SingSaver Rewards Promotion
Terms and Conditions

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Credit Card Sign Ups

CIMB Credit Cards

1. The promotion period ("Promotion Period") is between **01 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 of Singapore. Residents of Singapore include Singaporeans and Permanent Residents. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. To be eligible for the Promotion ("Eligible Participants"), the participant must:

    i. Submit an application for a credit card ("Eligible Card", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

    Eligible Cards:

Card Provider	Credit Cards	Reward
CIMB	• CIMB Visa Signature Card • CIMB World Mastercard • CIMB Visa Infinite	See here

    Table 1

    ii. Complete your reward reservation on the SingSaver dashboard within 14 days from your card application date.

        a. Each reservation is uniquely identified. Participants can complete their unique reservation by:

        Returning to SingSaver's website after being directed out of the providers page. Logging into the SingSaver dashboard via (https://www.singsaver.com.sg/dashboard) and click on the reservation draft.

b. If an applicant is unable to locate the draft reservation via the dashboard, please visit our Help Centre or connect with our 24/7 AI chatbot for assistance.

iii. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider

a. The approval must be final and unconditional.

b. The approval must be given by **31 December 2026.**

iv. Have their approved Eligible Card activated.
   a. A **minimum spend of S$2,000 within 60 days** required for **SingSaver Rewards.**
   b. A **minimum spend of S$2,000 within 60 days** of Eligible Card approval date, as defined by "Qualifying Spend" to be eligible for **CIMB BAU Rewards**.

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

7. "Qualifying Spend" refers to retail or online transactions only. The following shall be excluded:
   a) Any Cash advances
   b) Any Balance transfers
   c) Any Funds transfers
   d) Any transactions on CIMB 0% i.Pay Plan
   e) Any fees or charges payable to the Bank (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges)
   f) Any amount brought forward from the customer's last statement
   g) Any transactions relating to gambling, betting or quasi-cash (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks)
   h) Any payments to insurance companies
   i) Any payments to government institutions (this includes but is not limited to government services, government related postal services, government related purchases, court costs, fines, bail and bond payments and tax payments)
   j) Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
   k) Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
   l) Any credit card transaction that was subsequently cancelled, voided, refunded, or reversed for any reason
   m) Any other transactions that may be prescribed by the Bank from time to time
   n) Any payments done via any AXS network, SAM or ATM transactions made using your credit card
   o) Any transaction with transaction description "AMAZE*"
   p) Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits, including but not limited to:

EZ LINK PTE LTD	EZLINK	TRANSIT LINK
EZ LINK PTE LTD (FEVO)	EZ LINK	TRANSIT LINK PL
EZ-LINK PTE LTD SINGAPORE	EZLINKS.COM	TRANSIT
EZ-LINK TOP-UP KIOSK	FLASHPAY ATU	PAYPAL BIZCONSULTA
EZ-LINK (IMAGINE CARD)	TRANSITLINK	PAYPAL CAPITALROYA
YOUTRIP	GRABPAY	NETS
FLASHPAY	RAZER PAY	SHOPEEPAY
SINGTEL DASH	Revolut	

q) Transactions classified under one or more of the following Merchant Category Codes shall also be excluded:

I. 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment)
II. 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment)
III. 6211 (Security Brokers/Dealers)
IV. 6540 (Non-Financial Institutions – Stored Value Card Purchase/Load)
V. 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
VI. 8211 (Elementary and Secondary Schools)
VII. 8220 (Colleges, Universities, Professional Schools, and Junior Colleges
VIII. 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools)
IX. 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified)
X. 9211 (Court Costs, Including Alimony and Child Support)
XI. 9222 (Fines), 9223 (Bail and Bond Payments)
XII. 9311 (Tax Payments)
XIII. 9399 (Government Services (Not Elsewhere Classified))
XIV. 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments)
XV. 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations)
XVI. 7523 (Parking Lots, Parking Meters and Garages)

XVII. 7349 (Cleaning, Maintenance and Janitorial Services)

8. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within four (4) calendar months from the bank report confirming the completion of all the promotion criteria stated in clause 5 (above), unless otherwise stated.

   Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at point of gift fulfilment

   a. Physical rewards
      Examples include: FreeBuds, cash

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

      ii. spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

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

   b. PayNow 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 email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

   c. Cash Back Rewards

i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

d. If the Eligible Participant from 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), please 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:

i. CIMB Credit Card

a. "Eligible New CIMB Customer" refers to an individual who:

i. does not hold any principal CIMB Credit Cards at the time of his/her application ("Eligible Customer(s)").

ii. did not previously have a CIMB Credit Card account that was terminated/closed (whether by the individual or by CIMB) in the last twelve (12) months before the month that the new Eligible Card is approved; From 01 September - 30 September 2026.

b. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to CIMB bank.

c. 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 an Eligible Customer in connection with this Promotion and/or the Rewards.

CIMB Credit Card	**CIMB Campaign for Eligible New CIMB Customer (minimum spend of S$2,000 within 60 days of card approval)**	**SingSaver Exclusive Campaign for Eligible New CIMB Customer (minimum spend of S$2,000 within 60 days of card approval)**
CIMB Visa Signature Card CIMB World Mastercard CIMB Visa Infinite	Samsonite Black Label Fanthom Spinner 69/25 EXP TSA Luggage (worth S$ 1,150) # **CIMB's** ongoing Credit Cards signup offer here	**01 November - 30 November 2026 (Both days inclusive)** S$50 Cash via PayNow*^~

Table 2

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

^ Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.

#Reward will be fulfilled by CIMB.
~Stackable with CIMB ongoing offer.
[1] Apple is not a participant in or sponsor of this promotion.

10. CIMB Bank reserves the right to claw back the Gift if the Credit Card(s) applied for under this Promotion is cancelled within 12 months from the end of the Promotion Period.

11. All Reward 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.

12. 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.

13. 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.

14. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing Customers.

15. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

16. By applying for an Eligible Card 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 Card; and

    b. the Card Provider disclosing to SingSaver information relating to his/her application for an Eligible Card 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

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. By agreeing to the terms and conditions of this Promotion, you consent to SingSaver and/or its affiliated companies sharing your mobile phone number with their trusted partner(s) for credit scoring analysis in order to improve SingSaver's services and to enable us to provide a more personalised experience to you and other users of SingSaver's services in accordance with SingSaver's Privacy Policy.

21. The SingSaver General Promotion Terms and Conditions also apply to this Promotion. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

Citi Credit Cards

1. The promotion period ("Promotion Period") is between **03 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 of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits, domicile/ based in Singapore. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. To be eligible for the Promotion and receive a Reward ("Successful Applicant"), the participant must:

    i. Submit an application for a credit card specified in Table 1 below (an "Eligible Card") on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

Eligible Cards:

Card Provider	Credit Cards	Reward
Citibank	• Citi Cash Back+ Mastercard® • Citi Cash Back Card • Citi Rewards Card • Citi PremierMiles Card • Citi SMRT Card • Citi M1 Card	See here

Table 1

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

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

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

Redemption Form may be disqualified from receiving the rewards.

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

iii. Have their application for the Eligible Card approved by the respective Card Provider, where:

a. The approval is final and unconditional; and

b. The approval is given by **30 December 2026.**

iv. Activate the approved Eligible Card via the Citi Mobile App and spend a minimum of S$500 which falls under “Qualifying Spend” within a 30-day period inclusive of account approval date. For the avoidance of doubt, "Qualifying Spend" can be made with the activated digital version of the approved Eligible Card, which can be done prior to receipt of the physical Eligible Card.

v. An Eligible Customer will not be entitled to receive the Gift for any of the following reasons

a. the Eligible Customer’s credit card or any of the Eligible Customer’s account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including where the Eligible Customer is in default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated (whether such inactivity/closure/termination/suspension/inactivation was by Citibank or for any reason whatsoever) at any time during the Promotion Period before or at the time of the fulfilment of the Gift; or

b. if Citibank is of the opinion that the Eligible Cardmember had at any time: a) acted fraudulently or dishonestly; and/or b) conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or

c. for any reason which Citibank determines in its discretion that the Eligible Customer should not be entitled to receive the Gift, such discretion to be exercised reasonably.

6. "Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from

(i) any Equal Payment Plan (EPP) purchases,
(ii) refunded/disputed/unauthorised/fraudulent retail purchases,
(iii) Quick Cash and other instalment loans,
(iv) Citi PayLite/Citi Flexibill/cash advance/quasi-cash transactions/balance transfers/annual card membership fees/interest/goods and services taxes,
(v) bill payments made using the Eligible Card as a source of funds,
(vi) late payment fees and any other form of service/ miscellaneous fees.
(vii) Citi PayAll transactions where the customer is not charged the Citi PayAll service fee.

7. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **three (3) calendar months** from the date of completion of all the promotion criteria stated in clause 5v (above), unless otherwise stated.

   Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) (refer to clause 5v above) at the point of fulfilment of the Reward and must retain the Eligible Card and not cancel it for a period of 12 months from the date of approval (the "**Retention Period**"). SingSaver reserves the right to retract, seek the return of and/or otherwise cancel the Reward if a Successful Applicant cancels the Eligible Card before the expiry of the Retention Period.

   Physical Rewards
   Examples include: AirPods, cash

      i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Reward ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

      ii. Successful Applicants acknowledge and agree that rewards remaining unclaimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

   b. PayNow Rewards
      Successful Applicants:

      i. Are required to have a PayNow account;

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

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

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

      v. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Cash Back Rewards

    i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

d. Voucher Rewards
    i. SingSaver has the right to decide on the voucher denominations issued to customers.

