SingSaver Rewards Promotion
Terms and Conditions

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Credit Card Sign Ups

DBS/POSB Credit Cards

1. The promotion period ("**Promotion Period**") is between **01 July - 15 July 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, and S Passes. 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 ("**Eligible Participant(s)**"), the participant must:
    i. Be a new DBS/POSB Credit Card customer. **New DBS/POSB Credit Card Customer ("New DBS/POSB Credit Card Customer(s)**") is defined as a user who is currently not holding any Principal DBS/POSB Credit Card and has not cancelled any Principal DBS/POSB Credit Card within the 12 months prior to the date of their application.

    ii. Submit an application for a Principal DBS/POSB Credit Card specified in Table 1 below ("**Eligible Card(s)**") on the promotion website https://www.singsaver.com.sg/ ("**Promotion Page**") and input the designated promo code "**SINGSAVER**" during the application process within the Promotion Period. Eligible Participants who did not input a valid promo code during the application will not be eligible for the promotion.

Eligible Cards:

Card Provider	Credit Cards
DBS Bank Ltd	• POSB Everyday Card • DBS yuu American Express® Card • DBS yuu Visa Card • DBS Altitude American Express® Card

	• DBS Altitude Visa Signature Card

Table 1: Eligible Cards

iii. Complete the Rewards Redemption Form sent to their registered email address from SingSaver (no-reply@singsaver.com.sg), within the first 14 days of card application. Eligible Participants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

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.

iv. Have their Eligible Card (shown in Table 1 above) application approved by the DBS Bank Ltd ("**DBS**"), the Card Provider.

a. The approval must be final and unconditional.

b. The approval must be given by **29 July 2026**.

c. Activate the approved Eligible Product and **spend a minimum of S$500** which falls under "**Qualifying Spend**" as defined in clause 5v below with the Eligible Product (either the physical or digital version) within 30 days from the card approval date.

d. Have a valid DBS PayLah! account by the end of the Qualifying Spend period.

v. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment but excludes the following:

a. Posted 0% Interest Instalment Payment Plan monthly transactions;

b. posted My Preferred Payment Plan monthly transactions;

c. interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;

d. any top-ups or payment of funds to payment service providers, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Transit Link, Razer Pay, ShopeePay, Singtel Dash, Amaze);

e. any transactions related to crypto currencies;

f. any payment made with the following Merchant Category Codes ("MCC"):

MCC	Description
4784	Toll and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water, and Sanitary
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing – Insurance Services
5993	Cigar Shops Stands
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services and Debt Repayment
6050	Quasi Cash – Customer Financial Institution
6051	Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance Premiums
6399	Insurance, Not Elsewhere Classified
6513	Real Estate Agents and Managers
6529	Quasi Cash – Remote Stored Value Load-Financial Institution
6530	Quasi Cash – Remote Stored Value Load – Merchant
6534	Quasi Cash – Money Transfers – Member Financial Institution
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance, and Janitorial Services
7399	Business Services (Not Elsewhere Classified)
7511	Quasi Cash – Truck Stop Transactions
7523	Parking Lots, Parking Meters and Garages
7801	Government-Licensed On-Line Casinos (Online Gambling)
7995	Betting including Lottery Tickets, Casino Gaming Chips, Off-track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable and Social Service Organisations
8651	Political Organisations
8661	Religious Organisations

8699	Membership Organisation (Not Elsewhere Classified)
8999	Professional Services (Not Elsewhere Defined)
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only
9754	Gambling-Horse Racing Dog Racing State Lotteries

g. any transactions matching the terms below:

