shall not in any way be liable for any goods or services or the quality or performance of such goods or services supplied by any participating merchant, site or service provider. SingSaver is not responsible for liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Participants should seek redress from and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.
26. In respect of rewards issued via PayNow, Participants acknowledge that:
 - i. 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.
 - ii. SingSaver will not be able to re-issue or refund rewards already transferred to recipient's provided mobile phone number should the mobile phone number be provided in error.
27. Any applicable rewards will have a validity of at least 3 weeks from the date of issue from SingSaver to the user. Requests for exceptions on voucher conditions (including but not limited to extending validity dates, amending conditions, or reissuing vouchers) cannot be entertained; no exceptions are possible.
28. Unless otherwise stated, all rewards assigned for respective product approvals are not exchangeable for cash or other rewards.

29. "Cash Back" and "Cash Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.
30. Rewards/Vouchers that remain unclaimed past the stipulated collection period will be forfeited.