8. Each Successful Applicant will be eligible to receive a SingSaver Exclusive Gift (“Rewards”), based on availability and the Successful Applicant’s status:

i. Citibank Credit Card

a. “Eligible New Citibank Customer” refers to an individual who:
    i. has applied for the Eligible Credit Card account through SingSaver website; and

    ii. does not have an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and

    iii. prior to being issued the Eligible Credit Card during the Promotion Period, did not previously have a Citi Credit Card account (as a main cardmember) that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to his/her card opening date for the Eligible Credit Card; and

    iv. has not already submitted an application for a Citi Credit Cards as a main cardmember, which is pending approval at the time of his/her application for the Eligible Card;

b. "Existing Customers” refers to applicants who meet the following conditions:
    i. has an existing Citibank Credit Card account* at the time his/her application for any Eligible Citibank Product under this Promotion is approved; and
    ii. previously have a Citibank Credit Card account that was terminated/closed (whether by the individual or by Citibank) in the last twelve (12) months immediately prior to the commencement of the Application Period;
    iii. “Existing Customers” are not eligible for the promotion.

* For clarity, an existing Citibank Credit Card account includes a prior application for any Citibank Credit Card that has been approved by Citibank even if the physical Citibank Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.

c. Customers who hold an existing Citi Clear card or have closed the Citi Clear card in the past 12 months, will be eligible for the new Citibank Credit Card gift promotion if they have met the Qualifying Spend during the Qualifying Period.

d. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to Citibank.

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

ii. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within three (3) calendar months from date of completion of all the promotion criteria stated in clause 5 (above), kindly visit our Help Centre or connect with our 24/7 AI chatbot for assistance.

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

9. The promotions, products and services mentioned in this referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

10. SingSaver Promotion Rewards

a. SingSaver Promotion Rewards Table 2

Eligible Products	**^^SingSaver Promotion Reward for Eligible New Citibank Customers (minimum spend of S$500 within 30 days of card approval)**	**Gift Upgrade Options for New Citibank Credit Cardholder**
Citi PremierMiles Card Citi Cashback+ Card Citi Rewards Card Citi M1 Card Citi Cashback Card Citi SMRT Card	**From 03 November - 30 November 2026 (Both Days Inclusive)** 25,000 Max Miles by HeyMax (worth S$450)[1,2,4] or Dyson Airstrait™ straightener (worth S$799)[1,2] or Dyson V8 Cyclone cordless vacuum (worth S$559)[1,2] or	**From 03 November - 30 November 2026 (Both Days Inclusive)** **Top up S$100** for the following gift: Dyson Airwrap (worth S$799)[1,2] **OR** Dyson Clean+Wash Hygiene hard floor cleaner (worth S$729)[1,2] **Apple Top Up Rewards** **Top up S$180** for the following gift: Apple Watch Series 12 (GPS) 42mm Aluminum Case (worth S$599)[1,2,3] **Top up S$200** for the following gift: Apple iPad (A16) 11" Wi-Fi 128GB (worth

	Beats 360 Over-Ear Headphones (worth S$429)[1,2] or S$400 Cash via PayNow [1,2]	S$649)[1,2,3] **Top up S$580** for the following gift: MacBook Neo 256GB Magic Keyboard (worth S$999)[1,2,3] **Top up S$1,500** for the following gift: Apple iPhone 18 Pro 256G (worth S$1,899)[1,2,3]

Table 2

[1] Promotion Rewards are required to be selected on the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

[2] Rewards will be fulfilled by SingSaver. For physical gifts, colour is subject to availability.

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

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

11. Enhanced Reward Promotion for Eligible New Citibank Credit Cardholder with existing Citi Banking relationship between 01 November - 30 November 2026

Eligible Customer	**Apply for**	**Enhanced Cash Reward From 01 November - 30 November 2026 (Both Days Inclusive)**
If you have an existing Citi banking account and no active/closed Citi Credit Card in the past 12 months	Citi Credit Card through SingSaver **(minimum spend of S$500 within 30 days of card approval)**	S$500 Cash via PayNow [1,2]
If you do not have an existing Citi banking account and no active/closed Citi Credit Card in the past 12 months	1. Citi Credit Card through SingSaver **(minimum spend of S$500 within 30 days of card approval)** **AND** 2. Citi banking account (Citigold, Citigold Private Client) through SingSaver	S$500 Cash via PayNow [1,2]

Table 3

[1] Promotion Rewards are required to be selected on the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

[2] Rewards will be fulfilled by SingSaver by 28 February 2027.

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

a) You must hold an active Citi banking account as of the last day of the following month from your card application date. Example: If you apply for the card on 03

November2026, you must have an existing and valid Citi banking account as of 31 December 2026.

b) Customer Eligibility: You must either:
   i) Be an Existing Banking Customer: A customer who has an existing and valid Citi banking relationship (Includes Citigold, Citigold Private Client, Citi Plus, Citi Priority, Citibanking) OR
   ii) Apply for a New-to-Bank Citi banking relationship (applicable only for Citigold, Citigold Private Client) through SingSaver and have your Bank Account successfully opened and approved by Citibank, by the last day of the following month from your card application date.
   iii) "New-to-Bank" customer refers to a Citi customer who fulfils the following criteria: Not a U.S. Person, is at least 18 years old during the enrollment month, and has not held a primary banking account or primary relationship with Citibank in the 24 calendar months before the enrollment month
c) Your eligible bank account must be validly existing (i.e., not suspended, cancelled, or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, as determined by Citibank in its sole and absolute discretion.
d) You must also satisfy all other eligibility criteria specified in Clauses 2 to 9 of these Terms and Conditions.
e) For customers who would like to qualify for the S$500 Cash Reward that do not have an existing Citi banking relationship AND do not have any active/closed Citi Credit Card in the past 12 months, please apply for a Citi banking relationship and Citi Credit card:
   i) To start a Citigold or Citigold Private Client relationship: Apply on SingSaver website (SingSaver Citigold offer terms and conditions would apply).
   ii) Apply for a **Citi Credit Card** through SingSaver website and have their application for the Eligible Card approved by the respective Card Provider, where:
      a) The approval is final and unconditional; and
      b) The approval is given by **30 December 2026**.
      c) Activate the approved Eligible Card via the Citi Mobile App and spend a minimum of S$500 which falls under "Qualifying Spend" within a 30-day period inclusive of account approval date. For the avoidance of doubt, "Qualifying Spend" can be made with the activated digital version of the approved Eligible Card, which can be done prior to receipt of the physical Eligible Card. If minimum qualifying spend is not made within the qualifying spend period, customer will not receive the Enhanced Cash Reward.
   iii) Customers who i) only opened the Eligible Citi banking account during the campaign period (Citigold, Citigold Private Client) **OR** ii) only opened the eligible Citi Credit Card, by the last day of the following month from the card application open date. These customers will not receive the Enhanced Cash Reward
f) In case you choose the S$500 cash reward option and there is no banking relationship by the last day of the following month from your card application date but you satisfy the criteria for the reward for the credit card, you will be awarded the default cash reward available for your chosen card on application date.
g) The S$500 upsized cash is not stackable with the other Citi Credit Card SingSaver Promotion Reward.

h) CitiGold SingSaver Promotion reward is stackable for this campaign:
   i) If the customer also applies for CitiGold through SingSaver and meets the eligibility criteria, he will also be eligible to receive the CitiGold SingSaver Promotion rewards.

12. FASTEST GIFT REDEMPTION FOR TABLE 2

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

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

Illustration below for reference on how gift redemption works:

Process:	Date:
Qualifying Period	03 November - 30 November 2026
Application Date	30 November 2026
Account Approval Date	30 December 2026
Meet "Qualifying Spends" criteria	29 January 2026
Gift Redemption Email Notification	4 weeks from meeting "qualifying spends" criteria

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

**Note: The 4 weeks redemption timeline is only applicable for Cash reward stated at Table 2*

13. Limited Time Gift Upgrade Options

e. Eligible New Citi Credit Cardholders may elect to select an upgraded Reward (the "Upgrade Reward") by selecting the reward upgrade option on the SingSaver Rewards Redemption Form and paying an additional fee ("Reward Upgrade Fee"), as set out in Table 2 above.
f. By selecting an Upgrade Reward, Successful Applicants agree and acknowledge that (i) once selected, the Upgrade Reward cannot be changed, and (ii) they will only receive an Upgrade Reward and not any Reward in addition to the Upgrade Reward.
g. Successful Applicants are required to make payment of the Reward Upgrade Fee to SingSaver's designated redemption center partner as set out in Clause 9(d) below. Successful Applicants are fully responsible for ensuring that they make payment of the correct Reward Upgrade Fee at the time of redemption.

h. Unless otherwise notified directly by SingSaver:
    i. Successful Applicants who select the SGD100, SGD180, SGD200, SGD580, SGD1,500 tier of Upgrade Reward are required to redeem the Upgrade Reward through Short-Q Pte. Ltd.; and

i. Successful Applicants are reminded to ensure that they only follow instructions received directly from SingSaver in respect of redemption and payment of the Reward Upgrade Fee.
j. Successful Applicants may not choose to change from the SGD100 tier of Upgrade Reward to the SGD180 tier of Upgrade Reward to the SGD200 tier of Upgrade Reward to the SGD580 tier of Upgrade Reward to the SGD1,500 at the time of redemption or vice versa. Successful Applicants may not choose to receive the Upgrade Reward at any point other than when submitting the SingSaver Rewards Redemption Form to SingSaver.
k. The Reward Upgrade Fee is non-refundable once payment has been completed.
l. Payment of the Reward Upgrade Fee is required to be made in cash or through PayNow.
m. Successful Applicants who selected an Upgrade Reward but do not complete payment of the Reward Upgrade Fee in full, will not receive the Upgrade Reward at the redemption centre. Any such Successful Applicants will need to:
    i. write to SingSaver at info@singsaver.com.sg in order to re-submit a request for one of the non-upgrade Rewards (such email to include the ARN provided by Citi (12 digits number)); and
    ii. agree and acknowledge that provision of the non-upgrade Reward is subject to availability and fulfillment times will be significantly extended as a result.
n. In the event that the selected Upgrade Reward is not available from SingSaver's suppliers or the selected Upgrade Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Upgrade Reward with an alternative of similar value.
o. Successful Applicants who select the Upgrade Reward acknowledge and agree that SingSaver has no liability or responsibility to the Successful Applicant in respect of any matters arising from their payment or collection of the Reward Upgrade Fee.

