# SingSaver Rewards Promotions

## Terms and Conditions

Note that the respective Product Promotion Terms and Conditions below are to be read individually with the 'SingSaver General Promotion Terms and Conditions'.


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# CIMB Personal Loan

1. The promotion period ("Promotion Period") is between **07 November - 30 November 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 in Singapore. Residents of Singapore include Singaporeans, Permanent Residents, Malaysians (Non-PR). SingSaver reserves all right to reject any rewards redemption submissions if the users are not residents 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 Participants"), the participant must:

    a. Submit an application for a personal loan ("Eligible Loan", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a loan applicant during the Promotion Period.

    **Eligible Loan :**

| Product Provider | Eligible Loan | Reward |
|---|---|---|
| CIMB Bank Berhad, Singapore Branch ("CIMB Bank") | • CIMB Personal Loan (loan tenure of 12 months onwards) | See here |

*Table 1*

    b. Complete the Rewards Redemption Form sent to the registered email with SingSaver within the first 14 days of product 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.

    Participants who do not fully complete the Rewards Redemption Form will not be eligible for rewards.

    c. Have the Product application submitted to CIMB Bank, **by 30 November 2026.**

d. Have the Product application approved by CIMB Bank, **by 30 December 2026**, where such approval is final and unconditional.

e. Maintain the product for a minimum one (1) year from loan approval date without cancellation or premature repayments.

f. Maintain the product in good standing (i.e not closed, terminated and not delinquent) during the Promotion Period and up until the date and time on which the Reward is fulfilled.

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

i. SingSaver sending the information provided in the SingSaver Rewards Redemption Form to the Product Provider to facilitate the Eligible Participant's application for the Eligible Product, in accordance with SingSaver's Privacy Policy;

ii. SingSaver sending relevant information provided in the SingSaver Rewards Redemption Form to SingSaver's promotion partners to facilitate the Eligible Participant's redemption of the Rewards, in accordance with SingSaver's Privacy Policy; and

iii. the Product Provider disclosing to SingSaver the required information relating to the Eligible Participant's application for an Eligible Product in connection with this Promotion, including whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Rewards (including loan details, if necessary), for the purposes of verifying a participant's eligibility for the Rewards.

7. A Successful Application is defined as a new loan application for the Product which has been approved, with the Eligible Participant being the "Successful Applicant".

8. All communications from SingSaver will be communicated via the registered email address, unless otherwise stated.

9. A Successful Applicant who qualifies to receive the SingSaver Exclusive Gift will receive a notification from SingSaver confirming the redemption details for the Rewards ("Reward Notification"), **within 5 calendar months** from the date of completion of all promotion criteria stated in clause 5 above.

The form of Reward Notification will depend on the type of reward:

a. Physical Rewards
Examples include: AirPods

i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards (“Rewards Notification Email”)

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

b. Cash Rewards
Successful Applicants:

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

ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;

iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

iv. Will be notified of successful reward issuance via an email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”)

Each Successful Applicant will receive a SingSaver Exclusive Gift (“Reward”), based on the pre-selected rewards and status:

| **Eligible Product** | **Approved Loan Amount** | **SingSaver Exclusive Flash Deal Campaign for Eligible New CIMB Customer (only applicable for min 12 months approved tenor) 07 November - 30 November 2026 (Both dates inclusive)** |
|---|---|---|
| **CIMB Personal Loan** | S$8,000 - S$9,999 | S$100 Cash via PayNow [1,2] OR S$105 Grab Vouchers [1,2] |
| | S$10,000 - S$14,999 | S$200 Cash via PayNow [1,2] OR S$210 Grab Vouchers [1,2] |
| | S$15,000 - S$19,999 | S$300 Cash via PayNow [1,2] OR S$320 Grab Vouchers [1,2] |
| | S$20,000 - S$29,999 | S$550 Cash via PayNow[1,2] OR S$600 Grab Vouchers [1,2] |
| | S$30,000 - S$49,999 | S$700 Cash via PayNow[1,2] |

| | | |
|---|---|---|
| | | OR<br>S$750 Grab Vouchers [1,2] |
| | S$50,000 - S$79,999 | S$1,000 Cash via PayNow[1,2]<br>OR<br>S$1,080 Grab Vouchers [1,2] |
| | S$80,000 - S$119,999 | S$1,500 Cash via PayNow[1,2]<br>OR<br>S$1,600 Grab Vouchers [1,2] |
| | S$120,000 and above | S$2,000 Cash via PayNow[1,2]<br>OR<br>S$2,100 Grab Vouchers [1,2] |

*Table 2*

*[1]Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.*

*[2]Successful Applicants who have received the Physical or Cash Reward and subsequently cancel the Eligible Personal Loan, or make premature repayments (partial or full) to the Eligible Personal Loan account before maturity are required to refund CIMB the full value of the Reward as stated in Table 2.*

10. If the Eligible Participant fails to receive a Reward Notification from SingSaver **within 5 calendar months** from the date of completion of all 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 be responded to, except those already in progress.

