SingSaver Rewards Promotion
Terms and Conditions

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Priority Banking Sign Ups

Citigold Terms and conditions

1. 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 or are a United States ("U.S.") Citizen, U.S. Resident, or U.S. Green Card holder. A person is a "U.S. Resident" if he is present in the U.S. for more than 31 days in the current calendar year, and for an average of at least 183 days over the current calendar year and the preceding calendar years.

2. The promotion period ("Promotion Period") is between **02 November - 30 November 2026**, both days inclusive, unless otherwise stated.

   This Programme is not valid in conjunction with the Fresh Funds rewards from the Citi New-to-Bank Welcome Programme 2026, Citi New-to-Bank Welcome Programme 2026 and such other promotions that may be specified by Citi from time to time and is subject to change at Citi's sole discretion without notice.

   It is only valid in conjunction with:
   (1) Wealth Starter Rewards and Wealth Bonus Reward from the Citi New-to-Bank Welcome Programme 2026.
   (2) Citigold Private Client and Citigold SGD and USD Time Deposit Promotion, Time Deposit Investment Bundle Promotion and Citi-AIA Insurance Time Deposit Promotion

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. 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:

   i. Submit an application to start a New-to-Bank Citigold banking relationship on the promotion website www.singsaver.com.sg ("Promotion Page") during the Promotion Period.

   ii. "New to Bank" refers to a Citi Customer who fulfills the following criteria:
   a. is not a U.S. Person;
   b. is at least the age of 18 during the Enrolment Month;
   c. does not have a primary Banking Account or primary relationship in each of the last twenty-four (24) calendar months before the Enrolment Month;

d. opens a primary sole Banking Account or a primary joint Banking Account with a person who does not have any Banking Account/ relationship with Citi.

iii. Have their Bank Account successfully opened and approved by Citibank in accordance with the Citi New-to-Bank Promotion Terms and Conditions, such approval being final and unconditional.

a. The application must be submitted by **30 November 2026; and**

b. The Eligible Bank Account must be opened **within one month from application.**

iv. **Deposit a minimum sum of S$250,000, S$350,000 or S$500,000** ("Assets Under Management"), comprising of fresh funds into the Eligible Bank Account within 3 calendar months of account opening, including the month of account opening and maintain the funds until gift fulfilment. to be eligible for the respective Rewards per Clause 6.

v. Meet with their Relationship manager within 3 calendar months of account opening, including the month of account opening (refer to Table 1). To be applicable for Gifts stated in Clause 6 Table 2, your Relationship Manager will help you to sign up as an Accredited Investor (AI).

"Fresh Funds" refers to a net increment in the SGD value of a New Customer's AUM within the Welcome Period. Any transfer of funds between Citi accounts or any Related Account will not count towards Fresh Funds. Internal transactions that will contribute to a decrease in AUM include but are not limited to:

i. transfer of funds from a New Customer's primary account to a New Customer's secondary account;

ii. payment of a Citi credit card bill or loan facility using funds in a New Customer's primary account; and

iii. transfer of funds from a New Customer's primary account to a Cash Management Account

"Assets Under Management" ("AUM") refers to the combined balances (in SGD equivalent value) held in a New Customer's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R).

"Accredited Investors" refers to a New Customer who signs up and qualifies as a primary account holder with Citi as an accredited investor under the Securities and Futures Act 2001.

An eligible Accredited Investor is an individual:

i. whose net personal assets exceed in value S$2,000,000 (or its equivalent in foreign currency), of which the net equity of the individual's primary residence is no more thanS$1,000,000. OR

ii. whose financial assets (net of any related liabilities) exceeding in value S$1,000,000 (or its equivalent in foreign currency), OR

iii. whose income in the preceding 12 months is not less than S$300,000 (or its equivalent in foreign currency)

Please note the application for Accredited Investor status is approved at the sole discretion of Citi.

For more detailed information on the Accredited Investor eligibility and definitions, please refer to www.citibank.com. sg/ AccdInv (Schedule 1). Please note that where you have opted in to be treated as an Accredited Investor, Citibank is exempt from complying with certain requirements under the Financial Advisers Act, 2001 of Singapore and the Securities and Futures Act, 2001 of Singapore, and certain regulations, notices and guidelines issued thereunder. Learn more about the effect of being treated as an Accredited Investor at www.citibank.com.sg/AccdInv > Schedule 2.