14. **Each Successful Applicant will receive a maximum of one Reward (or Upgrade Reward)**, regardless of the number of Eligible Citi Credit Cards applied for as part of this Promotion. In the event that the Successful Applicant holds more than one approved Eligible Citi Credit Card as part of this Promotion, only the Eligible Citi Credit Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Successful Applicant is eligible to receive a reward (or Upgrade Reward) under this Promotion.

15. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

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

16. Where multiple options for a Reward are available, Successful Applicants are required to select one of the Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

17. Successful Applicants will only be entitled to receive one (1) Reward as a New Citibank Customer. Successful Applicants who subsequently apply for additional Eligible Products will be considered Existing Citibank Customers.

18. In the event that a Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Reward with an alternative.

19. SingSaver is not associated with the provider of the Reward(s) and is not responsible for any issues related to usage of the Reward(s). Any enquiries regarding the Reward(s) should be directed to the provider/manufacturer of the Reward.

20. Where a Reward is available in multiple colours or other cosmetic variations, Successful Applicants will not be able to select a colour and will receive one at random.

21. The recommended retail values of the Rewards provided are for reference purposes only and are subject to change by the issuing merchant, over which SingSaver has no control.

22. All Reward Redemption Forms received more than 14 days after the Promotion Period, or submitted through any means other than as specified above, will not be considered valid and eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.

23. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.

24. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final.

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

25. The Reward cannot be combined with any other offers. Successful Applicants shall not be entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

26. Eligibility for the Additional Gift from the Credit Card Provider;

    a. "Additional Gift" is only applicable when the campaigns clearly state so.

    b. There are no additional gifts for this campaign from the Credit Card Provider.

27. Approval of any Eligible Card is subject to Citibank's discretion. SingSaver does not guarantee the approval of any product. Participation in this Promotion does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.

28. By applying for an Eligible Card as part of this Promotion, Successful Customers agree and consent to:

    a. SingSaver sending the information in the Rewards Redemption Form to Citibank to facilitate the Successful Applicant's application for the Eligible Card in accordance with SingSaver's Privacy Policy;

    b. Citibank disclosing to SingSaver the required information relating to the Successful Applicant's application for an Eligible Card in connection with the Promotion. Including but not limited to whether or not said application is successful and whether the participant has fulfilled all the conditions required to receive the Reward, for the purposes of verifying a participant's eligibility for the Reward; and

    c. SingSaver sending relevant information in the Rewards Redemption Form to SingSaver's promotion partners to facilitate the Successful Applicant's redemption of the Reward, in accordance with SingSaver's Privacy Policy.

29. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant

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

Where SingSaver suspects a participant has participated in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

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

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

32. The SingSaver General Promotion Terms and Conditions also apply to this Promotion. By agreeing to the terms and conditions of this Promotion, you also agree to the Terms and Conditions of use of SingSaver.

33. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by participants as a result of their participation in this Promotion. By participating in this Promotion, participants release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Rewards.

34. Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Successful Applicants are responsible for checking the quality of the Rewards at the time of redemption. SingSaver shall have no legal liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.

35. SingSaver strives to keep its information accurate and up to date however it may sometimes differ from the information on the financial institution, service provider or specific product's site. Successful Applicants should refer to the bank's website for the most updated rates/fees/T&Cs etc on the respective product.

HSBC Credit Card

1. The promotion period ("Promotion Period") is on **02 November - 10 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 of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes and S Passes. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. **To be eligible for the Promotion ("Eligible Participants"), the participant must:**

   i. **Submit an application** for a credit card ("Eligible Card", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

   ii. The name, mobile number and email address confirmation submitted to SingSaver **must be the same** name, mobile number and email address as used in the credit card application.

   iii. **Provide HSBC with consent to receive marketing and promotional materials** via mobile messages, emails, post and calls from the HSBC group at the time of submitting their application and not revoke his/her consent to receive marketing or promotional materials from HSBC at the time of gift fulfilment.

Eligible Cards:

Card Provider	Credit Cards	Reward
HSBC	• HSBC TravelOne Credit Card • HSBC Advance Credit Card • HSBC Live+ Credit Card • HSBC Revolution Credit Card	See here

Table 1: Eligible cards

iv. **For Eligible HSBC credit cards only (Table 1) :**

Complete the SingSaver Rewards Redemption Form sent to their registered email address within the first 14 days after applying for the card.

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

c. For the ARN field, please enter the ARN provided by HSBC (17 digits number). If you did not manage to capture the reference above, you may indicate the last 4 digits of your mobile number which was used in the HSBC application form. Eg (xxxx1234)

v. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider, approval must be final and unconditional.

vi. **Spend a minimum of S$500** for HSBC Advance Credit Card/ HSBC Live+ Credit Card / HSBC Revolution Credit Card/ HSBC TravelOne Credit Card (on either the physical or digital version of the Eligible Credit Card) in "Qualifying Spend" by the end of the following calendar month after the card account opening date. For example, card accounts opened on 10 November 2026 will have a qualifying spend period up until 31 December 2026.

vii. Ensure that the account for the Eligible Card is maintained in good standing and conducted in a proper and satisfactory manner as determined by HSBC in its discretion at the time in which the Reward is awarded will be eligible for the Reward. In the event that the Eligible Card is voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before a Reward is accorded and/or credited to the qualified Eligible Participant or the qualified Eligible Participant voluntarily cancels or terminates the card within 12 months from the card opening date, HSBC reserves the right to forfeit or recover the equivalent value of the whole or any part of the Reward at its sole discretion.

viii. Additionally, the **first-year annual fee of S$196.20 (incl. GST)** for the **TravelOne Credit Card** application via SingSaver is strictly chargeable and cannot be waived. Even if the Eligible Customer does not qualify for the reward, the annual fee will still be charged and payable.

"**Qualifying Transactions**" refer to posted retail purchases (in the case of HSBC Spend Instalment, only the total purchase amount will qualify as a Qualifying

Transaction in the month of purchase), and shall exclude the following transactions (which shall, where applicable, be determined based on the transaction descriptions reflected in HSBC's system and the merchant category codes from Visa/ Mastercard):

a. Foreign exchange transactions (including but not limited to Forex.com);
b. Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
c. Payments made to financial institutions, securities brokerages or dealers (including but not limited to the trading of securities, investments or crypto-currencies of any kind);
d. Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
e. Top-ups, money transfers or purchase of credits of prepaid cards/ vouchers, stored-value cards or ewallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
f. Any AXS and ATM transactions;
g. The monthly instalment amounts under all card instalment plan (including HSBC 0% Card Instalment Payment Plan, HSBC PayLater Instalment Plan and HSBC Spend Instalment);
h. Total purchase amount under HSBC 0% Card Instalment Payment Plan and HSBC PayLater Instalment Plan;
i. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC;
j. Any unposted, cancelled, disputed and refunded transactions; and
k. And such other categories of transactions which HSBC may exclude from time to time.

For the purposes of determining whether a given transaction is qualified, please note that the business activities of a merchant is determined by the business classification of that merchant outlet which in turn is determined by the merchant/the merchant's acquiring bank.

6. A Successful Application is defined as an application where the participant has completed all the steps listed in Clause 5 above (the participant being the "Successful Applicant").

7. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **four (4) calendar months** from date of completion of all the promotion criteria stated in clause 5, unless otherwise stated.

   Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at point of gift fulfilment

a. Physical rewards
Examples include: Dyson products, Apple iPad, Sony speaker

i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

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

b. PayNow 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.

Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

c. Cash Back Rewards

i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

d. Voucher Rewards

i. SingSaver has the right to decide on voucher denominations issued to customers.

8. Each Successful Applicant will receive a SingSaver Exclusive Gift ("**Reward**" or "**Upgrade Reward**"), based on the pre-selected rewards and status:
HSBC Credit Cards

a. "**New HSBC Credit Cardholder**" refers to applicants who:

i. must not hold any existing HSBC Credit Card*
ii. has not cancelled any HSBC Credit Card within the last 12 months prior to the card application

b. "**Existing HSBC Credit Cardholder**" refers to applicants whose:

i. most recent Principal HSBC Credit Card was issued more than 12 months ago* AND
ii. has not cancelled any HSBC Credit Card within the last 12 months*

For the avoidance of doubt, if the eligible applicant holds a HSBC TravelOne credit card and applies for a new HSBC Live+ Credit Card, the customer is considered as an Existing Cardholder.

**in each case prior to the approval date of their new Card application under this Promotion.*

c. To be eligible for a Reward as part of this Promotion, approved New HSBC Credit Cardholders will need to activate and **spend a minimum of S$500 in Qualifying Spending** using the Eligible HSBC Advance Credit Card/ HSBC Live+ Credit Card / HSBC Revolution Credit Card/ HSBC TravelOne Credit Card applied for as part of this Promotion within the calendar month after the one in which the card account was opened.

d. Additionally, the **first-year annual fee of S$196.20 (incl. GST)** for the **TravelOne Credit Card** application via SingSaver is strictly chargeable and cannot be waived. Even if the Eligible Customer does not qualify for the reward, the annual fee will still be charged and payable.