11. All rewards redemption forms received more than **14 days** after the start of 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.

12. Rewards that remain unclaimed after the redemption period specified in the Reward Notification are deemed to be forfeited without exception.

13. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. For the avoidance of doubt, this Promotion is not valid with any offers, discounts, rebates, vouchers, privileges or promotions organised by CIMB.

14. 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.

15. 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.

16. Final approval of any Product is determined by the relevant banks in its absolute discretion and is subject to the banks' credit and risk processing criteria. SingSaver does not guarantee the approval of any Product.

17. 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.

18. 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.

19. By agreeing to the terms and conditions of this Promotion, Eligible Customers agree to receive communications from SingSaver in relation to this Promotion, and direct marketing including personal finance news and exclusive offers by email or verified mobile number (including phone calls, SMS or other phone messages such as WhatsApp), even if their phone number if registered on the National Do-Not-Call Registry, each in accordance with SingSaver's Privacy Policy.

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

21. By agreeing to the terms and conditions of this Promotion, you also agree to SingSaver's terms and conditions of use.

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

# DBS/POSB Personal Loan

1. The promotion period ("Promotion Period") is between **02 November - 30 November 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 Singapore Citizens or Permanent Residents only. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a Singapore Citizen or Permanent Resident.

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 Participants"), the participant must:

    a. Submit an application for a personal loan ("Eligible DBS/POSB Personal Loan", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a loan applicant during the Promotion Period.

**Eligible DBS Personal Loan :**

| Provider | Loan | Reward |
|---|---|---|
| DBS Bank ("DBS") | • DBS/POSB Personal Loan | See here |

*Table 1*

        i. Participant must not have terminated or cancelled his/her DBS/POSB Personal Loan Account within 6 months prior to the commencement of the Promotion Period

    b. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of product application.

        i. Rewards Redemption Forms are unique to each individual application. If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance.

Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.

ii. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.

c. Have their DBS/POSB Personal Loan application submitted to DBS/POSB by **30 November 2026.**

d. Have the DBS/POSB Personal Loan application approved by DBS/POSB by **31 December 2026**, where such approval is final and unconditional.

i. Has applied and gotten approval for a DBS/POSB Personal Loan for a value of a minimum of S$10,000;

ii. Loan must be repayable over a tenure of 36 months.

e. Maintain the product for a minimum one (1) year from loan approval date without cancellation or premature repayments.

f. Maintain the product in good standing (i.e. not closed, terminated and not delinquent) during the Promotion Period and up until the date and time on which the Reward is fulfilled.

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

7. Determination of the source of application is done via DBS/POSB using the application URN number and at their full discretion.

8. In the event of any dispute on the attribution of application source, SingSaver reserves the right to defer to DBS/POSB's determination of application source.

9. A 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 account opening, unless otherwise stated. The form of notification will depend on the type of reward:

a. Physical/ e-vouchers rewards
Examples include: AirPods, Takashimaya vouchers, Grab e-vouchers

i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards ("Rewards Notification Email")

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

b. Cash Rewards
Successful Applicants:

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

ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;

iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

iv. Will be notified of successful reward issuance via a SMS, from PayNow, to the phone number provided in the Rewards Redemption Form (completed in condition 5c) ("Confirmation SMS");

c. Cash Back Rewards

i. As Cash Back Rewards are given by the Card Provider, Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for information.