- *123bitcoin.dk:7310*
- AMAZE*
- AXS*
- BAGUS*
- *BetterCoins.dk*
- *BITCOINGAINTS*
- *BITCOINTRADE*
- *bitit.io*
- *Bitpanda*
- *bitstamp.net*
- *Bittylicious*
- *Buycoin*
- *BUYSOMEBITCOINS*
- CANTINE*
- *CARDUP*
- *CASADELACRYPTO.COM*
- *CFS*CFSBITCOINROMANIA*
- *COINBASE*
- *CoinCorner*
- *Coinify*
- *Coinmama*
- *COINSTEC.COM*
- *CRV*COINBASE*
- *CRYPTO5*
- *CRYPTOCAPITALS*
- *CRYPTOEU.COM*
- *Cryptopaywww.cryptopay*
- *CRYPTOSHOP.COM*
- *easycoin.cz*
- *EZLINK*
- *EZ-LINK*
- *FLASHPAY ATU*
- FAVEPAY*
- FAVE ECARD*
- *GPN_quicbit.eu*
- *indacoin.com*102Z*
- *INDACOIN_CODE:107Z*
- *INSTANT BITCOIN*
- *IPAYMY*
- *IPL*MILESLIFE.COM*
- *KASHMI*
- *KJC COINS AUSTRALIA PT*
- KOPITIAM*
- *MATCHMOVE PAY*
- *MB * MONEYBOOKERS.COM*
- *OANDAASIAPA*
- *OANDA ASIA PAC*
- *ORANGECOIN.COM*
- *PAYPAL *AXS PTE LTD*
- *PAYPAL * BIZCONSULTA*
- *PAYPAL * OANDAASIAPA*
- *PAYPAL * CAPITALROYA*
- *PAYPAL *CMD BITCOIN*
- *PAYPAL *COINJOLT*
- *PAYPAL *WMCCOIN*
- *PAYPAL *XCOINS*
- PLUS500
- PLUS500UK LIMITED
- *PSP*coinsbank.com*
- *PAYEER.COM*
- RAZERPAY*
- SAM*
- SEDAP*
- *SAXO CAP MKTS PTS LTD*
- *SINGTEL DASH*
- Sgebiz*
- Singapore E-Business*
- SGeBiz*
- *SKR*SKRILL.COM*
- *SmoovPay*
- *SMOOVPAY (EC)*
- *SMOOV PTE LTD*
- *SERIESCOIN*
- SHOPEEPAY*
- *SIMPLEX_BITSTAMP*
- *Simplex_Bittylicious*
- *Simplex_Paybis*
- *Simplex_Xapo*
- *SIMPLEX_X coins*
- *SINGPOST-SAM*
- *spectrocoin.com*
- *TRANSIT*
- *TRANSIT 3*
- *TOROPTION*
- *VIPCOINS.COM*
- *WWW.IGMARKETS.COM.SG*
- *WWW.MYEZLINK.COM.SG
- *WWW.PLUS500.CO.UK
- *wwwcointedcom*
- *xcoins*
- *XTRADE*
- YOUTRIP*
- *ZEUS-CRYPTO.COM*

* Transactions beginning or containing (as applicable) with these terms are included in exclusions e.g. AMAZE* will include AMAZE.com., *CARDUP* will include Payment CARDUP, CARDUP Payment.

h. any other transactions determined by DBS from time to time

6. Merchant's registered MCC may not always correspond with its nature of business and may vary among card networks. The MCCs are assigned by the merchant's acquiring bank and DBS does not determine the merchants' MCC. DBS shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.

7. DBS reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If DBS in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Reward will not be awarded.

8. DBS will not account for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.

9. For avoidance of doubt, Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards Qualifying Spend of Principal Cardmembers.

10. An Eligible Participant will not be entitled to receive the Reward from SingSaver should the Eligible Participants Account is closed or suspended and not in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) at any time during the Promotion Period before or at the time of fulfilment of the Reward as determined, at its sole discretion, by DBS. SingSaver and DBS reserves the right to forfeit or recover the equivalent value of the whole or any part of the Reward at its sole discretion.

11. Approval of any Eligible Card is still subject to the DBS discretion. SingSaver does not guarantee the approval of any product.