A. SingSaver Promotional Rewards

Eligible HSBC Credit Card	**Singsaver Exclusive Gift for Eligible New HSBC Credit Cardholders** *Spend a minimum of S$500 in "Qualifying Spend" by the end of the following calendar month after card account opening date.* *TravelOne card applicants to pay additional annual fee (S$196.20 incl. GST)*	**HSBC Exclusive Gift for Eligible Existing HSBC Credit Cardholders**	**Gift Upgrade Options for New HSBC Credit Cardholders** *Refer to clause 9 below*
HSBC TravelOne Credit Card[4]	**From 02 November - 10 November 2026 (Both Days Inclusive)** Dyson Airstrait™ straightener (worth S$799)[1,2,5] **or** Dyson Clean+Wash Hygiene hard floor cleaner (worth S$729)[1,2,5] **or** 26,000 Max Miles by HeyMax (worth	**From 02 November - 10 November 2026 (Both Days Inclusive)** with an eligible spend of S$1000 ● 10,000 miles (25,000 Reward points); AND ● Samsonite ZELTUS 69cm Spinner Exp with	**From 02 November - 10 November 2026 (Both Days Inclusive)** **Top up S$50 for the following gift:** Dyson Airwrap (worth S$799)[1,2,5] **Apple Top Up Rewards**

	S$468)[1,2,6] **or** Insta360 X4 Air Standard Bundle (worth S$489)[1,2,5] **or** S$450 Cash via PayNow[1,2,6]	built-in scale, worth SGD680 fulfilled by HSBC	**Top up S$150 for the following gift:** Apple iPad A16 11-inch (worth S$649)[1,2,3,5] **Top up S$160 for** Apple Watch Series 12 (GPS) 42mm Aluminum Case (worth S$599)[1,2,3] **Top up S$540 for the following gift:** MacBook Neo 256GB Magic Keyboard (worth S$999)[1,2,3] **Top up S$1,500 for the following gift:** Apple iPhone 18 Pro 256G (worth S$1,899)[1,2,3] **Top up S$1,700 for the following gift:** Apple iPhone 18 Pro Max 256G (worth S$2,099)[1,2,3]
HSBC Revolution Credit Card[4]		**From 02 November - 10 November 2026 (Both Days Inclusive)** with an eligible spend of S$500 S$50 cashback fulfilled by HSBC	
HSBC Advance Credit Card[4]		**From 02 November - 10 November 2026 (Both Days Inclusive)** with an eligible spend of S$500 S$50 cashback fulfilled by HSBC	
HSBC Live+ Credit Card[4]		**From 02 November - 10 November 2026 (Both Days Inclusive)** with an eligible spend of S$500 S$50 cashback fulfilled by HSBC	

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.

[4]The new to HSBC cardholder rewards to be fulfilled by SingSaver, while the rewards for Existing HSBC cardholder will be fulfilled by HSBC

[5] Subject to colour availability. Attachments may vary.

[6]Promotion Rewards are subject to the terms set out in Clause 11 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)

Limited Time Gift Upgrade Options

a. Eligible New HSBC Credit Cardholders may elect to select an upgraded Reward (the "Upgrade Reward") by selecting the reward upgrade option on the SingSaver Rewards Redemption Form and paying an additional SGD50, SGD150, SGD160, SGD540, SGD1,500, SGD1,700 ("Reward Upgrade Fee"), as set out in Table 2 above.

b. By selecting an Upgrade Reward, Successful Applicants agree and acknowledge that (i) once selected, the Upgrade Reward cannot be changed, and (ii) they will only receive an Upgrade Reward and not any Reward in addition to the Upgrade Reward.

c. Successful Applicants are required to make payment of the Reward Upgrade Fee to SingSaver's designated redemption center partner as set out in Clause 9(d) below.

Successful Applicants are fully responsible for ensuring that they make payment of the correct Reward Upgrade Fee at the time of redemption.

d. Unless otherwise notified directly by SingSaver:
    i. Successful Applicants who select the SGD50 tier of Upgrade Reward or SGD150 tier of Upgrade Reward or SGD160 tier of Upgrade Reward or SGD540 tier of Upgrade Reward or SGD1,500 tier of Upgrade Reward or SGD1,700 tier of Upgrade Reward are required to redeem the Upgrade Reward through Short-Q Pte. Ltd.;
e. Successful Applicants are reminded to ensure that they only follow instructions received directly from SingSaver in respect of redemption and payment of the Reward Upgrade Fee.
f. Successful Applicants may not choose to change from the SGD50, SGD150, SGD160, SGD540, SGD1,500, SGD1,700 at the time of redemption or vice versa. Successful Applicants may not choose to receive the Upgrade Reward at any point other than when submitting the SingSaver Rewards Redemption Form to SingSaver.
g. The Reward Upgrade Fee is non-refundable once payment has been completed.
h. Payment of the Reward Upgrade Fee is required to be made in cash or through PayNow.
i. Successful Applicants who selected an Upgrade Reward but do not complete payment of the Reward Upgrade Fee in full, will not receive the Upgrade Reward at the redemption centre. Any such Successful Applicants will need to:
    i. write to SingSaver at info@singsaver.com.sg in order to re-submit a request for one of the non-upgrade Rewards (such email to include the ARN provided by HSBC (17 digits number)); and
    ii. agree and acknowledge that provision of the non-upgrade Reward is subject to availability and fulfillment times will be significantly extended as a result..
j. In the event that the selected Upgrade Reward is not available from SingSaver's suppliers or the selected Upgrade Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Upgrade Reward with an alternative of similar value.
k. Successful Applicants who select the Upgrade Reward acknowledge and agree that SingSaver has no liability or responsibility to the Successful Applicant in respect of any matters arising from their payment or collection of the Reward Upgrade Fee.

9. Each Qualified Cardholder is limited to a **maximum of one Gift,** regardless of the number of Cards applied for in this Promotion. In the event that the Qualifying Cardholder holds more than one approved Card, only the Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Qualifying Cardholder is eligible to receive the Gift under this Promotion. For example, if the Qualified Cardholder has successfully applied for a HSBC TravelOne Credit Card and a HSBC Advance Credit Card in this Promotion, the Qualified Cardholder will be eligible to receive one Gift based on the Card with the highest amount in Qualifying Transactions charged to it.

10. **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

11. **This promotion cannot be combined with any other offers unless otherwise stipulated**. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

12. 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.

13. All Reward 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.

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. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

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

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

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

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

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

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

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

19. 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.

20. SingSaver and heymax.ai 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. By agreeing to the terms and conditions of this Promotion, Eligible Participants agree to receive (i) communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, and (ii) direct marketing including personal finance news and exclusive offers by email and other electronic means from SingSaver and its affiliates, each in accordance with SingSaver's Privacy Policy.

22. SingSaver and the Card Provider will not take any responsibility in case of any event that may prevent a participant from participating in the Promotion or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.

23. SingSaver and the Card Provider shall not be responsible or liable for any claims of loss or damage including loss of business, revenue or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with an Eligible Participant's participation in the Promotion.

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

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

DBS/POSB Credit Cards

1. The promotion period ("**Promotion Period**") is between **02 November - 15 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 of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, and S Passes. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. To be eligible for the Promotion ("**Eligible Participant(s)**"), the participant must:
    i. Be a new DBS/POSB Credit Card customer. **New DBS/POSB Credit Card Customer ("New DBS/POSB Credit Card Customer(s)**") is defined as a user who is currently not holding any Principal DBS/POSB Credit Card and has not cancelled any Principal DBS/POSB Credit Card within the 12 months prior to the date of their application.

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

Eligible Cards:

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

Table 1: Eligible Cards

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

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

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

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

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

a. The approval must be final and unconditional.

b. The approval must be given by **30 November 2026**.

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

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

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

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

b. posted My Preferred Payment Plan monthly transactions;

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

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

e. any transactions related to crypto currencies;

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

MCC	Description
4784	Toll and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water, and Sanitary
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing – Insurance Services
5993	Cigar Shops Stands
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services and Debt Repayment
6050	Quasi Cash – Customer Financial Institution
6051	Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance Premiums
6399	Insurance, Not Elsewhere Classified
6513	Real Estate Agents and Managers
6529	Quasi Cash – Remote Stored Value Load-Financial Institution
6530	Quasi Cash – Remote Stored Value Load – Merchant
6534	Quasi Cash – Money Transfers – Member Financial Institution
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance, and Janitorial Services
7399	Business Services (Not Elsewhere Classified)
7511	Quasi Cash – Truck Stop Transactions
7523	Parking Lots, Parking Meters and Garages
7801	Government-Licensed On-Line Casinos (Online Gambling)
7995	Betting including Lottery Tickets, Casino Gaming Chips, Off-track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable and Social Service Organisations
8651	Political Organisations
8661	Religious Organisations
8699	Membership Organisation (Not Elsewhere Classified)
8999	Professional Services (Not Elsewhere Defined)
9211	Court Costs, Including Alimony and Child Support

9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only
9754	Gambling-Horse Racing Dog Racing State Lotteries

g. any transactions matching the terms below:

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

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

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

6. Merchant's registered MCC may not always correspond with its nature of business and may vary among card networks. The MCCs are assigned by the merchant's acquiring bank and

DBS does not determine the merchants' MCC. DBS shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.