10. Summary of the application status will be as follow:

| | |
|---|---|
| Step 1 | Apply through SingSaver website or affiliates and provide your email address |
| Step 2 | Redirected to DBS website to complete the DBS/POSB PL loan application<br>Input code **SINGSAVER** in DBS website to be eligible for reward |
| Step 3 | Complete SingSaver Rewards Redemption Form that is sent to your email |
| Step 4 | Have your DBS/POSB Personal Loan application approved by DBS/POSB by **31 December 2026** |
| Step 5 | SingSaver will reach out to eligible applicants confirming the redemption details for the Rewards **within four (4) calendar months** from date of account opening |

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

**A. SingSaver Promotion Rewards**

| Eligible Product | Approved Loan Amount | SingSaver Exclusive Rewards for Eligible New and Existing DBS/POSB Customer (only applicable for 12 months & 24 months approved tenor) 02 November - 30 November 2026 (Both dates inclusive) | SingSaver Exclusive Rewards for Eligible New and Existing DBS/POSB Customer (only applicable for 36 months approved tenor) 02 November - 30 November 2026 (Both dates inclusive) | DBS/POSB Stackable Rewards for Eligible New and Existing DBS/POSB Customer (only applicable for min 3 year approved tenor) 02 November - 30 November 2026 (Both dates inclusive) |
|---|---|---|---|---|
| **DBS/POSB Personal Loan** | S$10,000 - S$14,999 | Additional S$70 Cash via PayNow[1,2] | Additional S$150 Cash via PayNow[1,2] | 3% Unlimited Cashback[3] |
| | S$15,000 - S$19,999 | Additional S$90 Cash via PayNow[1,2] | Additional S$200 Cash via PayNow[1,2] | |
| | S$20,000 - S$29,999 | Additional S$110 Cash via PayNow[1,2] | Additional S$250 Cash via PayNow[1,2] | |
| | S$30,000 - S$49,999 | Additional S$150 Cash via PayNow[1,2] | Additional S$340 Cash via PayNow[1,2] | |
| | S$50,000 and above | Additional S$400 Cash via PayNow[1,2] | Additional S$900 Cash via PayNow[1,2] | |

*Table 2*

*[1]Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.*

*[2]Successful Applicants who have received the Physical or Cash Reward and subsequently cancel the Eligible Personal Loan, or make premature repayments (partial or full) to the Eligible Personal Loan account before maturity are required to refund DBS/POSB the full value of the Reward as stated in Table 2.*

*[3]Processing fees are payable upfront and will be reimbursed to the customer's DBS Cashline or DBS/POSB Credit Card Account(s) linked to the approved loan within 180 days of approval.*

*[4]Newsletter exclusive rewards. This additional reward can only be claimed if you sign up via the newsletter and won't be available on SingSaver website.*

*[5]To qualify for the Newsletter exclusive additional reward, eligible participants are required to be an existing DBS/POSB Credit Card & Cashline Customers card holder only .*

*[6]Existing DBS/POSB Credit Card and Cashline Customers are eligible for an additional S$100 bonus cash upon signing up and being approved from the Newsletter link. Subject to other qualifying criteria.*

12. DBS/POSB Personal Loan Eligibility:
    a. Submit an application for a personal loan ("Eligible DBS/POSB Personal Loan", Table 1 above) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a loan applicant during the Promotion Period.
    b. Minimum approved loan amount of S$10,000 with a minimum loan tenure of 36 months and above in a single or same day combined applications on both Cashline and/or Credit Card. Combined applications refer to loans approved on both Credit

Card and/or Cashline and must be made on the same calendar day for the total approved loan amount to be eligible for the Cashback.

i. For example, if you submit 2 applications on the same date and the approved loan amount for these are S$7,000 and S$5,000 respectively at 36-month tenures, the combined approved loan amount will be S$12,000; and you will be eligible to receive 3% cashback on the total S$12,000 approved loan amount.

c. Application must be submitted and approved via self-apply online application platform. Applications via other assisted channels (i.e. Branch staff etc.) will not be considered.
d. Promo code "SINGSAVER" must be entered in the promo code field during online application.
e. Have their DBS/POSB Personal Loan application submitted to DBS/POSB by **01 November 2026.**
f. Have the DBS/POSB Personal Loan application approved by DBS/POSB by **01 December 2026**, where such approval is final and unconditional.
g. Applicants will only be entitled to a one-time Cashback throughout the entire Promotion Period regardless of the number of approved applications.
h. If there are more than one loan approved, the Personal Loan with the earliest approved date will be considered.
    i. For example, if you submit 3 applications during the campaign period and the approved loan amount for these are (1 August approval date) S$7,000, (10August approval date) S$10,000, and (15 August approval date) S$12,000 respectively at 36-month tenures; you will only be eligible to receive 3% cashback on the S$10,000 approved loan amount from the 10 August application as this is the first eligible loan.

13. If the Eligible Participant fails to receive a Reward Notification from SingSaver **within 6 calendar months** from the date of completion of all 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 be responded to, except those already in progress.

14. All rewards redemption forms received more than **14 days** after the start of 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.