12. A Successful Application is defined as an application that has completed all the steps listed in Clause 5 (above).

13. A Successful Applicant ("**Successful Applicant**") who qualifies to receive the Rewards will receive a Rewards Notification from SingSaver confirming the redemption details for the Rewards **within four (4) calendar months** from the date of meeting the qualifying criteria found in clause 5, unless otherwise stated. The form of notification will depend on the type of reward:
    a. Physical/ e-vouchers rewards
       Examples include: eCapitaVoucher, NTUC, Takashimaya vouchers, cash, Grab e-vouchers
        i. Successful Applicants will receive an email from SingSaver (info@singsaver.com.sg / operations@singsaver.com.sg) 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.

14. Each Successful Application will receive the SingSaver Exclusive Gift ("**Rewards**"), based on the pre-selected rewards and status:

A. SingSaver Promotion Rewards

DBS/POSB Eligible Product	Designated Promo Code (input during the application for reward eligibility)	SingSaver Exclusive Rewards for Eligible Participants (New DBS/POSB Credit Card Customer)	Gift Upgrade Options for Eligible Participants (New DBS/POSB Credit Card Customer)
POSB Everyday Card DBS yuu American Express® Card DBS yuu Visa Card DBS Altitude American Express® Card DBS Altitude Visa Signature Card	**SINGSAVER**	**From 01 July - 15 July 2026 (Both Days Inclusive)** S$340 eCapita Voucher[1,2] or 22,000 MaxMiles by HeyMax (worth S$396)[1,2,4] or Sony WF-1000XM6 (Earbuds) (worth S$479)[1,2] or S$300 Cash via PayNow[1,2] or Dyson TP10 (worth S$599)[1,2]	**From 01 July - 15 July 2026 2026 (Both Days Inclusive)** **Top up S$120** for the following gifts: Dyson V8 Cyclone vacuum (worth S$559) OR Dyson Airstrait (worth S$799)[1,2] **Top up S$200** for the following gifts: Dyson Clean+Wash Hygiene hard floor cleaner (worth S$729)[1,2] or Dyson Airwrap (worth S$799)[1,2] **Top up S$300** for the following gift: Apple iPad A16 11-inch (worth S$649)[1,2,3] **Top up S$600** for the following gift: MacBook Neo 256GB Magic Keyboard (worth S$999)[1,2,3]

1. *Rewards will be fulfilled by SingSaver.*
2. *Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.*
3. *Apple is not a participant in or sponsor of this promotion.*
4. *Promotion Rewards are subject to the terms set out in Clause 19 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)*

Table 2

B. In addition to the SingSaver exclusive rewards above, eligible customers will receive the following rewards, if they apply for DBS Cashline ("Cashline"), together with an eligible principal DBS/POSB Credit Card ("Eligible Card") within the Promotion Period, and fulfil the following qualifying criteria:

DBS/POSB Eligible Product	For Cashline promotion, the list of Eligible DBS/POSB Credit Cards	Designated Promo Code (input during the application for reward eligibility)	DBS Fulfilled Rewards for Eligible Participants (New DBS/POSB Cashline Customer) From 01 July - 15 July 2026 (Both Days Inclusive)	DBS Criteria
DBS Cashline	• POSB Everyday Card • DBS yuu American Express® Card • DBS yuu Visa Card • DBS Altitude American Express® Card • DBS Altitude Visa Signature Card	**SINGSAVER**	Tier 1: **S$100 Cashback** ("New Cashline Account Reward") *fulfilled by DBS*	Successfully applied for a Cashline account within Promotion Period
			Tier 2: **Additional S$100 Cashback** ("DBS Cashline Usage Reward") *fulfilled by DBS*	Minimum S$188 closing balance accumulated for Cashline withdrawals within the first 2 statement months upon account opening.

