SingSaver Rewards Promotion
Terms and Conditions

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Debit Card Sign Up

Airwallex Corporate Card

1. The promotion period ("Promotion Period") is between **02 November 2026 - 01 January 2027** (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, S Passes and work permits, domicile/ based in Singapore. 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 and receive a Reward ("Successful Applicant"), the participant must:

    i. Submit an application for a debit card specified in Table 1 below (an "Eligible Card") on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

    Eligible Cards:

Card Provider	Debit Card	Reward
Airwallex	• Corporate Card	See here

Table 1

    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 visit our Help Centre or connect with our 24/7 AI chatbot 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.

iii. Have their application for the Eligible Card approved by the respective Card Provider, where:

a. The approval is final and unconditional; and

b. The approval is given by **01 February 2027.**

iv. Promotion is only valid for New-To-Airwallex Customer.

v. An Eligible Customer will not be entitled to receive the Gift for any of the following reasons

a. the Eligible Customer's debit card or any of the Eligible Customer's account(s) with Airwallex is/are not in good standing (as determined by Airwallex in its discretion and including where the Eligible Customer is in default of any payment to Airwallex or is/are inactive / closed / terminated / suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Airwallex or for any reason whatsoever) at any time during the Promotion Period before or at the time of the fulfilment of the Gift; or

b. if Airwallex is of the opinion that the Eligible Cardmember or the Airwallex Business Account user had at any time: a) acted fraudulently or dishonestly; and/or b) conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Airwallex; or

c. for any reason which Airwallex determines in its discretion that the Eligible Customer should not be entitled to receive the Gift, such discretion to be exercised reasonably.

6. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **three (3) calendar months** from the date of completion of all the promotion criteria stated in clause 5v (above), unless otherwise stated.

Successful Applicants must ensure that their Airwallex Business Account is valid and in good standing (not cancelled or blocked) (refer to clause 5v above) at the point of fulfilment of the Reward and must retain the Airwallex Business Account and not cancel it for a period of 12 months from the date of approval (the "**Retention Period**"). SingSaver reserves the right to retract, seek the return of and/or otherwise cancel the Reward if a Successful Applicant cancels the Eligible Card before the expiry of the Retention Period.

Physical Rewards
Examples include: AirPods, cash

i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Reward ("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. Successful Applicants acknowledge and agree that rewards remaining unclaimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

b. PayNow Rewards
Successful Applicants:

i. Are required to have a PayNow account;

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

iii. 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;

iv. 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.

v. 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.

Voucher Rewards

d. SingSaver has the right to decide on the voucher denominations issued to customers.

7. Each Successful Applicant will be eligible to receive a SingSaver Exclusive Gift ("Rewards"), based on availability and the Successful Applicant's status:

i. Airwallex Corporate Card

a. "Eligible New Airwallex Corporate Card Customer" refers to an individual who:
    i. has applied for the Eligible debit Card account through SingSaver website; and

ii. does not have an existing Airwallex Business Account at the time his/her application under this Promotion is approved; and

iii. prior to being issued the Eligible debit Card during the Promotion Period, did not previously have a Airwallex Business Account that was terminated/closed (whether by the individual or by Airwallex) in the last twelve (12) months immediately prior to his/her Airwallex Business Account is activated.

b. "Existing Customers" refers to applicants who meet the following conditions:
   i. has an existing Airwallex Business Account at the time his/her application for any Eligible Airwallex Product under this Promotion is approved; and
   ii. previously have a Airwallex Business Account that was terminated/closed (whether by the individual or by Airwallex) in the last twelve (12) months immediately prior to the commencement of the Application Period;
   iii. "Existing Customers" are not eligible for the promotion.

c. All queries regarding Airwallex Business Account and Airwallex Corporate Card, including but not limited to application status and the Airwallex Corporate Card themselves should be directed to Airwallex at support@airwallex.com.

d. This is a SingSaver promotion. All queries/disputes relating to the promotion should be directed to SingSaver. Airwallex shall not be responsible for any loss or damage suffered by a Successful Applicant in connection with this Promotion and/or the Rewards.

ii. Airwallex corporate card customers will only receive their gift upon KYC approval and making their first transaction upon approval.

a. Customers must complete and receive approval for New Customer KYC by Airwallex.

b. Fund your Airwallex account within 30 days and make your first transaction from account approval to qualify for rewards.

iii. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within three (3) calendar months from date of completion of all the promotion criteria stated in clause 5 (above), please visit our Help Centre or connect with our 24/7 AI chatbot for assistance.

All promotion rewards will cease 6 months after the promotion end date, any queries received after that will not receive a response.