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

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

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

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

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

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

13. A Successful Applicant ("**Successful Applicant**") who qualifies to receive the Rewards will receive a Rewards Notification from SingSaver confirming the redemption details for the Rewards **within four (4) calendar months** from the date of meeting the qualifying criteria found in clause 5, unless otherwise stated. The form of notification will depend on the type of reward:
    a. Physical/ e-vouchers rewards
       Examples include: eCapitaVoucher, NTUC, Takashimaya vouchers, cash, Grab e-vouchers
        i. Successful Applicants will receive an email from SingSaver (info@singsaver.com.sg / operations@singsaver.com.sg) confirming the redemption details for the Rewards ("**Rewards Notification Email**"); Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
        ii. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

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

DBS/POSB Eligible Product	Designated Promo Code (input during the application for reward eligibility)	SingSaver Exclusive Rewards for Eligible Participants (New DBS/POSB Credit Card Customer)	Gift Upgrade Options for Eligible Participants (New DBS/POSB Credit Card Customer)
POSB Everyday Card DBS yuu American Express® Card DBS yuu Visa Card DBS Altitude American Express® Card DBS Altitude Visa Signature Card DBS Chromo Card	**SINGSAVER**	**From 02 November - 15 November 2026 (Both Days Inclusive)** S$350 Shopee Voucher[1,2] or 22,000 Max Miles by HeyMax (worth S$396)[1,2,4] or Apple Homeview (worth S$399)[1,2,3] or S$320 Cash via PayNow[1,2] or Dyson Cool™ AM07 Tower Fan (worth S$499)[1,2]	**From 02 November - 15 November 2026 (Both Days Inclusive)** **Top up S$120** for the following gifts: Dyson V8 Cyclone vacuum (worth S$559)[1,2] **OR** Dyson Airstrait (worth S$799)[1,2] **Top up S$200** for the following gift: Dyson Airwrap™ multi-styler and dryer (Complete) (worth S$799)[1,2] **Top up S$270** for the following gift: Apple Watch Series 12 (GPS), 42mm Aluminium Case (worth S$599)[1,2,3] **Top up S$300** for the following gift: Apple iPad 11-inch (A16) (worth S$649)[1,2,3] **Top up S$650** for the following gift: MacBook Neo 256GB Magic Keyboard (worth S$999)[1,2,3]

1. *Rewards will be fulfilled by SingSaver.*
2. *Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.*
3. *Apple is not a participant in or sponsor of this promotion.*
4. *Promotion Rewards are subject to the terms set out in Clause 19 and will be fulfilled by HeyMax. For any queries regarding Max Miles, customers can contact HeyMax via: max@heymax.ai and/or refer to the Terms and Conditions at MAX - Maximise your rewards with minimum effort (heymax.ai)*

Table 2

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

DBS/POSB Eligible Product	For Cashline promotion, the list of Eligible DBS/POSB Credit Cards	Designated Promo Code (input during the application for reward eligibility)	DBS Fulfilled Rewards for Eligible Participants (New DBS/POSB Cashline Customer) From 01 October 2026 - 28 February 2027 (Both Days Inclusive)	DBS Criteria
DBS Cashline	• POSB Everyday Card • DBS yuu American Express® Card • DBS yuu Visa Card • DBS Altitude American Express® Card • DBS Altitude Visa Signature Card • DBS Chromo Card	**SINGSAVER**	Tier 1: **S$100 Cashback** ("New Cashline Account Reward") *fulfilled by DBS*	Successfully applied for a Cashline account within Promotion Period
			Tier 2: **Additional S$100 Cashback** ("DBS Cashline Usage Reward") *fulfilled by DBS*	Minimum S$188 closing balance accumulated for Cashline withdrawals within the first 2 statement months upon account opening.

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

a. Application must be made via self-apply online application platform.
b. Applications via other assisted channels (i.e. Branch staff etc.) will not be considered.
c. Downloaded the DBS PayLah! App or is an existing DBS PayLah! App user.
d. Opt in to DBS Marketing consent for any Electronics Direct Marketing (EDM) and Push Notifications (PN) that are sent out by DBS/POSB. (Detailed steps to opt in here)
e. To be eligible for the Tier 2 Cashline Usage Reward, the accumulated closing balance of minimum S$188 must be reflected as the Closing Balance as of the statement date.
f. Must not hold an existing Cashline and/or Credit Cards.
g. Must not have any cancelled Cashline within the last 6 months from date of application.
h. Must not have any cancelled Credit Cards within the last 12 months from date of application.
i. Closing balance for Cashline includes transactions made via ATM withdrawals, cheque issuance, fund transfer via internet banking and ATM, bill payment to 3rd party via internet, ATM and AXS, point of sale and other usage at DBS Cashline prevailing interest rates and does not include DBS/POSB Balance Transfer and Personal Loan, interest, fees and any charges by DBS.
j. New Cashline Account Reward and Cashline Usage Reward (collectively "Cashline Reward") will be credited to Applicants' respective Cashline accounts within 180 days from Cashline approval date.

k. Each Eligible Customer can only receive Cashline Reward once throughout the Promotion Period.
l. Cashline Reward shall be forfeited if the applicants' Cashline account is terminated, cancelled, suspended or in delinquent status prior and/or after the issuance of the Cashline Reward.
m. DBS reserves the right to claw back or debit from the applicants' DBS Cashline for the value of the Cashback in the event of account termination or duplicating redemptions.
n. Cashline Reward is non-transferable, non-assignable and not exchangeable for cash or in kind.

15. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within four (4) calendar months from date of completion of all the promotion criteria stated in clause 5 (above), kindly visit our Help Centre or connect with our 24/7 AI chatbot for assistance.

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

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

18. **Limited Time Gift Upgrade Option**

a. Eligible Participants may elect to select an upgraded Reward (the "**Upgrade Reward**") by selecting the gift upgrade option on the SingSaver Rewards Redemption Form and paying an additional SGD120, SGD200, SGD270, SGD300, or SGD650 as set out in Table 2.

b. By selecting an Upgrade Reward, Successful Applicants agree and acknowledge that (i) once selected, the Upgrade Reward cannot be changed, and (ii) they will only receive an Upgrade Reward and not any Reward in addition to the Upgrade Reward.

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

d. Unless otherwise notified directly by SingSaver: i. Successful Applicants who select the SGD120, SGD200, SGD270, SGD300, or SGD650 tier of Upgrade Reward are required to redeem the Upgrade Reward through Short-Q Pte. Ltd

e. Successful Applicants are reminded to ensure that they only follow instructions received directly from SingSaver in respect of redemption and payment of the

Reward Upgrade Fee.

f. Successful Applicants may not choose to change from the SGD120 tier of Upgrade Reward to SGD200 tier of Upgrade Reward to SGD270 tier of Upgrade Reward to SGD300 tier of Upgrade Reward to SGD650 tier of Upgrade Reward at the time of redemption or vice versa. Successful Applicants may not choose to receive the Upgrade Reward at any point other than when submitting the SingSaver Rewards Redemption Form to SingSaver.

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

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

i. Successful Applicants who selected an Upgrade Reward but do not complete payment of the Reward Upgrade Fee in full, will not receive the Upgrade Reward at the redemption centre. Any such Successful Applicants will need to:

    i. write to SingSaver at info@singsaver.com.sg in order to re-submit a request for one of the non-upgrade Rewards

    ii. agree and acknowledge that provision of the non-upgrade Reward is subject to availability and fulfillment times will be significantly extended as a result

j. In the event that the selected Upgrade Reward is not available from SingSaver's suppliers or the selected Upgrade Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Upgrade Reward with an alternative of similar value.

k. Successful Applicants who select the Upgrade Reward acknowledge and agree that SingSaver has no liability or responsibility to the Successful Applicant in respect of any matters arising from their payment or collection of the Reward Upgrade Fee.

19. **Max Miles Fulfilment Terms**

Eligible Customers who choose to receive Max Miles:

a. are responsible for ensuring that all information provided in the SingSaver Rewards Form is correct;
b. will receive an email from Max Now Pte Ltd ("heymax") containing details on how to activate the heymax account (if the Eligible Customer does not already have one) and how to redeem the Max Miles (the "Max Miles Reward Notification Email"). Eligible Customers are encouraged to check spam/junk folders for the Max Miles Reward Notification Email if it has not been received as there may be accidental redirects by the email client; and
c. acknowledge and agree that heymax will aim to credit the Max Miles to Eligible Customers' heymax accounts within 4 working days of confirming eligibility from SingSaver, but shall have no liability to the Eligible Customer if it is unable to do so.

d. are required to create and maintain an account with heymax before they can start earning and redeeming Max Miles.
e. may not open or maintain multiple heymax accounts under different identities or for any fraudulent purposes. Violation of this clause may result in the termination of the Eligible Customer's account and the forfeiture of all Max Miles earned.
f. Max Miles will be awarded to eligible cardmembers after meeting the sign-up bonus conditions. Winners may redeem their Max Miles through the redemption page of the heymax.ai account
g. Max Miles can also be exchanged for popular gift cards and vouchers starting at 1,000 Max Miles each.
h. Max Miles will never expire once credited to the heymax.ai account, and there are no fees associated with redemption.
i. For more information on heymax, click here or reach out to max@heymax.ai

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

21. SingSaver reserves the final right to change the Rewards given. In the case of delays in the delivery of the Rewards, SingSaver will notify the recipients and make the necessary arrangements to deliver the Rewards.

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

23. Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Successful Applicants are responsible for checking the quality of the Rewards at the time of redemption. SingSaver and DBS shall have no legal liability relating to any aspects of the Rewards including but not limited to their quality, supply, delivery and maintenance.

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

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

includes damage of property or any personal injury or loss of life resulting in the participation of this Promotion.

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

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

28. SingSaver reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, SingSaver's decision shall be final.
    Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

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

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

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

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

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

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

Where SingSaver suspects a participant has participated in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.

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

32. SingSaver strives to keep its information accurate and up to date however it may sometimes differ from the information on the financial institution, service provider or specific product's site. Successful Participants should refer to the bank's website for the most updated rates/fees/T&Cs etc on the respective product.

33. SingSaver and DBS accept no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by participants as a result of their participation in this Promotion. By participating in this Promotion, participants release SingSaver, DBS and its agents from all liability, including, without limitation, with respect to this Promotion and the Rewards.

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

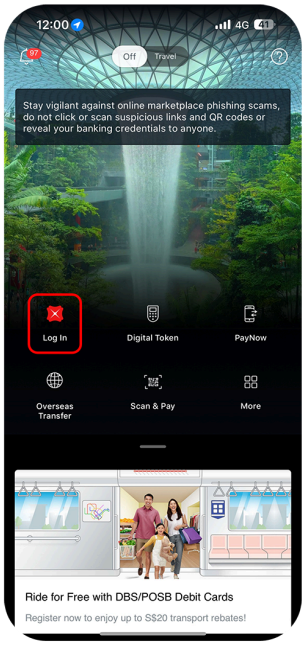
35. The SingSaver General Promotion Terms and Conditions also apply to this Promotion.