15. Rewards that remain unclaimed after the redemption period specified in the Reward Notification are deemed to be forfeited without exception.

16. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. For the avoidance of doubt, this Promotion is not valid

with any offers, discounts, rebates, vouchers, privileges or promotions organised by DBS/POSB.

17. 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.

18. 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.

19. Final approval of any Product is determined by the relevant banks in its absolute discretion and is subject to the banks' credit and risk processing criteria. SingSaver does not guarantee the approval of any Product.

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

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

    b. the Eligible Product Provider disclosing to SingSaver information relating to his/her application for an Eligible Product in connection with the Promotion

21. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

    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.

22. 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.

23. 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.

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

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

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

# Standard Chartered CashOne Personal Loan

1. The promotion period ("Promotion Period") is between **02 November - 30 November 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 in Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the users are not residents 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 Participants"), the participant must:

    a. Submit an application for a personal loan ("Eligible Personal Loan", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a loan applicant during the Promotion Period.

    **Eligible Loan :**

| Provider | Loan | Reward |
|---|---|---|
| Standard Chartered Bank (Singapore) Limited | • CashOne Personal Loan | See here |

*Table 1*

    b. Complete the Rewards Redemption Form sent to the registered email with SingSaver within the first 14 days of product 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.

    Participants who do not fully complete the Rewards Redemption Form will not be eligible for rewards.

c. Have the Product application approved by Standard Chartered Bank (Singapore) Limited, **by 31 December 2026**, where such approval is final and unconditional.

6. A Successful Application is defined as a new loan application for the Product which has been approved.

7. All communications from SingSaver will be communicated via the registered email address, unless otherwise stated.

8. A Successful Applicant who qualifies to receive the SingSaver Exclusive Gift ("Rewards") will receive a notification from SingSaver confirming the redemption details for the Rewards ("Reward Notification"), **within 4 calendar months** from the date of completion of all promotion criteria stated in clause 5 above.

   The form of Reward Notification will depend on the type of reward:

   a. Physical Rewards
      Examples include: AirPods

      i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards ("Rewards Notification Email")

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

   b. Cash Rewards
      Successful Applicants:

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

      ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;

      iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

      iv. Will be notified of successful reward issuance via an email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email")

c. 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.

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

9. Each successful application will receive the SingSaver Exclusive Gift ("Rewards"), based on the pre-selected rewards and status:

**A. SingSaver Promotion Reward**

| Eligible Product | Approved Loan Amount (or Approved Top Up) Loan Amount | SingSaver Exclusive Campaign for Eligible Existing SCB Customer (only applicable for min 3 year approved tenor) 02 November - 30 November 2026 (Both dates inclusive) |
|---|---|---|
| **CashOne Personal Loan** | S$8,000 - S$9,999 | S$100 Cash via PayNow [1,2] or S$105 Grab Vouchers[1,2] |
| | S$10,000 - S$14,999 | S$140 Cash via PayNow [1,2] or S$150 Grab Vouchers[1,2] |
| | S$15,000 - S$19,999 | S$200 Cash via PayNow [1,2] or S$210 Grab Vouchers[1,2] |
| | S$20,000 - S$29,999 | S$300 Cash via PayNow [1,2] or S$320 Grab Vouchers[1,2] |
| | S$30,000 - S$49,999 | S$450 Cash via PayNow[1,,2] or S$490 Grab Vouchers[1,2] |
| | S$50,000 - S$79,999 | S$850 Cash via PayNow[1,2] or S$930 Grab Vouchers[1,2] |
| | S$80,000 - S$119,999 | S$1,400 Cash via PayNow[1,2] or S$1,500 Grab Vouchers[1,2] |
| | S$120,000 and above | S$1,800 Cash via PayNow[1,2] or S$1,900 Grab Vouchers[1,2] |

*Table 2*

*[1] Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.*

[2] *Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.*
[3] *Apple is not a participant in or sponsor of this promotion.*

9. **FASTEST GIFT REDEMPTION**
"Eligible Customers" who meet the necessary requirement will be eligible to receive their gift as fast as *3 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 loan application
   c. Have their application for the Eligible Loan approved by the respective Loan Provider

   Illustration below for reference on how gift redemption works:

| **Process:** | **Date:** |
|---|---|
| Qualifying Period | 02 November - 30 November 2026 |
| Application Date | 30 November 2026 |
| Complete the SingSaver Reward Redemption Form within 14 days of loan application | 14 December 2026 |
| Loan Application Approved | 31 December 2026 |
| Gift Redemption Email Notification | 3 weeks from loan application approval |

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

   **Note: The 3 weeks redemption timeline is only applicable for Cash reward stated at Table 2*

10. If the Eligible Participant fails to receive a Reward Notification from SingSaver **within 4 calendar months** from the date of completion of all 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.