8. The promotions, products and services mentioned in this referenced document are not offered to business entities registered outside of Singapore. This referenced document is

not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

Rewards

Eligible Products	^^SingSaver Promotion Reward for Eligible New Airwallex Corporate Card Customers
Airwallex Corporate Card	**From 02 November 2026 - 01 January 2027** **(Both Days Inclusive)** Apple AirPods Pro 3 (worth S$349)[1,2,3] OR S$300 Shopee Voucher [1,2] OR S$250 Cash via PayNow[1,2] OR 19,000 Max Miles by HeyMax (worth S$342)[1,2]

Table 2

[1] Promotion Rewards are required to be selected on the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

[2] Rewards will be fulfilled by SingSaver. For physical gifts, colour is subject to availability.

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

[4] Promotion Rewards are subject to the terms set out in Clause 10 and will be fulfilled by HeyMax. For any queries regarding Max Miles, customers can contact HeyMax via: max@heymax.ai and/or refer to the Terms and Conditions at MAX - Maximise your rewards with minimum effort (heymax.ai)

10. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

a. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;

b. will receive an email from Max Now Pte Ltd (“heymax”) containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the “Max Miles Reward Notification Email”). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and

c. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers’ heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.

d. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.

e. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer’s account and the forfeiture of all Max Miles earned.

f. Max Miles will be awarded to eligible cardmembers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account

g. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.

h. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
i. For more information on heymax, click here or reach out to max@heymax.ai

11. **Each Successful Applicant will receive a maximum of one Reward (or Upgrade Reward)**, regardless of the number of Eligible Airwallex Corporate Cards applied for as part of this Promotion. In the event that the Successful Applicant holds more than one approved Eligible Airwallex Corporate Card as part of this Promotion, only the Eligible Airwallex Corporate Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Successful Applicant is eligible to receive a reward (or Upgrade Reward) under this Promotion.

12. Where multiple options for a Reward are available, Successful Applicants are required to select one of the Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

13. Successful Applicants will only be entitled to receive one (1) Reward as a New Airwallex Corporate Customer. Successful Applicants who subsequently apply for additional Eligible Products will be considered Existing Airwallex Corporate Customers.

14. In the event that a Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Reward with an alternative.

15. SingSaver is not associated with the provider of the Reward(s) and is not responsible for any issues related to usage of the Reward(s). Any enquiries regarding the Reward(s) should be directed to the provider/manufacturer of the Reward.

16. Where a Reward is available in multiple colours or other cosmetic variations, Successful Applicants will not be able to select a colour and will receive one at random.

17. The recommended retail values of the Rewards provided are for reference purposes only and are subject to change by the issuing merchant, over which SingSaver has no control.

18. All Reward Redemption Forms received more than 14 days after the Promotion Period, or submitted through any means other than as specified above, will not be considered valid and eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

19. 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.

20. 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 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. The Reward cannot be combined with any other offers. Successful Applicants shall not be entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

22. Eligibility for the Additional Gift from the debit Card Provider;
    a. “Additional Gift” is only applicable when the campaigns clearly state so.
    b. There are no additional gifts for this campaign from the debit Card Provider.

23. Approval of any Eligible Card is subject to Airwallex’s discretion. SingSaver does not guarantee the approval of any product. Participation in this Promotion does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.

24. By applying for an Eligible Card as part of this Promotion, Successful Customers agree and consent to:
    a. SingSaver sending the information in the Rewards Redemption Form to Airwallex to facilitate the Successful Applicant’s application for the Eligible Card in accordance with SingSaver’s Privacy Policy;

    b. Airwallex disclosing to SingSaver the required information relating to the Successful Applicant’s application for an Eligible Card in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Reward, for the purposes of verifying a participant’s eligibility for the Reward; and

    c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver’s promotion partners to facilitate the Successful Applicant’s redemption of the Reward, in accordance with SingSaver’s Privacy Policy.

25. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes. 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.

26. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at its sole and absolute discretion, without prior notice or reason.

27. 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.

28. 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.

29. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by participants as a result of their participation in this Promotion. By participating in this Promotion, participants release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Rewards.

30. Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Successful Applicants are responsible for checking the quality of the Rewards at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.

31. SingSaver strives to keep its 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. Successful Applicants should refer to the bank's website for the most updated rates/fees/T&Cs etc on the respective product.

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 debit 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 debit 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 debit 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 debit cards, insurance, and loans) are made at each product issuer’s discretion. Their decisions are final; SingSaver does not guarantee the approval of any debit 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 debit 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 debit 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 Help Centre or connect with our 24/7 AI chatbot for assistance 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 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 Grab promotion codes, Participants acknowledge that:

a. Requests for Grab promo codes can only be made upon receipt of rewards redemption emails from SingSaver

b. Following acknowledgement of the Successful Applicant's eligibility for Grab promotion codes, SingSaver shall email the Grab promo codes to the Successful Applicant's registered email within fourteen (14) business days, and

c. Unless otherwise specified, Grab promotion codes will be issued in denominations at SingSaver's discretion, up to the total value of the gift.

29. 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.

30. 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.

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

32. 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 visit Singsaver Help Centre or connect with our 24/7 AI chatbot for assistance 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.

33. "Cash Back" and "Cash debit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.