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

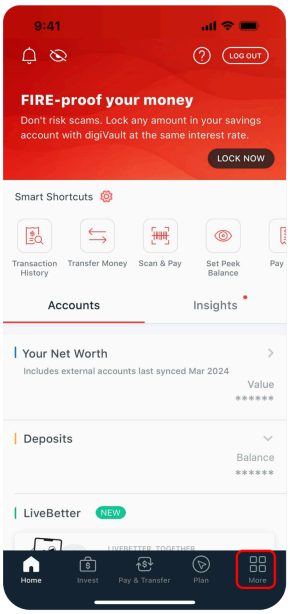
37. Steps to opt-in to DBS Marketing consent for any Electronics Direct Marketing (EDM) and Push Notifications (PN) that are sent out by DBS/POSB

Digibank Mobile

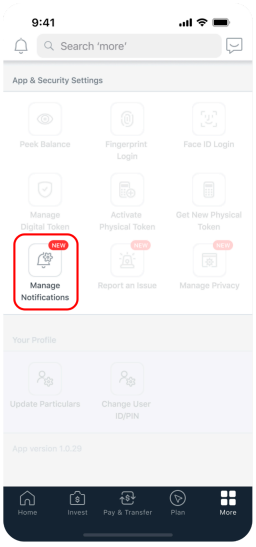
Step 1. Log in to digibank mobile with your Touch / Face ID or digibank User ID & PIN. Tap on More to proceed.



Step 2. Tap on More.



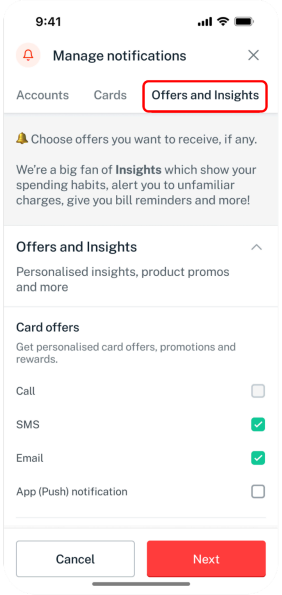
Step 3. Under App & Security Settings, tap on Manage Notifications.



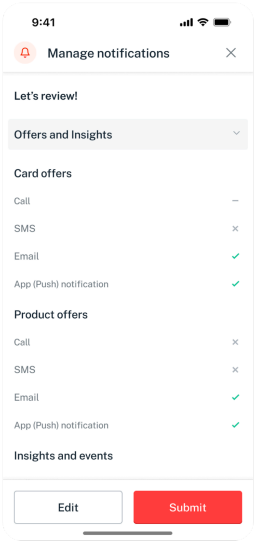
Step 4. Tap on Offers and Insights and customise your notifications for:

- Card offers
- Product offers
- Insights and events

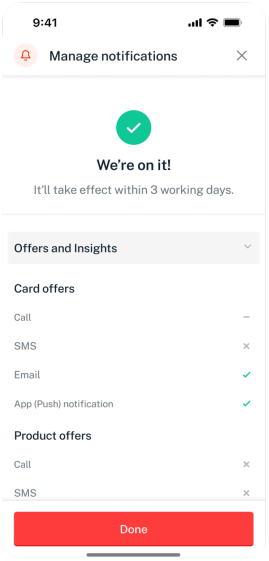
Tap Next to proceed.



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

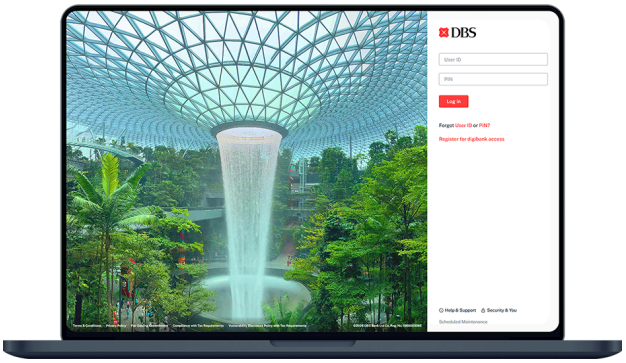


Step 6. You have successfully submitted your notification alert request.

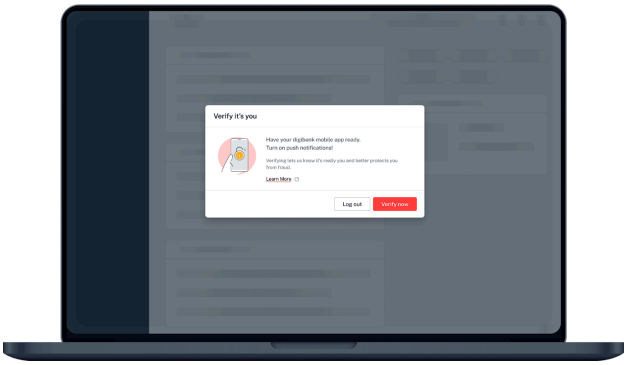


Digibank Online

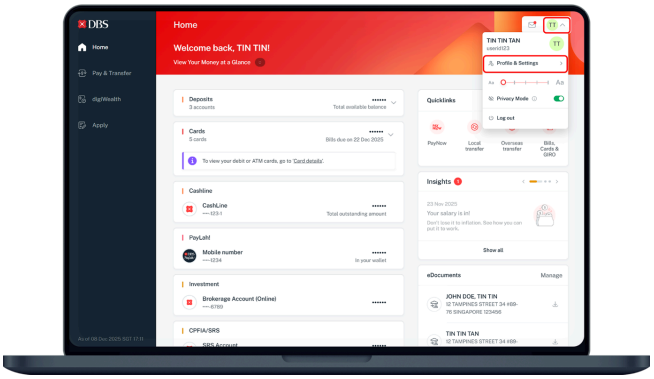
Step 1. Log in to digibank Online with your User ID & PIN.



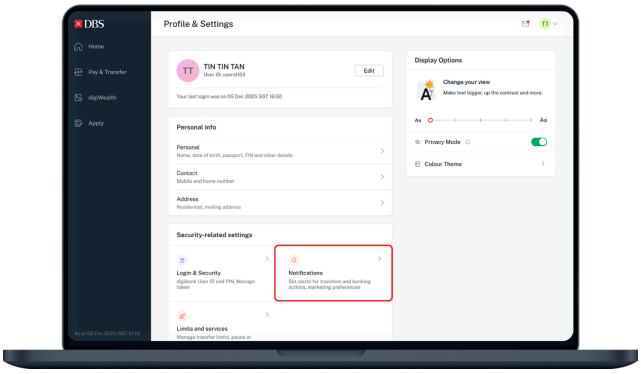
Step 2. Complete the Authentication Process.



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

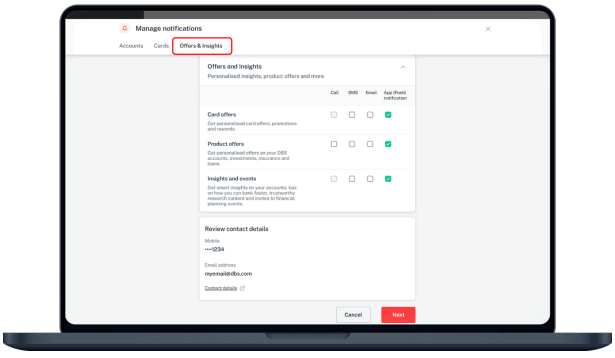


Step 4. Under Security & Preference, click on Notifications.

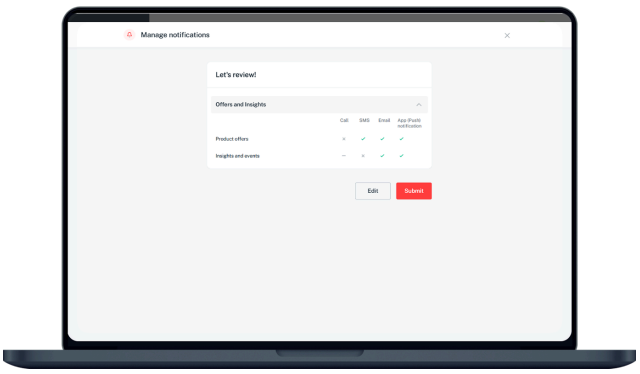


Step 5. Click on Offers & Insights, customise your alert preferences and click Next.

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

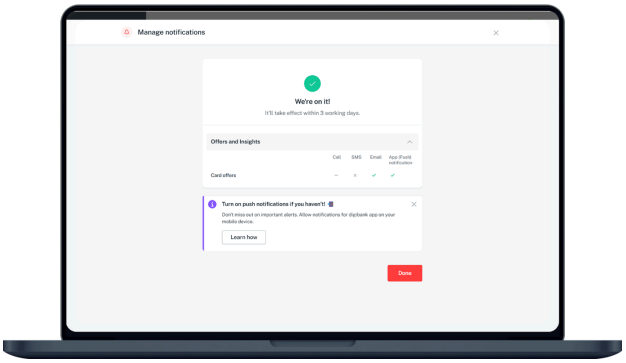


Step 6. Review your changes and click Submit and complete the 2-Factor Authentication to update your notification preferences.



Step 7. You have successfully changed your notifications alerts.

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



OCBC Credit Cards

1. The promotion period ("Promotion Period") is valid from **02 November - 30 November 2026,** unless otherwise stated.

2. All applications received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.

3. This promotion ("Promotion") is organised by SingSaver Pte Ltd ("SingSaver") and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. To be eligible for the Promotion, the participant must:

   i. Be an Eligible Customer(s)" which are defined as customers who;
      a. Are a "New OCBC Credit Cardmember" as defined below; and
         i. Is at least 21 years old; and
         ii. Has applied for an Eligible Card as defined under clause 5(ii) during the Promotion Period
         iii. Does not currently hold an existing OCBC Credit Card; and
         iv. Has not held an OCBC Credit Card within the last twelve (12) months prior to the card application. Applicants who had cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to applying such facilities under the Promotion are not eligible to participate in the Promotion.

   ii. Submit an application for a credit card ("Eligible Card", Table 1 below) on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

Eligible Cards:

Card Provider	Credit Cards
OCBC	• OCBC 365 Credit Card • OCBC Rewards Card • OCBC 90°N Visa Card • OCBC 90°N Mastercard • OCBC INFINITY Cashback Card

Table 1

iii. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider

a. The approval must be final and unconditional.
b. The approval must be given by **31 December 2026** (for all participating OCBC Credit Card listed on Table 1)

iv. Have **spent a minimum of S$400** which falls under Qualifying Spend (as defined below) on the Eligible Card **within a 30-day period** from the card approval date, with the card approval date counted as of Day 1 ("Spend Period"). A successful Application is defined as an application that has completed all the steps listed in Clause 9.

v. For the avoidance of doubt, existing supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Card as a principal cardholder are eligible to participate in the Promotion.

vi. For the principal cardmembers with supplementary cards, the Gift will be awarded for the aggregated spend on both the principal card and supplementary card.