12. All rewards redemption forms received after **14 days** 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.

13. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

14. 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.

15. 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.

16. Final approval of any Product is determined by the relevant banks in its absolute discretion and is subject to the banks' credit and risk processing criteria. SingSaver does not guarantee the approval of any Product.

17. 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.

18. 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.

19. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with SingSaver's Privacy Policy.

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

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

# Trust Bank Instant Loan

1. This promotion is referred to as the Trust Bank Instant Loan Promotion (“Promotion”).

2. The Promotion Period is between **02 November - 30 November 2026,** both dates inclusive, unless otherwise stated.

3. 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.

4. This Promotion is organised by SingSaver Pte Ltd (“SingSaver”) and is open to all residents in Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Pass, S Pass and work permit. SingSaver reserves all right to reject any rewards redemption submissions if the users are not residents of Singapore.

5. 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.

6. To be eligible for the Promotion (“Eligible Participants”), the participant must:

    a. Submit an application for a personal loan product (“Eligible Personal Loan”, Table 1 below) on the promotion website https://www.singsaver.com.sg/ (“Promotion Page”) as a loan applicant during the Promotion Period.

    b. Be a New-To-Bank Customer to Trust Bank:
        i. Have no existing Trust Bank (Singapore) Limited Instant Loan account (as main applicant) at the time of his/her successful application submission via SingSaver.

    **Eligible Personal Loan :**

| Provider | Loan | Reward |
|---|---|---|
| Trust Bank (Singapore) Limited | • Trust Bank Instant Loan (**with minimum approved tenor of 3 months**) | See here |

*Table 1*

    c. Complete the Rewards Redemption Form sent to the registered email with SingSaver within the first 14 days of product application. The email address confirmation

submitted to SingSaver must be the same email address as used in the personal loan 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.
Participants who do not fully complete the Rewards Redemption Form will not be eligible for rewards.

d. Have the product application submitted to Trust Bank (Singapore) Limited, **by 30 November 2026.**

e. Have the product application approved by Trust Bank (Singapore) Limited, **by 31 December 2026.**
    i. **The approval must be final and unconditional.**

**f. Has applied and gotten approval for a Trust Instant Loan for a value of a minimum of S$10,000.**

g. Maintain the product throughout the loan tenor without cancellation or premature repayments.

h. Provide Trust Bank (Singapore) Limited your consent to receive marketing and promotional materials from Trust Bank (Singapore) Limited at the time of submitting their application and has not revoked his/her consent to receive marketing or promotional materials from Trust Bank (Singapore) Limited at the time of Promotion fulfillment.

7. An Eligible Customer will only be entitled to receive one (1) Gift, regardless of the number of Personal Loans you may have successfully applied for.

8. Eligible Customers who qualify for the SingSaver promotion of (Gift), are not eligible with any other Trust Bank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Trust Bank.

9. A successful Application is defined as an approved personal loan product with a minimum tenor of 3 months.

10. All communications from SingSaver will be communicated via the registered email address, unless otherwise stated.

11. A Successful Applicant who qualifies to receive the SingSaver Exclusive Gift (“Rewards”) will receive a notification from SingSaver confirming the redemption details for the

Rewards (“Reward Notification”), **within 6 calendar months** from the date of completion of all promotion criteria stated in clause 6 above.
For redemption fulfilment, customers are required to submit their Trust referral code found in their Trust app.

The form of Reward Notification will depend on the type of reward:

a. Physical Rewards
   Examples include: AirPods

   i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards (“Rewards Notification Email”)
   ii. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.
   iii. The email address used should be the same email address entered in the product application.

b. Cash Rewards
Successful Applicants:

   i. Consent to receive any applicable reward for this promotion via the registered PayNow mobile number provided in the Reward Redemption Form;
   ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;
   iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.
   iv. Will be notified of successful reward issuance via an email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”)
   v. The email address used should be the same email address entered in the product application.

