SingSaver Rewards Promotion
Terms and Conditions

Contents

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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 **01 July - 02 August 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 **02 August 2026; and**

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

iv. **Deposit a minimum sum of 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$350,000 AUM in fresh funds**	**Deposit min. S$500,000 AUM in fresh funds**
July 2026	By 30 September 2026	By 30 September 2026
August 2026	By 31 October 2026	By 31 October 2026
September 2026	By 30 November 2026	By 30 November 2026

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 01 July - 02 August 2026 (Both Days Inclusive)** S$1,500 Cash via PayNow^ OR Apple iPhone 17 512GB (worth S$1,599)^
	Valid for New-to-bank Citigold Customers who fulfil criteria in Clause 5. Start a new Citigold banking relationship and (i) deposit min. **S$500,000 AUM** in fresh funds and (ii) make a new qualified investment of minimum S$100,000 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$500,000 including minimum S$100,000 of qualified investments	**From 01 July - 02 August 2026 (Both Days Inclusive)** Apple iPhone 17 512GB (worth S$1,599)^ OR S$1,500 Cash via PayNow^

	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 01 July - 02 August 2026 (Both Days Inclusive)** S$1,200 Cash via PayNow^ OR Apple iPhone 17 256GB (worth S$1,299)^
	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 01 July - 02 August 2026 (Both Days Inclusive)** S$900 Cash via PayNow^
	Make a deposit of S$350,000 within the second month of account opening and maintain the funds until gift fulfilment.	S$200 Cash~
	Citibank Fulfilled Rewards	
	Sign up as an Accredited Investor (AI) on an individual basis in the capacity as a primary account holder	**S$500**[1] **1** **Bank T&Cs apply**
	For every S$100K Investment by MOB 3	**S$1,000[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.

To be eligible for up to S$2,400* cash rewards, you will have to fulfill all of the following criteria: -

- Successfully establish a Citigold relationship with S$300,000 in Fresh Funds,
- Maintain a valid Investment Risk Profile and complete the Fact Find Report by end of Welcome Period,
- Opt in to be treated as an Accredited Investor,
- Hold an eligible primary Citi Credit Card,
- Take up a Citibank Mortgage with min. loan size of S$800,000 within 3 months of account opening
- Make a deposit of S$300,000 within the first 30 days from the date of account opening and maintain the funds until gift fulfilment.
- Make an investment of S$30,000 within 3 months of account opening
- Maintain the Citigold relationship and funds up to point of reward fulfilment.

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	Verification of Criteria	Fulfilment Period

Opening		
June 2025	By 30 September 2025	By 30 June 2025
July 2025	By 31 October 2025	By 30 November 2025
August 2025	By 30 November 2025	By 31 December 2025

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.

10. 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.

11. 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.

12. 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).

13. 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.

14. 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.

15. 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

16. 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.

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

18. 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.

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

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

21. 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.

HSBC Premier & Wealth Promotion Terms and Conditions ("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, Long Term Visit Pass, and work permit. The HSBC Premier & Wealth Promotion Terms and Conditions ("Terms and Conditions") apply to this Promotion.

2. The promotion period ("Promotion Period") is between **20 July - 31 August 2026**, both days inclusive, unless otherwise stated.

   Except for the HSBC Everyday+ Rewards Programme and HSBC Wealth Reward Promotion, this Promotion cannot be combined with other promotions offered by HSBC (Singapore) Limited ("HSBC (Singapore)").

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 and HSBC (Singapore) reserve 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. Be a new to bank customer i.e. does not hold any products with HSBC (Singapore) or terminated any HSBC Personal Banking/ Premier/ Premier Elite relationship in the past 12 months, at the time of submitting the application.

   ii. Select the Promotion on the Promotion website www.singsaver.com.sg ("Promotion Page") and be redirected to the HSBC (Singapore) website to submit an application for an HSBC Everyday Global Account (Premier) ("Eligible Bank Account", please refer to Table 1 for qualification criteria) as a main account holder.

   iii. Complete and submit the application in the same session on https://dco-form-plg.hsbc.com/?code=SGP_PLG_V3_2&utm_source=SingSaver&utm_medium=Aggregator&utm_campaign=PremierNTBJuly2026&utm_content=Premier by **31 August2026.**

   iv. Have their Eligible Bank Account successfully opened and approved by HSBC (Singapore) by **31 August 2026** in accordance with the Promotion Terms and Conditions, such approval being final and unconditional.