"**Investments**" refers to a Citi distributed investment fund, bond, or structured note with a minimum net sales charge/ distribution fee of two (2) per cent settled in to a New Customer's primary/main investment account with Citi. For avoidance of doubt, securities and transaction performed in an account where New Customer is a secondary owner will not count as Investment.

Month of Account Opening	**Deposit min. S$250,000 AUM in fresh funds**	**Deposit min. S$350,000 AUM in fresh funds**	**Deposit min. S$500,000 AUM in fresh funds**
November 2026	By 31 January 2027	By 31 January 2027	By 31 January 2027
December 2026	By 28 February 2027	By 28 February 2027	By 28 February 2027
January 2027	By 31 March 2027	By 31 March 2027	By 31 March 2027

Table 1

vi. Eligible Bank Account must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, **as determined by Citibank in its sole and absolute discretion.**

vii. Complete the Rewards Redemption Form sent to their registered email address within the first 14 days of bank account application.

a. Rewards Redemption Forms are unique to each individual application.

If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please contact info@singsaver.com.sg for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.

b. Participants who do not fully complete the rewards redemption form will not be eligible for the rewards.

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

6. An Eligible Participant who has fulfilled all the conditions in Clause 5 will be eligible to receive the Reward set out in Table 2. Reward selection will be made on the Singsaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

Bank	**Eligibility**	**SingSaver Exclusive for Eligible New Citigold Client**
Citibank Singapore Limited ("Citibank")	Valid for New-to-bank Citigold Customers who fulfil criteria in Clause 5. Start a new Citigold banking relationship and deposit min. **S$500,000 AUM** in fresh funds within 3 months of account opening, and at point of reward fulfilment per Clause 8 below, be a Citigold customer with minimum AUM of S$500,000 **and successfully sign up as an Accredited Investor (AI) on an individual basis in the capacity as a primary accountholder.**	**From 02 November - 30 November 2026 (Both Days Inclusive)** S$1,800 Cash via PayNow^ OR Apple iPhone 18 512GB (worth S$2,199)^*
	Valid for New-to-bank Citigold Customers who fulfil criteria in Clause 5. Start a new Citigold banking relationship and (i) deposit min. **S$350,000 AUM** in fresh funds (ii) successfully **sign up as an Accredited Investor (AI) on an individual basis in the capacity as a primary accountholder** within 3 calendar months of account opening, including the month of account opening. At point of reward fulfilment per Clause 8 below, customer must be a Citigold customer with minimum AUM of S$350,000 and is an Accredited Investor (AI) with Citibank.	**From 02 November - 30 November 2026 (Both Days Inclusive)** S$1,200 Cash via PayNow^ OR 75k Miles by Heymax (worth S$1,350)^ OR Apple iPad (A16) 11" Wi-Fi 128GB (worth S$649) + Apple Watch Series 12 (GPS), 46mm Aluminium Case (worth S$669) - [total worth S$1,318]^*
	Valid for New-to-bank Citigold Customers who fulfil criteria in Clause 5. Start a new Citigold banking relationship and deposit min. **S$350,000 AUM** in fresh funds within 3 calendar months of account opening, including the month of account opening, and at point of reward fulfilment per Clause 8 below, be a Citigold customer with minimum AUM of S$350,000	**From 02 November - 30 November 2026 (Both Days Inclusive)** S$900 Cash via PayNow^

	Valid for New-to-bank Citigold Customers who fulfil criteria in Clause 5. Start a new Citigold banking relationship and deposit min. **S$250,000 AUM** in fresh funds within 3 calendar months of account opening, including the month of account opening, and at point of reward fulfilment per Clause 8 below, be a Citigold customer with minimum AUM of S$250,000	**From 02 November - 30 November 2026 (Both Days Inclusive)** S$500 Cash via PayNow^
	Make a deposit of S$350,000 within the second month of account opening and maintain the funds until gift fulfilment.	**From 02 November - 30 November 2026 (Both Days Inclusive)** S$200 Cash~
	Citibank Fulfilled Rewards	
	For every S$100K Investment by MOB 3	**Up to S$1,500[1] Cash Reward** **[1]Bank T&Cs apply**
	Preferential Time Deposit Rates	**Preferential interest rates[2] for SGD and USD time deposits, investment, and insurance time deposit bundle** **[2]Bank T&Cs apply**

*Colour subjected to availability.
#Apple is not a participant in or sponsor of this promotion.
^Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.
~Reward fulfilled by Citibank.
[4]Promotion Rewards are subject to the terms set out in Clause 7 and will be fulfilled at Sentosa Golf Club Singapore.