12. Each successful application will receive the SingSaver Exclusive Gift (“Rewards”), based on the pre-selected rewards and status:

| Eligible Product | Approved Loan Amount | SingSaver Exclusive Campaign for Eligible New Trust Bank Customer (only applicable for min 3 months approved tenor) 02 November - 30 November 2026 (Both dates inclusive) | SingSaver Exclusive Campaign for Eligible Existing Trust Bank Customer (only applicable for min 3 months approved tenor) 02 November - 30 November 2026 (Both dates inclusive) |
|---|---|---|---|
| **Trust Instant Loan** | S$8,000 - S$9,999 | S$100 Cash via PayNow[1,2] | S$80 Cash via PayNow [1,2] |
| | S$10,000 - S$14,999 | S$180 Cash via PayNow [1,2] | S$160 Cash via PayNow [1,2] |
| | S$15,000 - S$19,999 | S$300 Cash via PayNow [1,2] | S$280 Cash via PayNow [1,2] |
| | S$20,000 - S$29,999 | S$400 Cash via PayNow [1,2] | S$380 Cash via PayNow [1,2] |
| | S$30,000 - S$49,999 | S$600 Cash via PayNow [1,2] | S$500 Cash via PayNow [1,2] |
| | S$50,000 – S$79,999 | S$810 Cash via PayNow[1,2] | S$790 Cash via PayNow[1,2] |
| | S$80,000 – S$119,999 | S$1,250 Cash via PayNow[1,2] | S$1,200 Cash via PayNow[1,2] |
| | S$120,00 and above | S$1,750 Cash via PayNow[1,2] | S$1,730 Cash via PayNow[1,2] |

*Table 2*

*[1]Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.*

*[2]Successful Applicants who have received the Physical or Cash Reward and subsequently cancel the Eligible Personal Loan, or make premature repayments (partial or full) to the Eligible Personal Loan account before maturity are required to refund Trust Bank (Singapore) Limited the full value of the Reward as stated in Table 2.*

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

13. **FASTEST GIFT REDEMPTION**

"Eligible Customers" who meet the necessary requirement will be eligible to receive their gift as fast as *3 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 loan application
c. Have their application for the Eligible Loan approved by the respective Loan Provider

Illustration below for reference on how gift redemption works:

| Process: | Date: |
|---|---|
| Qualifying Period | 02 November - 30 November 2026 |
| Application Date | 30 November 2026 |
| Complete the SingSaver Reward Redemption Form within 14 days of loan application | 14 December 2026 |

| | |
|---|---|
| Loan Application Approved | 31 December 2026 |
| Gift Redemption Email Notification | 3 weeks from loan application approval |

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

**Note: The 3 weeks redemption timeline is only applicable for Cash reward stated at Table 2*

14. If the Eligible Participant fails to receive a Reward Notification from SingSaver **within 6 calendar months** from the date of completion of all promotion criteria stated in clause 6 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.

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

16. All rewards redemption forms received after **14 days** 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. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.

18. 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.

19. 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.

20. Final approval of any Product is determined by the relevant banks in its absolute discretion and is subject to the banks' credit and risk processing criteria. SingSaver does not guarantee the approval of any Product.

21. By applying for an Eligible Personal Loan as part of this Promotion, each Participant agrees and consents to:

    a. the relevant Provider Trust Bank (Singapore) Limited disclosing to SingSaver information relating to the status of his/her application for an Eligible Personal Loan in connection with the Promotion (including whether the application is successful, approved loan amount, approved loan tenor, etc.) for the purpose of determining eligibility under clause 5 and to administer the fulfillment 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 Personal Loan;

    c. the Provider disclosing to SingSaver information relating to his/her application for an Eligible Personal Loan in connection with the Promotion; and

    d. SingSaver sends relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward.

The relevant Provider reserves the right to determine the source of application using their internal tracking codes and at their full discretion.

22. 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.

23. 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.

24. 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.

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

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

# UOB Personal Loan

1. The promotion period ("Promotion Period") is between **10 November - 16 November 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 Singapore Citizens or Permanent Residents only. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a Singapore Citizen or Permanent Resident.

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 Participants"), the participant must:

    a. Submit an application for a personal loan ("Eligible UOB Personal Loan", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a loan applicant during the Promotion Period.

