

SingSaver Rewards Promotion

Terms and Conditions

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Credit Card Sign Ups

Citi Credit Cards

1. The promotion period ("Promotion Period") is between **04 September - 30 September 2026** (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 credit 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	Credit Cards	Reward
Citibank	● Citi Cash Back+ Mastercard® ● Citi Cash Back Card ● Citi Rewards Card ● Citi PremierMiles Card ● Citi SMRT Card ● Citi M1 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 **31 October 2026**.
 - iv. Activate the approved Eligible Card via the Citi Mobile App and spend a minimum of S\$500 which falls under "Qualifying Spend" within a 30-day period inclusive of account approval date. For the avoidance of doubt, "Qualifying Spend" can be made with the activated digital version of the approved Eligible Card, which can be done prior to receipt of the physical Eligible Card.
 - v. An Eligible Customer will not be entitled to receive the Gift for any of the following reasons
 - a. the Eligible Customer's credit card or any of the Eligible Customer's account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Customer is in default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Citibank 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 Citibank is of the opinion that the Eligible Cardmember 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 Citibank; or
 - c. for any reason which Citibank determines in its discretion that the Eligible Customer should not be entitled to receive the Gift, such discretion to be exercised reasonably.
6. "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 any other form of service/ miscellaneous fees.
- (vii) Citi PayAll transactions where the customer is not charged the Citi PayAll service fee.

7. 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 the Eligible Card 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 Eligible Card 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.
- d. Voucher Rewards
 - i. SingSaver has the right to decide on the voucher denominations issued to customers.
- 8. Each Successful Applicant will be eligible to receive a SingSaver Exclusive Gift ("Rewards"), based on availability and the Successful Applicant's status:
 - i. Citibank Credit Card
 - a. "Eligible New Citibank Customer" refers to an individual who:
 - i. has applied for the Eligible Credit Card account through SingSaver website; and
 - ii. 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
 - iii. prior to being issued the Eligible Credit Card during the Promotion Period, did not previously have a Citi Credit Card account (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her card opening date for the Eligible Credit Card; and
 - iv. has not already submitted an application for a Citi Credit Cards as a main cardmember, which is pending approval at the time of his/her application for the Eligible Card;
 - b. "Existing Customers" refers to applicants who meet the following conditions:
 - 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;
 - iii. "Existing Customers" are not eligible for the promotion.

* For clarity, an existing Citibank Credit Card account includes a prior 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. Customers who hold an existing Citi Clear card or have closed the Citi Clear card in the past 12 months, will be eligible for the new Citibank Credit Card gift promotion if they have met the Qualifying Spend during the Qualifying Period.
 - d. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to Citibank.
 - e. 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 a Successful Applicant in connection with this Promotion and/or the Rewards.
- ii. 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), kindly 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.

9. The promotions, products and services mentioned in this referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. 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.

10. SingSaver Promotion Rewards

a. SingSaver Promotion Rewards Table 2

Eligible Products	^{^^} SingSaver Promotion Reward for Eligible New Citibank Customers (minimum spend of S\$500 within 30 days of card approval)	Gift Upgrade Options for New Citibank Credit Cardholder
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Citi PremierMiles Card Citi Cashback+ Card Citi Rewards Card Citi M1 Card Citi Cashback Card	From 04 September - 30 September 2026 (Both Days Inclusive) 25,000 Max Miles by HeyMax (worth S\$450)^{1,2,4} or Dyson Airstrait™ straightener (worth S\$799)^{1,2} or Dyson V8 Cyclone cordless vacuum (worth S\$559)^{1,2} or Morning Coffee Machine + 20 Capsules Bundle (worth S\$660)^{1,2} or S\$400 Cash via PayNow ^{1,2}	From 04 September - 30 September 2026 (Both Days Inclusive) Top up S\$100 for the following gift: Dyson Airwrap (worth S\$799)^{1,2} Top up S\$150 for the following gift: Dyson Clean+Wash Hygiene hard floor cleaner (worth S\$729)^{1,2} Apple Top Up Rewards Top up S\$200 for the following gift: Apple iPad (A16) 11" Wi-Fi 128GB (worth S\$649)^{1,2,3} Top up S\$340 for the following gift: Apple AirPods Max 2 (worth S\$749)^{1,2,3} Top up S\$580 for the following gift: MacBook Neo 256GB Magic Keyboard (worth S\$999)^{1,2,3} Top up S\$740 for the following gift: Apple iPad Air (M4) 11" Wi-Fi 128GB (worth S\$1,149)^{1,2,3}
Citi SMRT Card	From 04 September - 30 September 2026 (Both Days Inclusive) 25,000 Max Miles by HeyMax (worth S\$450)^{1,2,4} or Dyson Airstrait™ straightener (worth S\$799)^{1,2} or Dyson V8 Cyclone cordless vacuum (worth S\$559)^{1,2} or Morning Coffee Machine + 20 Capsules Bundle (worth S\$660)^{1,2} or S\$430 Cash via PayNow ^{1,2}	From 04 September - 30 September 2026 (Both Days Inclusive) Top up S\$100 for the following gift: Dyson Airwrap (worth S\$799)^{1,2} Top up S\$150 for the following gift: Dyson Clean+Wash Hygiene hard floor cleaner (worth S\$729)^{1,2} Apple Top Up Rewards Top up S\$200 for the following gift: Apple iPad (A16) 11" Wi-Fi 128GB (worth S\$649)^{1,2,3} Top up S\$300 for the following gift: Apple AirPods Max 2 (worth S\$749)^{1,2,3} Top up S\$550 for the following gift: MacBook Neo 256GB Magic Keyboard (worth S\$999)^{1,2,3} Top up S\$700 for the following gift: Apple iPad Air (M4) 11" Wi-Fi 128GB (worth S\$1,149)^{1,2,3}