6. Qualifying Spend
    a. refers to any retail transaction (including face to face or online purchases);
    b. does not include:
        i. payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking bill, payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, Transit top-up and other bank fees and charges; and
        ii. transactions made in the following Merchant Category Codes ("MCC):

MCC	Description
4784	Toll and Bridge Fees
4829	Money Transfer / Wire Transfer Money Orders
4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water · *Not excluded for OCBC 365 Credit Card*
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing Insurance Services
5993	Cigar Stores and Stands
6010	Banks - Manual /Automated Cash Disbursement
6012	Financial Institutions – Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non Fiat Currency, Cryptocurrency)
6211	Securities – Brokers and Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Property Management

6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning and Maintenance Services
7523	Automobile Parking Lots and Garages
7995	Betting, Lottery, Casino Gaming and Gambling Transactions
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities and Professional Schools
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable and Social Service Organisations
8651	Political Organisations
8661	Religious Organisations
8675	Automobile Associations
8699	Membership Organisations, Labour Unions and Professional Associations
9211	Court Costs, Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	Government Agencies and Intra-Government Purchases

iii. In addition, transactions with the following merchants and/or bearing the following merchant descriptions including but not limited to:
    1. AXS
    2. SAM
    3. EZ-Link
    4. TransitLink
    5. ShopeePay
    6. PAY+EARN*
    7. PAY+EARN transactions will count towards qualifying spend for OCBC 90°N Credit Card

c. Spend will be determined by its transaction date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

d. will not take into account any refunded transactions for the purpose of determining the Qualifying spend and related entitlement to the Gift.

7. Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at point of gift fulfilment.

    a. Physical rewards
    Examples include: FreeBuds, cash

        i. Successful Applicants will receive an email or SMS from OCBC confirming the redemption details for the Rewards ("Rewards Notification Email/SMS") within 4 months (after meeting qualifying spend requirements as indicated in Table2). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

        ii. SingSaver will also reach out to Successful Applicants, to complete the Reward Form by providing their Full Name as per NRIC and Unique Code provided by OCBC.

        iii. An email will be sent to Successful Applicants by SingSaver once the gift is ready to be collected. Rewards that are not claimed past the collection period stipulated on the Rewards Notification Email will be forfeited.

    b. PayNow Rewards
    Successful Applicants:

        i. Are required to have a PayNow account;

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

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

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

        v. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form ("Rewards Notification Email"). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

    c. Voucher Rewards
        i. SingSaver has the right to decide on the voucher denominations issued to customers.

8. Each Successful Applicant will receive the SingSaver Exclusive Gift ("Rewards"), based on the pre-selected rewards and status (Clause 8):

   i. OCBC Credit Card

      a. All queries regarding the Eligible Cards, including but not limited to application status, spend requirement and the Eligible Cards themselves should be directed to OCBC.

      b. Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at the point of fulfilment of the Reward and must retain the Eligible Card and not cancel it for a period of 12 months from the date of approval (the "**Retention Period**"). SingSaver reserves the right to retract, seek the return of and/or otherwise cancel the Reward if a Successful Applicant cancels the Eligible Card before the expiry of the Retention Period.

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

   ii. SingSaver Promotion Reward

OCBC Credit Card	**SingSaver Exclusive Gift for Eligible New OCBC Customer (Fulfilled by SingSaver) (minimum spend of S$400 within 30 days of card approval)**	**Gift Upgrade Options for New OCBC Customer (Fulfilled by SingSaver)**
OCBC 365 Credit Card OCBC INFINITY Cashback Card OCBC Rewards Card OCBC 90°N Visa Card OCBC 90°N Mastercard	**From 02 November - 30 November 2026 (Both Days Inclusive)** Dyson Airstrait (worth S$799)[2,3,4] *OR* 25,000 MaxMiles by HeyMax (worth S$450)[5] *OR* Dyson V8 Cyclone cordless vacuum (worth S$559)[2,3,4] *OR* S$420 Shopee Voucher[2,3,4] *OR* S$300 Cash via PayNow + S$100 Grab Voucher Bundle[2,3,4]	**From 02 November - 30 November 2026 (Both Days Inclusive)** **Top up S$80** for Dyson Airwrap (worth S$799)[2,3,4] **Top up S$100** for Dyson Clean+Wash Hygiene hard floor cleaner (worth S$729)[2,3,4] **Apple Top Up Rewards** **Top up S$180** for Apple Watch Series 12 (GPS) 42mm Aluminum Case (worth S$599)[1,2,3,4] **Top up S$200** for Apple iPad A16 11-inch (worthS$649)[1,2,3,4] **Top up S$570** for MacBook Neo 256GB Magic Keyboard (worth S$999)[1,2,3,4] **Top up S$1,490** for

		Apple iPhone 18 Pro 256G (worth S$1,899)[1,2,3,4]

[1]Apple is not a participant in or sponsor of this promotion.
[2]Rewards will be fulfilled by SingSaver.
[3]Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.
[4]Rewards will be fulfilled by SingSaver. For physical gifts, colour is subjected to availability.
[5]Promotion Rewards are subject to the terms set out in Clause 11 and will be fulfilled by HeyMax. For any queries regarding Max Miles, customers can contact HeyMax via: max@heymax.ai and/or refer to the Terms and Conditions at MAX - Maximise your rewards with minimum effort (heymax.ai)
Table 2

9. OCBC will notify Eligible Card Applicants via SMS on the registered mobile number with the Bank, on the qualification for the Reward within 4 calendar months after meeting the criteria.

Summary of application-redemption process:

Step 1	Apply through SingSaver website or affiliates and provide your email address
Step 2	Redirected to OCBC website to complete the card application form
Step 3	Complete SingSaver Reward Form that is sent to your email address
Step 4	Make at **minimum eligible qualifying spend of S$400** within 30 days from card approval date, with the card approval date counted as Day 1.
Step 5	Upon achieving the spend requirement, receive redemption code from OCBC via SMS **within 4 calendar months** after meeting the criteria
Step 6	Complete SingSaver Reward Validation Form that is sent to your email address with these information: - Full name - Redemption code from OCBC (that was sent in step 5) - Email - Phone Number
Step 7	SingSaver Redemption Email with instruction on gift redemption will be sent out within **8 weeks** upon completion of Reward Validation Form
Step 8	Collect your gift at SingSaver redemption center

10. **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

11. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within **seven (7) calendar months** from date of completion of all the promotion criteria stated in clause 5 (above), please visit our Help Centre or connect with our 24/7 AI chatbot for assistance.

    All promotion rewards will cease 9 months after the end of the Promotion Period, any queries received after that will not receive a response.

12. **Limited Time Gift Upgrade Options**
    a. Eligible New OCBC Credit Cardholders may elect to select an upgraded Reward (the "Upgrade Reward") by selecting the reward upgrade option on the SingSaver Rewards Redemption Form and paying an additional SGD80, SGD100, SGD180, SGD200, SGD570, or SGD1,490 ("Reward Upgrade Fee"), as set out in Table 2 above.
    b. By selecting an Upgrade Reward, Successful Applicants agree and acknowledge that (i) once selected, the Upgrade Reward cannot be changed, and (ii) they will only receive an Upgrade Reward and not any Reward in addition to the Upgrade Reward.
    c. Successful Applicants are required to make payment of the Reward Upgrade Fee to SingSaver's designated redemption center partner as set out in Clause 9(d) below. Successful Applicants are fully responsible for ensuring that they make payment of the correct Reward Upgrade Fee at the time of redemption.
    d. Unless otherwise notified directly by SingSaver:
        i. Successful Applicants who select the SGD80, SGD100, SGD180, SGD200, SGD570 or SGD1,490 tier of Upgrade Reward are required to redeem the Upgrade Reward through Short-Q Pte. Ltd; and
    e. Successful Applicants are reminded to ensure that they only follow instructions received directly from SingSaver in respect of redemption and payment of the Reward Upgrade Fee.

f. Successful Applicants may not choose to change from the SGD80 tier of Upgrade Reward to SGD100 tier of Upgrade Reward to SGD180 tier of Upgrade Reward to SGD200 tier of Upgrade Reward to SGD570 tier of Upgrade Reward to SGD1,490 tier of Upgrade Reward at the time of redemption or vice versa. Successful Applicants may not choose to receive the Upgrade Reward at any point other than when submitting the SingSaver Rewards Redemption Form to SingSaver.
g. The Reward Upgrade Fee is non-refundable once payment has been completed.
h. Payment of the Reward Upgrade Fee is required to be made in cash or through PayNow and credit cards (acceptable only for Aqrip Technology Pte. Ltd.). Credit card charges apply to customers should they choose to make payments via credit cards.
i. Successful Applicants who selected an Upgrade Reward but do not complete payment of the Reward Upgrade Fee in full, will not receive the Upgrade Reward at the redemption centre. Any such Successful Applicants will need to:
    i. write to SingSaver at info@singsaver.com.sg in order to re-submit a request for one of the non-upgrade Rewards (such email to include the ARN provided by Redemption code from OCBC; and
    ii. agree and acknowledge that provision of the non-upgrade Reward is subject to availability and fulfillment times will be significantly extended as a result.
j. In the event that the selected Upgrade Reward is not available from SingSaver's suppliers or the selected Upgrade Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Upgrade Reward with an alternative of similar value.
k. Successful Applicants who select the Upgrade Reward acknowledge and agree that SingSaver has no liability or responsibility to the Successful Applicant in respect of any matters arising from their payment or collection of the Reward Upgrade Fee.