Terms and Conditions for "DBS Cashline Promotion" ("Promotion")

a. Application must be made via self-apply online application platform.
b. Applications via other assisted channels (i.e. Branch staff etc.) will not be considered.
c. Downloaded the DBS PayLah! App or is an existing DBS PayLah! App user.
d. Opt in to DBS Marketing consent for any Electronics Direct Marketing (EDM) and Push Notifications (PN) that are sent out by DBS/POSB. (Detailed steps to opt in here)
e. To be eligible for the Tier 2 Cashline Usage Reward, the accumulated closing balance of minimum S$188 must be reflected as the Closing Balance as of the statement date.
f. Must not hold an existing Cashline and/or Credit Cards.
g. Must not have any cancelled Cashline within the last 6 months from date of application.
h. Must not have any cancelled Credit Cards within the last 12 months from date of application.
i. Closing balance for Cashline includes transactions made via ATM withdrawals, cheque issuance, fund transfer via internet banking and ATM, bill payment to 3rd party via internet, ATM and AXS, point of sale and other usage at DBS Cashline prevailing interest rates and does not include DBS/POSB Balance Transfer and Personal Loan, interest, fees and any charges by DBS.

j. New Cashline Account Reward and Cashline Usage Reward (collectively "Cashline Reward") will be credited to Applicants' respective Cashline accounts within 180 days from Cashline approval date.
k. Each Eligible Customer can only receive Cashline Reward once throughout the Promotion Period.
l. Cashline Reward shall be forfeited if the applicants' Cashline account is terminated, cancelled, suspended or in delinquent status prior and/or after the issuance of the Cashline Reward.
m. DBS reserves the right to claw back or debit from the applicants' DBS Cashline for the value of the Cashback in the event of account termination or duplicating redemptions.
n. Cashline Reward is non-transferable, non-assignable and not exchangeable for cash or in kind.

15. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within four (4) 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.

16. All Reward Redemption Forms received after more than one (1) calendar month from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

17. Participants who are not eligible for the Reward will not receive any notification from SingSaver.

18. **Limited Time Gift Upgrade Option**

a. Eligible Participants may elect to select an upgraded Reward (the "**Upgrade Reward**") by selecting the gift upgrade option on the SingSaver Rewards Redemption Form and paying an additional SGD120, SGD200, SGD300, or SGD600 as set out in Table 2.

b. 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.

c. Successful Applicants are required to make payment of the Reward Upgrade Fee to SingSaver's designated redemption center partner as set out in Clause 18(d) below. Successful Applicants are fully responsible for ensuring that they make payment of the correct Reward Upgrade Fee at the time of redemption.

d. Unless otherwise notified directly by SingSaver: i. Successful Applicants who select the SGD120, SGD200, SGD300, or SGD600 tier of Upgrade Reward are required to redeem the Upgrade Reward through Short-Q Pte. Ltd

e. 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.

f. Successful Applicants may not choose to change from the SGD120 tier of Upgrade Reward to SGD200 tier of Upgrade Reward to SGD300 tier of Upgrade Reward to SGD600 tier of Upgrade Reward 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.

g. The Reward Upgrade Fee is non-refundable once payment has been completed.

h. Payment of the Reward Upgrade Fee is required to be made in cash or through PayNow.

i. 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

    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

j. 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.

k. 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.

19. **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

20. Eligible Participants is limited to one (1) Reward or Upgrade Reward regardless of the number of Eligible Cards applied for or approved during the Promotion Period. Eligible Participants will not be eligible for any other DBS/POSB Card sign-up promotions.

21. 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.

22. Where the Reward is available in multiple colours or other cosmetic variations, Eligible Participants will not be able to select a colour and will receive one at random.

23. 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 and DBS shall have no legal liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.

24. Where the Rewards is voucher(s) for a third-party merchant (e.g. eCapitaVoucher), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. SingSaver and DBS shall not in any way be liable for any goods, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. DBS and SingSaver are not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchants.