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 13 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)

11. Enhanced Reward Promotion for Eligible New Citibank Credit Cardholder with existing Citi Banking relationship between 09 September - 30 September 2026

Eligible Customer	Apply for	Enhanced Cash Reward From 09 September - 30 September 2026 (Both Days Inclusive)
If you have an existing Citi banking account and no active/closed Citi Credit Card in the past 12 months	Citi Credit Card through SingSaver (minimum spend of S\$500 within 30 days of card approval)	S\$500 Cash via PayNow ^{1,2}
If you do not have an existing Citi banking account and no active/closed Citi Credit Card in the past 12 months	1. Citi Credit Card through SingSaver (minimum spend of S\$500 within 30 days of card approval) AND 2. Citi banking account through Citibank website or SingSaver	S\$500 Cash via PayNow ^{1,2}

Table 3

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 by 31 December 2026.

To qualify for the S\$500 cash reward, you must meet the following requirements:

- a) You must hold an active Citi banking account as of the last day of the following month from your card application date. Example: If you apply for the card on 15 September 2026, you must have an existing and valid Citi banking account as of 31 October 2026.
- b) Customer Eligibility: You must either:
 - i) Be an Existing Banking Customer: A customer who has an existing and valid Citi banking relationship (Includes Citigold, Citigold Private Client, Citi Plus, Citi Priority, Citibanking) OR
 - ii) Apply for a New-to-Bank Citi banking relationship (applicable for Citigold, Citigold Private Client, Citi Plus) and have your Bank Account successfully opened and approved by Citibank, by the last day of the following month from your card application date.
 - iii) “New-to-Bank” customer refers to a Citi customer who fulfils the following criteria: Not a U.S. Person, is at least 18 years old during the enrollment month, and has not held a primary banking account or primary relationship with Citibank in the 24 calendar months before the enrollment month

- c) Your eligible bank account must be validly existing (i.e., not suspended, cancelled, or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, as determined by Citibank in its sole and absolute discretion.
- d) You must also satisfy all other eligibility criteria specified in Clauses 2 to 9 of these Terms and Conditions.
- e) For customers who would like to qualify for the S\$500 Cash Reward that do not have an existing Citi banking relationship AND do not have any active/closed Citi Credit Card in the past 12 months, please apply for a Citi banking relationship and Citi Credit card:
 - i) To start a Citigold or Citigold Private Client relationship: Apply on [SingSaver website](#) (SingSaver Citigold offer terms and conditions would apply) or Citibank website [here](#).
 - ii) Apply for a **Citi Credit Card** through SingSaver website and 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 **31 October 2026**.
 - c) Activate the approved Eligible Card via the Citi Mobile App and spend a minimum of S\$500 which falls under “Qualifying Spend” within a 30-day period inclusive of account approval date. For the avoidance of doubt, "Qualifying Spend" can be made with the activated digital version of the approved Eligible Card, which can be done prior to receipt of the physical Eligible Card. If minimum qualifying spend is not made within the qualifying spend period, customer will not receive the Enhanced Cash Reward.
 - iii) Customers who **only** has the Eligible Citi banking account (Citigold, Citigold Private Client, Citi Plus) or the eligible Citi Credit Card by the last day of the following month from the card application open date, will not receive the Enhanced Cash Reward.
- f) In case you choose the S\$500 cash reward option and there is no banking relationship by the last day of the following month from your card application date but you satisfy the criteria for the reward for the credit card, you will be awarded the default cash reward available for your chosen card on application date.