7. An eligible customer who has fulfilled conditions in Clause 5 (above) will be eligible to receive the Reward set out in Table 2 above, and will receive a Rewards Notification from SingSaver confirming the redemption details for the rewards within **four (4) weeks** after Verification of Criteria.

8. SingSaver will send a SingSaver Rewards Redemption Form upon receiving the application under Clause 5(i). The SingSaver Rewards Redemption Form will be sent to the email address submitted to SingSaver under Clause 5(i).

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

    b. Participants who did not submit the SingSaver Rewards Redemption Form that is unique to their application may not be eligible for the rewards.

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

d. All SingSaver Reward Redemption Forms received after 14 days of bank account application or submitted through any means other than specified above in Clause 5(i), will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

9. Eligible Participants will be notified of reward redemption details for the reward indicated in Clause 6 via email from SingSaver ("Rewards Notification Email"). The Rewards Notification Email will be sent to the participant's email address provided in the SingSaver Rewards Redemption Form within **four (4) weeks** from Verification of Criteria after promotion criteria is met.

Month of Account Opening	**Verification of Criteria**	**Fulfilment Period**
November 2026	By 28 February 2027	By 31 March 2027
December 2026	By 31 March 2027	By 30 April 2027
January 2027	By 30 April 2027	By 31 May 2027

Table 3

a. Eligible Participants are encouraged to check spam/junk folders for the Rewards Notification Email. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

b. If the Eligible Participant fails to receive a Rewards Notification Email from SingSaver within **four (4) calendar months**, the Eligible Participant should send an email to info@singsaver.com.sg for assistance.

7. 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 recipients and make the necessary arrangements to deliver the Reward.

8. SingSaver reserves the right to reject any Reward redemption if the Citigold Bank Account 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.

9. SingSaver reserves the right to (at its own discretion) disqualify any Eligible Participant and withhold or confiscate in full or part, any SingSaver rewards if the Eligible 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).

10. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or

relevant authorities.

11. Approval of any Citigold Bank Account and/or product is subject to the Citibank's sole discretion at all times. SingSaver does not guarantee the approval of any bank account and/or product.

12. By applying for a Citigold Bank Account 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 Citigold Bank Account;

    b. Citibank disclosing to SingSaver information relating to his/her application for a Citigold Bank Account in connection with the Promotion; and

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

13. 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.

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

15. 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.

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

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

18. SingSaver strives to keep our 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. Eligible Participants should refer to the bank's website for the most updated rates/fees/T&Cs etc on the respective product.

SingSaver General Promotion Terms and Conditions

General Eligibility

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

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

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

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

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

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

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

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

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

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

10. “Winning Reward” is defined as the reward awarded to a limited number of eligible applications as determined by the terms and conditions of the Promotion and is differentiated from the approval reward from other non-winning eligible applications received.

11. Acceptance of any Winning Reward shall constitute consent on the Winner's part to allow the use of the Winner's name, image, voice and/or likeness by SingSaver for editorial, advertising, promotional, marketing and/or other purposes on social media or SingSaver website, without further compensation except where prohibited by law.

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

13. By agreeing to the terms and conditions of this Promotion, you 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 financial products.

    b. The approved financial 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. Participants of SingSaver Promotions must follow all instructions set out in the Promotion Terms and Conditions, and submit the completed the Rewards Redemption Form containing accurate information, in order for SingSaver to verify their eligibility for rewards. For avoidance of doubt, Rewards Redemption Forms received more than **fourteen (14) days** after the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Reward.

17. 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 Preferred Relationship with an Eligible Bank Account on SingSaver

b. Provide an accurate email address when prompted

c. Conclude the 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.

18. 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.

19. A successful Applicant who qualifies to receive the Reward according the Terms and Conditions of the Promotion, unless otherwise stated, will receive an email from SingSaver confirming the redemption details for the Reward within 3 months from the date of card activation/ product approval or completion of the SingSaver Rewards Redemption Form, whichever is later.

20. 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).

21. 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.

22. 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

23. 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.

24. 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.

25. 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.

26. 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.

27. Any applicable rewards will have a validity of at least 3 weeks from the date of issue from SingSaver to the user. Requests for exceptions on voucher conditions (including but not limited to extending validity dates, amending conditions, or reissuing vouchers) cannot be entertained; no exceptions are possible.

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

29. 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 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.

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