25. DBS shall not be responsible for any failure or delay in the service provided by SingSaver and its redemption centre or suppliers. DBS shall not be liable for any claims arising in connection with the Reward(s), including but not limited to defects, warranty, or any other issues related to goods or services provided by merchant, its redemption centre or suppliers. DBS shall also not be liable for any claims by the participants or accountable for losses of any nature. This includes damage of property or any personal injury or loss of life resulting in the participation of this Promotion.

26. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.

27. Eligible Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on https://www.dbs.com/privacy.

28. 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 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.

29. By applying for an Eligible Card as part of this Promotion, an Eligible Participant agrees and consents to:

    a. DBS disclosing to SingSaver information relating to the status of his/her application for an Eligible Card in connection with the Promotion (including whether the application is successful) for the purpose of determining eligibility under clause 5 and to administer the fulfilment of any gifts or rewards under the Promotion.

    b. SingSaver sending the information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her application for the Eligible Card;

    c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward; and

    d. SingSaver's promotion partners sharing the status of the Successful Applicant's Reward Upgrade Fee payment (where applicable) with SingSaver.

30. 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.

31. 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.

32. 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 Participants should refer to the bank's website for the most updated rates/fees/T&Cs etc on the respective product.

33. SingSaver and DBS 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, DBS and its agents from all liability, including, without limitation, with respect to this Promotion and the Rewards.

34. 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.

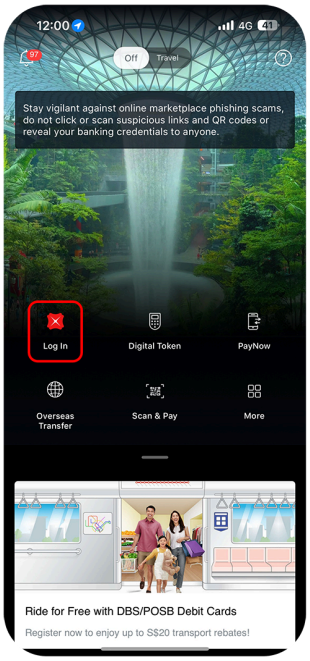
35. The SingSaver General Promotion Terms and Conditions also apply to this Promotion.

36. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver

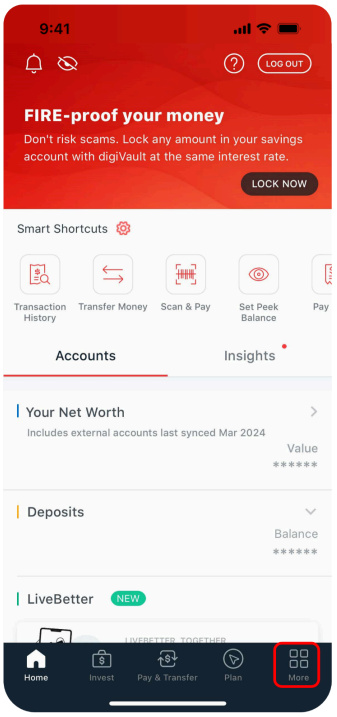
37. Steps to opt-in to DBS Marketing consent for any Electronics Direct Marketing (EDM) and Push Notifications (PN) that are sent out by DBS/POSB

Digibank Mobile

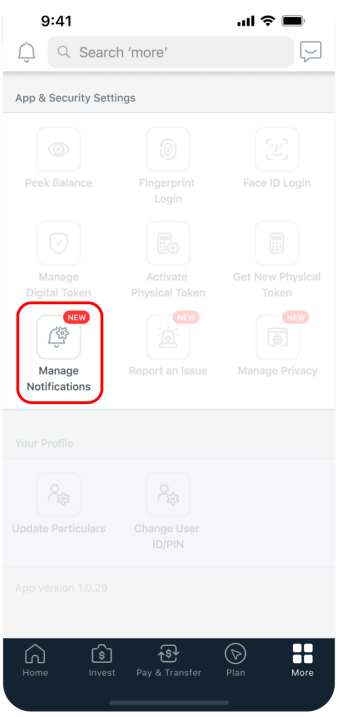
Step 1. Log in to digibank mobile with your Touch / Face ID or digibank User ID & PIN. Tap on More to proceed.