12. FASTEST GIFT REDEMPTION FOR [TABLE 2](#)

“Eligible Customers” who meet the necessary requirement will be eligible to receive their gift as fast as *4 weeks if the following are performed:

- a. Apply during the “Promotion Period”
- b. Complete the SingSaver Reward Redemption Form sent to their registered email address within 14 days of card application
- c. Have their application for the Eligible Card approved by the respective Card Provider
- d. Activate the approved Eligible Card and spend a minimum of S\$500 which falls under “Qualifying Spend” within a 30-day period from account approval date.

Illustration below for reference on how gift redemption works:

Process:	Date:
Qualifying Period	04 September - 30 September 2026
Application Date	30 September 2026
Account Approval Date	18 October 2026
Meet “Qualifying Spends” criteria	31 October 2026
Gift Redemption Email Notification	4 weeks from meeting “qualifying spends” criteria

Gift redemption will be processed on a rolling basis, i.e.. upon fulfilment of all aforementioned criteria and reconciliation with bank reports.

**Note: The 4 weeks redemption timeline is only applicable for Cash reward stated at [Table 2](#)*

13. Limited Time Gift Upgrade Options

- e. Eligible New Citi Credit Cardholders may elect to select an upgraded Reward (the “Upgrade Reward”) by selecting the reward upgrade option on the SingSaver Rewards Redemption Form and paying an additional fee (“Reward Upgrade Fee”), as set out in Table 2 above.
- f. By selecting an Upgrade Reward, Successful Applicants agree and acknowledge that (i) once selected, the Upgrade Reward cannot be changed, and (ii) they will only receive an Upgrade Reward and not any Reward in addition to the Upgrade Reward.
- g. Successful Applicants are required to make payment of the Reward Upgrade Fee to SingSaver’s designated redemption center partner as set out in Clause 9(d) below. Successful Applicants are fully responsible for ensuring that they make payment of the correct Reward Upgrade Fee at the time of redemption.
- h. Unless otherwise notified directly by SingSaver:
 - i. Successful Applicants who select the SGD100, SGD150, SGD200, SGD300, SGD350, SGD550, SGD580, SGD700, SGD740 tier of Upgrade Reward are required to redeem the Upgrade Reward through Short-Q Pte. Ltd.; and
 - i. Successful Applicants are reminded to ensure that they only follow instructions received directly from SingSaver in respect of redemption and payment of the Reward Upgrade Fee.
 - j. Successful Applicants may not choose to change from the SGD100 tier of Upgrade Reward to the SGD150 tier of Upgrade Reward to the SGD200 tier of Upgrade Reward to the SGD300 tier of Upgrade Reward to the SGD350 tier of Upgrade Reward to the SGD550 tier of Upgrade Reward to the SGD580 tier of Upgrade Reward to the SGD700 tier of Upgrade Reward to the SGD740 at the time of redemption or vice versa. Successful Applicants may not choose to receive the

Upgrade Reward at any point other than when submitting the SingSaver Rewards Redemption Form to SingSaver.

- k. The Reward Upgrade Fee is non-refundable once payment has been completed.
- l. Payment of the Reward Upgrade Fee is required to be made in cash or through PayNow.
- m. Successful Applicants who selected an Upgrade Reward but do not complete payment of the Reward Upgrade Fee in full, will not receive the Upgrade Reward at the redemption centre. Any such Successful Applicants will need to:
 - i. write to SingSaver at info@singsaver.com.sg in order to re-submit a request for one of the non-upgrade Rewards (such email to include the ARN provided by Citi (12 digits number)); and
 - ii. agree and acknowledge that provision of the non-upgrade Reward is subject to availability and fulfillment times will be significantly extended as a result.
- n. In the event that the selected Upgrade Reward is not available from SingSaver's suppliers or the selected Upgrade Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Upgrade Reward with an alternative of similar value.
- o. Successful Applicants who select the Upgrade Reward acknowledge and agree that SingSaver has no liability or responsibility to the Successful Applicant in respect of any matters arising from their payment or collection of the Reward Upgrade Fee.

14. Each Successful Applicant will receive a maximum of one Reward (or Upgrade Reward), regardless of the number of Eligible Citi Credit Cards applied for as part of this Promotion. In the event that the Successful Applicant holds more than one approved Eligible Citi Credit Card as part of this Promotion, only the Eligible Citi Credit 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.

15. Max Miles Fulfilment Terms

Eligible Customers who choose to receive Max Miles:

- p. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
- q. 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
- r. 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.
- s. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.