**Eligible UOB Personal Loan :**

| Provider | Loan | Reward |
|---|---|---|
| United Overseas Bank Limited ("UOB") | • UOB Personal Loan | See here |

*Table 1*

    i. Participant must not have terminated or cancelled his/her UOB Personal Loan Account within 6 months prior to the commencement of the Promotion Period

    b. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of product application.

    i. Rewards Redemption Forms are unique to each individual application. If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance. Participants found sharing the Rewards Redemption Form may be disqualified

from receiving the rewards.

ii. Participants who do not complete the Rewards Redemption Form fully, and accurately will not be eligible for the rewards.

c. Have their UOB Personal Loan application submitted to UOB by **16 November 2026.**

d. Have the UOB Personal Loan application approved by UOB by **16 December 2026**, where such approval is final and unconditional.

i. Has applied and gotten approval for a UOB Personal Loan for a value of a minimum of S$8,000;

ii. Loan must be repayable over a tenure of 12, 24, 36, 48 or 60 months.

e. Maintain the product for a minimum one (1) year from loan approval date without cancellation or premature repayments.

f. Maintain the product in good standing (i.e. not closed, terminated and not delinquent) during the Promotion Period and up until the date and time on which the Reward is fulfilled.

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

7. Determination of the source of application is done via UOB using the application URN number and at their full discretion.

8. In the event of any dispute on the attribution of application source, SingSaver reserves the right to defer to UOB's determination of application source.

9. A 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 account opening, unless otherwise stated. The form of notification will depend on the type of reward:

a. Physical/ e-vouchers rewards
Examples include: AirPods, Takashimaya vouchers, Grab e-vouchers

i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards ("Rewards Notification Email")

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

b. Cash Rewards
Successful Applicants:

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

ii. Are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account;

iii. Acknowledge that once submitted, the mobile number provided cannot be amended and that the Rewards will not be re-issued to customers who have provided inaccurate phone numbers.

iv. Will be notified of successful reward issuance via a SMS, from PayNow, to the phone number provided in the Rewards Redemption Form (completed in condition 5c) ("Confirmation SMS");

c. Cash Back Rewards

i. As Cash Back Rewards are given by the Card Provider, Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for information.

10. Summary of the application status will be as follow:

| | |
|---|---|
| Step 1 | Apply through SingSaver website or affiliates and provide your email address |
| Step 2 | Redirected to UOB website to complete the UOB PL loan application |
| Step 3 | Complete SingSaver Rewards Redemption Form that is sent to your email |
| Step 4 | Have your UOB Personal Loan application approved by UOB by **16 December 2026** |
| Step 5 | SingSaver will reach out to eligible applicants confirming the redemption details for the Rewards **within four (4) calendar months** from date of account opening |

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

**A. SingSaver Promotion Rewards**

| Eligible Product | Approved Loan Amount | SingSaver Exclusive Campaign for Eligible New and Existing UOB Customer (only applicable for min 12 months approved tenor) 10 November - 16 November 2026 (Both dates inclusive) |
|---|---|---|
| **UOB Personal Loan** | S$8,000 - S$9,999 | S$120 Cash via PayNow [1,2] or S$130 Grab Vouchers[1,2] |
| | S$10,000 - S$14,999 | S$180 Cash via PayNow [1,2] or S$190 Grab Vouchers[1,2] |
| | S$15,000 - S$19,999 | S$300 Cash via PayNow [1,2] or S$320 Grab Vouchers[1,2] |
| | S$20,000 - S$29,999 | S$600 Upsized Cash via PayNow[1,2] or S$650 Upsized Grab Vouchers[1,2] |
| | S$30,000 - S$49,999 | S$900 Upsized Cash via PayNow[1,2] or S$980 Upsized Grab Vouchers[1,2] |
| | S$50,000 – S$79,999 | S$1,200 Upsized Cash via PayNow[1,2] psized Grab Vouchers[1,2]or S$1,300 U |
| | S$80,000 - S$119,999 | S$1,800 Upsized Cash via PayNow[1,2] or S$1,900 Upsized Grab Vouchers[1,2] |
| | S$120,000 and above | S$1,900 Upsized Cash via PayNow[1,2] or S$2,000 Upsized Grab Vouchers[1,2] |

*Table 2*

*[1]Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.*
*[2]Successful Applicants who have received the Physical or Cash Reward and subsequently cancel the Eligible Personal Loan, or make premature repayments (partial or full) to the Eligible Personal Loan account before maturity are required to refund UOB the full value of the Reward as stated in Table 2.*
*[3]Apple is not a participant in or sponsor of this promotion.*

12. **FASTEST GIFT REDEMPTION**

"Eligible Customers" who meet the necessary requirement will be eligible to receive their gift as fast as *3 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 loan application
c. Have their application for the Eligible Loan approved by the respective Loan Provider

Illustration below for reference on how gift redemption works:

| Process: | Date: |
|---|---|
| Qualifying Period | 10 November - 16 November 2026 |
| Application Date | 16 November 2026 |
| Complete the SingSaver Reward Redemption Form within 14 days of loan application | 30 November 2026 |
| Loan Application Approved | 16 December 2026 |
| Gift Redemption Email Notification | 3 weeks from loan application approval |

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

**Note: The 3 weeks redemption timeline is only applicable for Cash reward stated at Table 2*

13. If the Eligible Participant fails to receive a Reward Notification from SingSaver **within 6 calendar months** from the date of completion of all 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 be responded to, except those already in progress.