v. Deposit a Minimum Incremental Fresh Funds of **S$300,000** (or foreign currency equivalent) ("Minimum Deposit") in deposits, Eligible Investment and/or Insurance products within the first 2 months from the account opening month

vi. Opt in to receive HSBC marketing communications **per schedule below**; and

vii. Successfully download and log in to HSBC Singapore app **per schedule below**; and

viii. Successfully open an Investment Account with HSBC ("Investment Account") **per schedule below**; and

ix. Maintain funds of at least S$300,000 in the Eligible HSBC Everyday Global Account (Premier) opened under this Promotion **per schedule below ("Maintenance Period")**; and

x. At point of Reward Notification per clause 9 below, the Eligible Participant must be a HSBC Premier Customer with HSBC (Singapore) with a Total Relationship Balance of at least S$300,000 in order to receive the Reward. HSBC may clawback the rewards amount if the HSBC Premier relationship begun under this Promotion is terminated within 12 months from the date of commencement and may levy an administration charge of SGD50 monthly if the relevant Total Relationship Balances required are not being maintained.

Schedule:

Month of sign up	Deposit fresh funds of S$300,000 in EGA and download and log in to HSBC Singapore app and opt in to receive HSBC marketing communications	Fresh Funds Maintenance Period	Reward notification by (c)
July 2026	31 August 2026	1 Sept 2026 - 31 Jan 2027	28 February 2027
August 2026	30 September 2026	1 Oct 2026 – 28 Feb 2027	31 March 2027

(a) For the 6 months period as per schedule above, a minimum sum of S$300,000 deposit are to be maintained
(b) Customers need to remain as HSBC Premier customers with a Total Relationship Balance of at least S$300,000 in deposits, eligible investments, and/or insurance is required till the reward is fulfilled.
(c) When conditions as above sections (a) and (b) are fulfilled, only then will the customers be considered eligible for the incentive

xi. The 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 HSBC in its sole and absolute discretion, in order for the participant to be eligible for the Reward set out in Table 1 below.

xii. Complete (within the first 14 days of applying for the Eligible Bank Account) the Rewards Redemption Form sent to their registered email address.

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

   If the participant does not receive the Rewards Redemption Form immediately after submitting their application, please visit our Help Centre or connect with our 24/7 AI chatbot **immediately** for assistance. Participants found sharing the Rewards Redemption Form may be disqualified from receiving the rewards.

b. Ensure that the email address submitted in the Rewards Redemption Form is the same email address as used in the application for the Eligible Bank Account.

c. Participants who do not fully complete & submit the Rewards Redemption Form per above will not be eligible for the rewards.

d. **Eligible Investment and/or Insurance products**" refer to the following products offered by us and the value of such products will be computed as follows:
   i. Unit Trust, Bond, Structured Products and Equity purchased: Actual Placement amount (in SGD).
   ii. Foreign Exchange (FX): Actual Placement amount (in SGD). Eligible FX transactions include Exchange Now / Everyday Global Account Transfers, FX Order Watch, Worldwide Transfers, Global Transfers, Global Money Transfers, Union Pay, Branch transactions. E
   iii. Dual Currency Plus: Actual Placement amount (in SGD).
   iv. Regular Premium ("**RP**") insurance policy: 3 times the Annual First Year Premium ("**AFYP**") of the relevant RP insurance policy (in SGD).
   v. Single Premium insurance policy: Actual single premium amount paid (in SGD).

   All investments and/or premiums in a currency other than SGD will be notionally converted into SGD at our prevailing exchange rate for the purpose of determining the investment in Eligible Investment and/or Insurance products under this Promotion. For investments and insurance placement, the "**trade date**" and "**policy inception date**" respectively will be used for the purposes of aggregating multiple investment amounts (if any) and determining the notional conversion rate into SGD for all investment and/or premiums (as the case may be) in a currency other than SGD, and to determine whether the investment in Eligible Investment and/or Insurance products falls within the Promotional Period.