- t. 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.
 - u. 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
 - v. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
 - w. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
 - x. For more information on heymax, click [here](#) or reach out to max@heymax.ai
16. 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.
 17. Successful Applicants will only be entitled to receive one (1) Reward as a New Citibank Customer. Successful Applicants who subsequently apply for additional Eligible Products will be considered Existing Citibank Customers.
 18. 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.
 19. 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/manufacture of the Reward.
 20. 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.
 21. 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.
 22. 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.
 23. 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.
 24. 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.

25. 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.
26. Eligibility for the Additional Gift from the Credit 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 Credit Card Provider.
27. Approval of any Eligible Card is subject to Citibank'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.
28. 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 Citibank to facilitate the Successful Applicant's application for the Eligible Card in accordance with SingSaver's [Privacy Policy](#);
 - b. Citibank 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](#).
29. 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.

30. 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.

31. 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](#).
32. 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](#).
33. 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.
34. 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.
35. 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 credit cards, insurance, and loans) are made at each product issuer's discretion. Their decisions are final and SingSaver does not guarantee the approval of any financial product, including but not limited to Credit Cards products.
3. Promotions are valid for a specified time period ("Promotion Period"). All applications received after the specified Promotion Period or submitted through any means other than specified in the relevant promotion terms and conditions, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
4. By applying for any products via SingSaver, you consent to the product providers (including, but not limited to the relevant insurance providers, card issuers, loan providers) updating SingSaver about the status of your application, including whether your application is successful.
5. Promotional activities organised by SingSaver ("SingSaver Promotions") are open to all residents of Singapore, meaning Singaporeans, Singapore Permanent Residents and holders of Employment Pass, S Pass, or a Singapore work permit. SingSaver reserves the right to reject any rewards redemption submissions from users who are not residents of Singapore, unless otherwise stated.
6. SingSaver reserves the final right to change the Reward given. In the case of delays in the delivery of the Reward, SingSaver will notify the Successful Applicant and make the necessary arrangements for Successful Applicant to collect the Reward.
7. SingSaver may modify, vary, add, delete or otherwise revise any of the terms and conditions governing the Promotion at any time at their sole and absolute discretion, without prior notice or reason.
8. In case of any dispute, SingSaver reserves the right to make the final decision, which shall be binding on all participants.
9. SingSaver reserves the right to disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited

to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

10. "Winning Reward" is defined as the reward awarded to a limited number of eligible applications as determined by the terms and conditions of the Promotion and is differentiated from the approval reward from other non-winning eligible applications received.
11. Acceptance of any Winning Reward shall constitute consent on the Winner's part to allow the use of the Winner's name, image, voice and/or likeness by SingSaver for editorial, advertising, promotional, marketing and/or other purposes on social media or SingSaver website, without further compensation except where prohibited by law.
12. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls in accordance with [SingSaver's Privacy Policy](#).
13. By agreeing to the terms and conditions of this Promotion, you consent to SingSaver and/or its affiliated companies sharing your mobile phone number with their trusted partner(s) for credit scoring analysis in order to improve SingSaver's services and to enable us to provide a more personalised experience to you and other users of SingSaver's services in accordance with SingSaver's Privacy Policy.
14. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#).

Rewards Eligibility

15. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within four calendar months from the date of product approval (e.g. card approval), or the date of completion of the Rewards Redemption Form, whichever is later.
16. Where eligibility for SingSaver Promotion rewards are conditional on eligible product approval by the financial product issuer:
 - a. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer's discretion. Their decisions are final; SingSaver does not guarantee the approval of any Credit Card and Loan products.

- b. The approved product must have been applied for via SingSaver. SingSaver shall consult with its product issuing partners to verify this, and the final decision on rewards eligibility shall be final.
- 17. Where rewards are pertinent to credit card products: the participant has to make an application for a principal card, in order to be eligible for rewards (i.e., supplementary card applications do not qualify for additional rewards).
- 18. Participants should refer to the provider or bank (as the case may be) website for the most updated rewards eligibility for the product(s) concerned.
- 19. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed Rewards Redemption Form containing accurate information, in order for SingSaver to verify their eligibility for rewards. For avoidance of doubt, Rewards Redemption Forms received more than **fourteen (14) days** after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift.
- 20. Participants may only submit their information via Rewards Redemption Forms sent directly to the email address provided when they apply for products via SingSaver. The participant experience for this is as follows:
 - a. Click to apply for a credit card on SingSaver
 - b. Provide an accurate email address when prompted
 - c. Conclude the card/loan/insurance application process with the product issuer (e.g., the bank)
 - d. Complete and submit the Rewards Redemption Form sent to the participant's email.
 - e. Receive an email confirmation from SingSaver upon submission of the Rewards Redemption Form. Participants should reach out to SingSaver [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 Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.