14. All rewards redemption forms received more than **14 days** after the start of 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.

15. Rewards that remain unclaimed after the redemption period specified in the Reward Notification are deemed to be forfeited without exception.

16. Unless otherwise stated, this Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions. For the avoidance of doubt, this Promotion is not valid with any offers, discounts, rebates, vouchers, privileges or promotions organised by UOB.

17. 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.

18. 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.

19. Final approval of any Product is determined by the relevant banks in its absolute discretion and is subject to the banks' credit and risk processing criteria. SingSaver does not guarantee the approval of any Product.

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

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

    b. the Eligible Product Provider disclosing to SingSaver information relating to his/her application for an Eligible Product in connection with the Promotion

21. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

    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.

22. 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.

23. 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.

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

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

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

# SingSaver General Promotion Terms and Conditions

## General Eligibility

1. Each participant (“Participant”) in any promotion by SingSaver Pte Ltd (“SingSaver”) agrees to be bound by its terms and conditions, including SingSaver Terms and Conditions, and all related promotion terms and conditions.

2. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans) are made at each product issuer’s discretion. Their decisions are final and SingSaver does not guarantee the approval of any financial product, including but not limited to Credit Cards products.

3. Promotions are valid for a specified time period (“Promotion Period”). All applications received after the specified Promotion Period or submitted through any means other than specified in the relevant promotion terms and conditions, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.

4. By applying for any products via SingSaver, you consent to the product providers (including, but not limited to the relevant insurance providers, card issuers, loan providers) updating SingSaver about the status of your application, including whether your application is successful.

5. Promotional activities organised by SingSaver (“SingSaver Promotions”) are open to all residents of Singapore, meaning Singaporeans, Singapore Permanent Residents and holders of Employment Pass, S Pass, or a Singapore work permit. SingSaver reserves the right to reject any rewards redemption submissions from users who are not residents of Singapore.

6. SingSaver reserves the final right to change the Reward given. In the case of delays in the delivery of the Reward, SingSaver will notify the Successful Applicant and make the necessary arrangements for Successful Applicant to collect the Reward.

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

8. In case of any dispute, SingSaver reserves the right to make the final decision, which shall be binding on all participants.

9. SingSaver reserves the right to disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected

of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

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

10. “Winning Reward” (only applicable where provided by specific terms and conditions of a given promotion) 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 also agree to the Terms and Conditions of use of SingSaver.

## Rewards Eligibility

14. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within three 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.

15. 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.

16. 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).

17. 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 **14 days** after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion Gift.

18. 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 product 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 within 3 business days.

19. 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.

20. 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.

21. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

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

23. In accordance with SingSaver's Privacy Policy, redemption details and disclosure of any information pertaining to product application will only be communicated via the registered email address.

## Rewards Usage and Validity

24. In the event that SingSaver is unable to supply any specified promotion reward to the eligible Participant, it shall endeavour to supply alternative products or services of similar quality or price to the Participant. In the event delivery of the Reward is delayed, SingSaver will notify the eligible recipients, and make the necessary arrangements to provide the Reward.

25. Where the applicable reward includes vouchers for a third-party merchant (including but not limited to Grab, Takashimaya, NTUC, and more), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. SingSaver shall not in any way be liable for any goods or services or the quality or performance of such goods or services supplied by any participating merchant, site or service provider. SingSaver is not responsible for liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Participants should seek redress from and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.

26. In respect of 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 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.

27. In respect of rewards issued via PayNow, Participants acknowledge that:

    i. They are responsible for ensuring that the phone number provided in the Rewards Redemption Form is the correct phone number linked to their registered PayNow account.

    ii. SingSaver will not be able to re-issue or refund rewards already transferred to recipient's provided mobile phone number should the mobile phone number be provided in error.

28. 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.

29. Unless otherwise stated, all rewards assigned for respective product approvals are not exchangeable for cash or other rewards.

30. Physical SingSaver rewards (e.g, cash, physical vouchers, or items) 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 our 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.

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

32. Rewards/Vouchers that remain unclaimed past the stipulated collection period will be forfeited.