e. Eligible Investment and/or Insurance products shall exclude the following:

i. Any investment product or insurance policy that is cancelled during the cancellation period of 7 days;
ii. Any insurance policy that is cancelled during the free-look period of 14 days;
iii. Investments or insurance placed through CPF investment schemes;
iv. Any investment product that does not levy an initial sales charge or front end load; and
v. Money Market Funds, i.e. the following:
   1. FSCFS: Fullerton SGD Cash Fund
   2. HULFA: HSBC US Dollar Liquidity Fund
   3. HGLFE: HSBC EUR Liquidity Fund
   4. HGLFS: HSBC Sterling Liquidity Fund
   5. HSGLF: HSBC Singapore Dollar Liquidity Fund [JC1] [JC2]

Eligible Bank Account and Reward:

Bank	Product/Service	Reward
HSBC (Singapore)	HSBC Everyday Global Account (Premier) & Investment Account	**From 20 July - 31 August 2026 (Both Days Inclusive)** S$1,600 Cash via PayNow **OR** Apple Macbook Air 256GB 15.3" (M4 Chip) (16GB) (worth S$1,799)[1,2,3] **OR** 105,000 Max Miles by HeyMax (worth S$1,890)[4] (Equivalent to Return Business Class Ticket to Tokyo)[1,2,4]

Table 1

[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.*
[4] *Promotion Rewards are subject to the terms set out in Clause 13 and will be fulfilled by HeyMax. For any queries regarding Max Miles, customers can contact HeyMax via: max@heymax.ai and/or refer to the Terms and Conditions at MAX - Maximise your rewards with minimum effort (heymax.ai)*

6. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

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

b. will receive an email from Max Now Pte Ltd ("heymax") containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the "Max Miles Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
c. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers' heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.
d. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
e. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.
f. Max Miles will be awarded to eligible cardmembers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
g. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
h. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
i. For more information on heymax, click here or reach out to max@heymax.ai

7. Determination of the source of application is done via HSBC (Singapore) using the email address and contact number provided during application and at HSBC (Singapore)'s full discretion.

8. In the event of any dispute on the attribution of application source, SingSaver reserves the right to defer to HSBC (Singapore) to determine the application source.

9. An Eligible Participant who has fulfilled all the conditions in Clause 5 (above) will be eligible to receive the Reward set out in Table 1 above, and will receive a Rewards Notification Email from SingSaver confirming the redemption details for the Rewards within **six (6) calendar months** from the date of completion of all promotion criteria (i.e. by 31 March 2027) in clause 5 above unless otherwise stated.

10. Eligible applicants will be notified of successful Reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email").

    Eligible applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

11. If the Eligible Participant fails to receive a Rewards Notification Email from SingSaver within six (6) calendar months (i.e. by 31 March 2027) as stated in clause 10, kindly visit

our [Help Centre]() or connect with our 24/7 AI chatbot for assistance

All Promotion rewards will cease by 31 March 2027. Any correspondence on missing rewards shall not be reviewed or responded to by SingSaver after 31 March 2027.

12. All Reward Redemption Forms received after 14 days of applying for the Eligible Bank Account or submitted through any means other than specified above in Clause 5, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver or HSBC (Singapore).

13. The Reward set out in Table 1 above is strictly non-exchangeable for cash, any other item or HSBC (Singapore) reward, rewards point, or credit, or in kind, in all cases.

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. The Rewards are strictly non-exchangeable for cash, any other item or reward, offered by HSBC via HSBC Premier Welcome Rewards Promotion, rewards point, or credit, or in kind, in all cases whether in whole or in part. These are also not transferable or replaceable.

15. SingSaver reserves the right to reject any Reward Redemption if application for the Eligible Bank Account 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.

16. 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).

17. 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.

18. Approval of any Eligible Bank Account and/or Product is subject to HSBC (Singapore)'s sole discretion at all times. SingSaver does not guarantee the approval of any Eligible Bank Account and/or Product,

19. By applying for an Eligible 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 Eligible Bank Account; and

b. HSBC (Singapore) disclosing to SingSaver information relating to his/her application for an Eligible Bank Account in connection with the Promotion, including whether his/her application is successful, for the purpose of SingSaver running the Promotion (including administering fulfilment of any Rewards under the Promotion).
c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate his/her redemption of the Reward.

20. 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.

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

22. 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.

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

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

25. 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.

26. Terms and conditions governing HSBC Premier and the relevant products will apply. For the terms and conditions governing HSBC Accounts, please visit the HSBC (Singapore) official website.

27. Terms and conditions contained in the Investment Terms, the Risk Disclosure Statements and the General Terms will apply.

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.