Step 2. Tap on More.



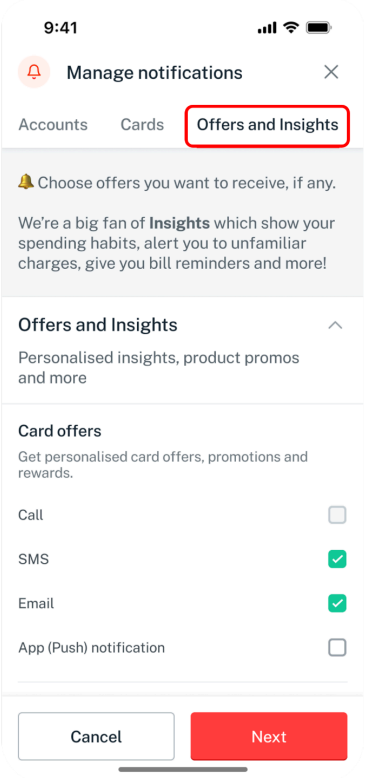
Step 3. Under App & Security Settings, tap on Manage Notifications.



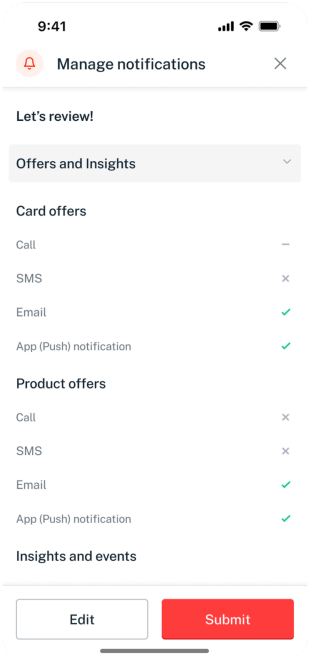
Step 4. Tap on Offers and Insights and customise your notifications for:

- Card offers
- Product offers
- Insights and events

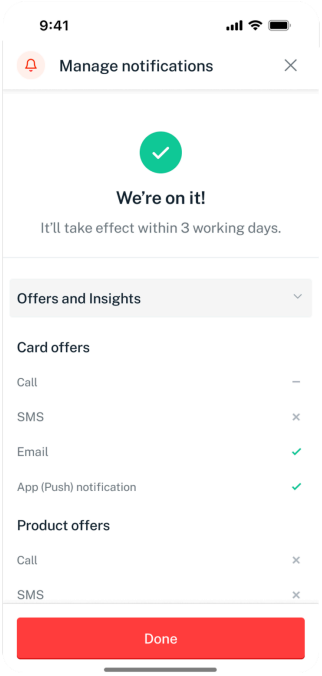
Tap Next to proceed.



Step 5. Review the changes and tap on Submit to proceed.

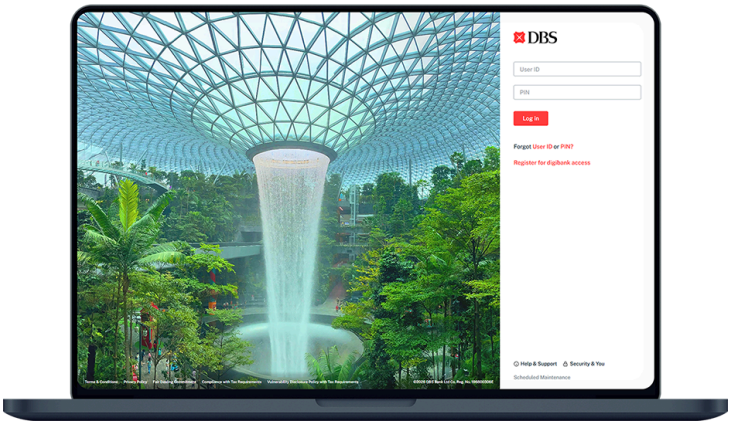


Step 6. You have successfully submitted your notification alert request.

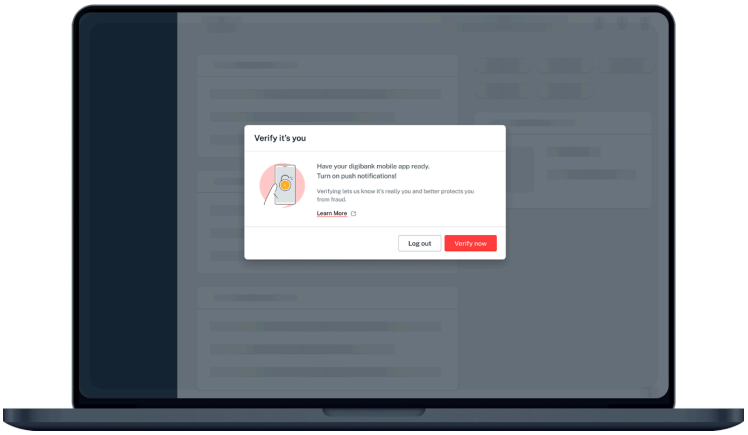


Digibank Online

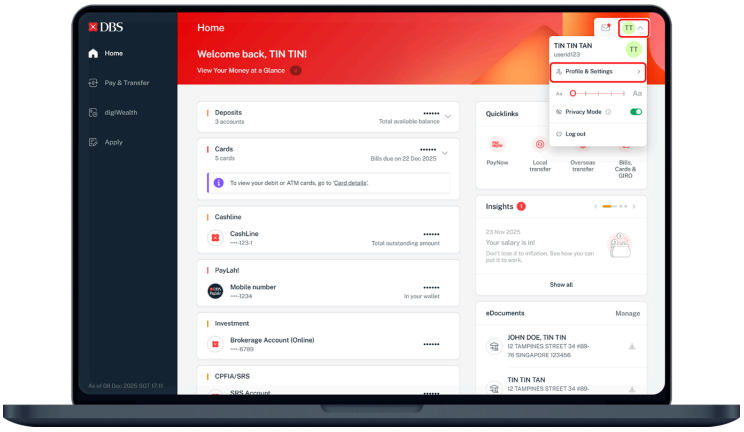
Step 1. Log in to digibank Online with your User ID & PIN.



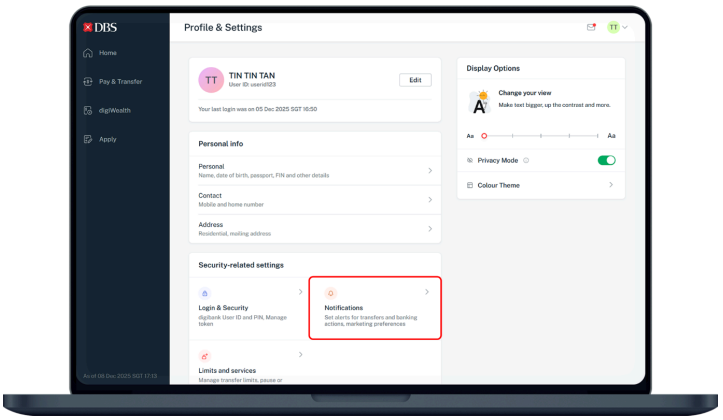
Step 2. Complete the Authentication Process.



Step 3. Under Home, click on Your Profile at the top right of your digibank and select Profile & Settings.

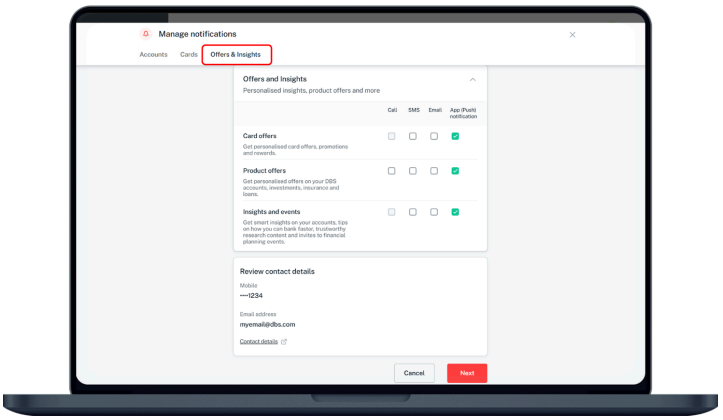


Step 4. Under Security & Preference, click on Notifications.

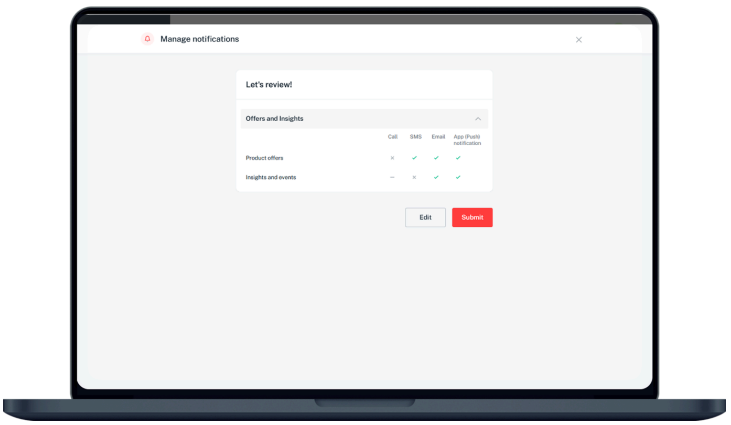


Step 5. Click on Offers & Insights, customise your alert preferences and click Next.

(Note: For push notification alerts, you will need to select along with either email or SMS.)

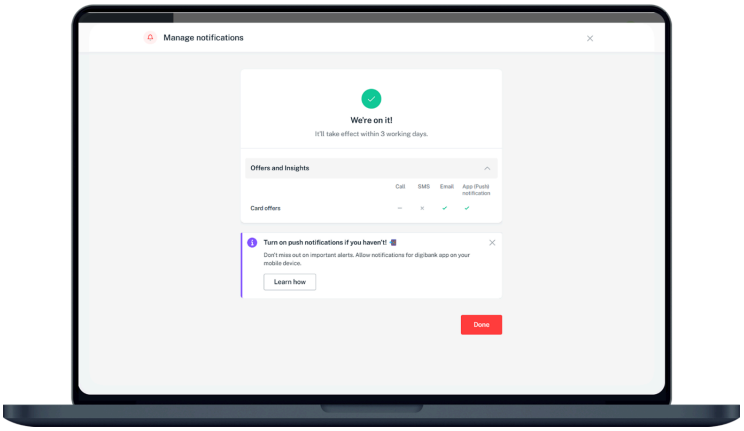


Step 6. Review your changes and click Submit and complete the 2-Factor Authentication to update your notification preferences.



Step 7. You have successfully changed your notifications alerts.

An email will be sent to your registered email address after the successful submission.



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. Non-eligible applicants will not receive any notification from SingSaver.

16. All promotion rewards will cease 6 months after the end of the Promotion Period and any queries received thereafter will not be entertained.

17. 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.

18. 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).

19. 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.

20. 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.

21. 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 at info@singsaver.com.sg if they do not receive this immediately.

22. 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.

23. 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.

24. 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).

25. 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.

26. 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

27. 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.

28. 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.

29. 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.

30. 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.

31. 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.

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

33. 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 email us info@singsaver.com.sg 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.

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