9. **Each Successful Applicant will receive a maximum of one Reward (or Upgrade Reward)**, regardless of the number of Eligible OCBC Credit Cards applied for as part of this Promotion. In the event that the Successful Applicant holds more than one approved Eligible OCBC Credit Card as part of this Promotion, only the Eligible OCBC Credit Card with the highest amount in Qualifying Transactions charged to it will be taken into account for the purposes of determining whether such Successful Applicant is eligible to receive a reward (or Upgrade Reward) under this Promotion.

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

11. Where multiple options for a Reward are available, Successful Applicants are required to select one of the Rewards in the SingSaver Rewards Redemption Form. Once submitted, the selection cannot be changed.

12. In the event that a Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Reward with an alternative.

13. SingSaver is not associated with the provider of the Reward(s) and is not responsible for any issues related to usage of the Reward(s). Any enquiries regarding the Reward(s) should be directed to the provider/manufacturer of the Reward.

14. Where a Reward is available in multiple colours or other cosmetic variations, Successful Applicants will not be able to select a colour and will receive one at random.

15. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer. Customers who subsequently apply for additional cards will not be considered eligible.

16. This promotion cannot be combined with any other offers and shall not apply in conjunction with any other privileges or promotions. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card from SingSaver, if any. For the avoidance of doubt, there are no additional gifts offered by OCBC (as specified in Table 2) as part of this Promotion.

17. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

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

19. 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.

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. 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.

22. By agreeing to the terms and conditions of this Promotion, you consent to SingSaver and/or its affiliated companies sharing your mobile phone number with their trusted partner(s) for credit scoring analysis in order to improve SingSaver's services and to enable us to provide

a more personalised experience to you and other users of SingSaver's services in accordance with SingSaver's Privacy Policy.

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

Standard Chartered Credit Card + EasyPay/Bonus$aver/CashOne Personal Loan/CCFT

1. The promotion period ("Promotion Period") is at **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 of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. To be eligible for the Promotion ("Eligible Participants"), the participant must:

    i. Submit an application for a credit card ("Eligible Card", Table 1 below) and Bonus$Saver account on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a main cardholder during the Promotion Period.

    The application for the Eligible Cards and Bonus$aver account is a unified single application.

    Eligible Cards:

Card Provider	Credit Cards
Standard Chartered Bank	• Standard Chartered Simply Cash Credit Card • Standard Chartered Journey Credit Card

Table 1: Eligible cards

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

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

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

Redemption Form may be disqualified from receiving the rewards.

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

ii. Have their Eligible Card (shown in Table 1 above) and Bonus$aver application approved by the respective Card Provider

a. The approval must be final and unconditional.

b. The approval must be given by **14 days after 30 November 2026** for all SCB Credit Cards

iii. Have their approved Eligible Card activated within the first 30 days of card approval. Missing the deadline for card activation will result in forfeiture of the Gift Reward, even if it is a result of loss of card or non-receipt of physical credit cards, or any other reasons, subject to Standard Chartered Bank's discretion. Please reach out to Standard Chartered Bank for replacement or further enquiries.

iv. Make a **minimum spend of**:

Credit cards	**Minimum spend**	**Spend period**
Simply Cash Credit Card	S$1,000	Within 30 days of card approval
Journey Credit Card		

(on either the physical or digital version of the Credit Card) as defined by "Qualifying Spend" within a 30-day period from the account opening date.

"Qualifying Spend" refers to any retail transactions (including internet purchases) which do not arise from
(i) any Equal Payment Plan (EPP) purchases,
(ii) refunded/disputed/unauthorised/fraudulent retail purchases,
(iii) Quick Cash and other instalment loans,
(iv) bill payments made using the Eligible Card as a source of funds,
(v) late payment fees and (vii) any other form of service/ miscellaneous fees.

v. "Qualifying Spend" inclusion apply for putting new credit card-on-file on under one or more of the following Merchant where the cardholder authorizes the merchant to store their credentials (including, but not limited to, an account number or payment token) for future transactions, and;

vi. "Qualifying Spend" exclusions apply for any transaction classified under one or more of the following Merchant Category Codes. For the full list of exclusion, please refer here

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

7. A Successful Applicant who qualifies to receive the Reward(s) will receive a Rewards Notification from SingSaver confirming the redemption details within **four (4) calendar months** after the campaign end date, unless otherwise stated.

   Successful Applicants must ensure that the Eligible Card and Account is valid and in good standing (not cancelled or blocked) at point of gift fulfilment

   a. Physical rewards
      Examples include: AirPods, cash

      i. Successful Applicants will receive an email from SingSaver confirming the redemption details for the Rewards (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

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

   b. PayNow rewards
      Successful Applicants:

      i. Are required to have a PayNow account;

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

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

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

      v. Will be notified of successful reward issuance via email from SingSaver, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

   c. Cash Back Rewards

i. Cash Back Rewards are distributed by the Card Provider. Successful Applicants notifications vary from Card Provider to Card Provider. Successful Applicants should approach the Card Provider for any queries.

d. Voucher Rewards
   i. SingSaver has the right to decide on voucher denominations issued to customers.

e. 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 drop an email to info@singsaver.com.sg for assistance.

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

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

   i. Standard Chartered Bank (Singapore) Limited ("SCB") Credit Cards

      a. "New SCB Cardholder" refers to a new Standard Chartered Bank (Singapore) Limited principal cardholder. In other words, you must not have any existing or previously cancelled credit cards in the last 12 months

      b. "Existing SCB Cardholder" refers to a Standard Chartered Bank (Singapore) Limited principal cardholder with at least one (1) existing principal credit card with SCB at the point approval of your Eligible Card application or a previously cancelled credit card(s) with SCB in the last 12 months from the date the Eligible Card is approved. Must not have applied for the same credit card within the last 12 months from the date of application.

      c. To be eligible, approved SCB Cardholders will need to activate and make a minimum spend on their Standard Chartered Credit Card within the first 30 days of approval and in any event no later than the date indicated on clause 5.iv.

      d. The promotions, products and services mentioned in this referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

      e.

Reward for first month spending	
Standard Chartered Credit Card	**All Eligible New SCB Cardholders (S$1,000 minimum spend within 30 days of card approval date)**
Simply Cash Credit Card	**From 02 November - 30 November 2026 (Both Days inclusive)** S$50 Cash via PayNow[1,2] OR S$55 Grab Voucher[1,2]

Journey Credit Card	**From 02 November - 30 November 2026** **(Both Days inclusive)** S$50 Cash via PayNow[1,2] OR 3,500 Max Miles by HeyMax (worth S$63)[1,2,3]

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]Promotion Rewards are subject to the terms set out in Clause 10 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)

9. **Stackable SCB Welcome Offer (Spend and Save Promotion):**

Eligibility **All Eligible New SCB Cardholders** ***(meet all qualifying criteria within 30 days of card approval)***	**Reward** **(to be fulfilled by SCB)** **From 01 October - 01 February 2027** **(Both Days inclusive)**
Spend a min. of $1,000 on select eligible Credit Card, plus **deposit and maintain at least S$50,000** in fresh funds in Bonus$aver	3 NVIDIA shares Please refer here for the T&C
Spend a min. of $1,000 on select eligible credit card, plus **deposit and maintain at least S$20,000** in fresh funds in Bonus$aver	1 NVIDIA share Please refer here for the T&C

To qualify for the NVIDIA Share reward, customer needs to meet the following requirements:

- **Qualifying Spend of S$1,000** on the approved Eligible Credit Card within 30 days of card approval (same as the requirement for SingSaver Exclusive Reward)
- **Deposit and maintain the required fresh funds** balance in the Bonus$aver Account.
- **Open SC online trading account** to receive the rewards in form of NVIDIA shares based on the fresh fund tier

Qualifying period: Customers have 30 calendar days from their card approval date to complete all qualifying requirements. Learn more here.

9. **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 Journey Credit Card and Visa Infinite Credit Card cardmembers after meeting the sign-up bonus conditions 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

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

11. All Reward 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.

12. 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.

13. 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.

14. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer. Customers who subsequently apply for additional cards will be considered Eligible Existing Customers.

15. This promotion cannot be combined with any other offers. The Successful Applicant shall NOT be further entitled to receive other rewards in relation to the same application for the Eligible Card, if any.

16. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

17. By applying for an Eligible Card as part of this Promotion, each Participant agrees and consents under the Personal Data Protection Act (Cap 26 of 2012) to:

    a. the relevant Card Provider disclosing to SingSaver relevant card application information of the participant relating to his/her application for an Eligible Card in connection with the Promotion (including but not limited to the participant's Credit Card Application Reference Number) for the purpose of determining eligibility under clause 5.

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

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

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

18. 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.

19. 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 the Terms and Conditions of use of SingSaver.

UOB Credit Cards

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 of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. SingSaver reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

4. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. SingSaver reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.

5. To be eligible for the Promotion ("Eligible Participants"), the participant must:

    i. Submit an application for a credit card ("Eligible Card") on the promotion website https://www.singsaver.com.sg/ ("Promotion Page") as a **New-to-UOB Credit Card Principal Cardmember cardholder** during the Promotion Period.

    Eligible Card:

Card Provider	Credit Cards
United Overseas Bank (UOB)	UOB One Credit Card UOB Absolute Cashback Card UOB PRVI Miles Visa Card UOB PRVI Miles World MasterCard UOB PRVI Miles American Express Card UOB Lady's Card UOB EVOL Credit Card KrisFlyer UOB Credit Card UOB Visa Signature Card

Table 1: Eligible card

    ii. Must be a new-to-UOB credit card customer at the date of application and must not have held a UOB credit card as a principal cardholder within the 6-month period prior to the commencement of the Promotion Period; and

    iii. Have your application approved by the Card Provider.

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

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

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

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

v. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider

a. The approval must be final and unconditional.

b. The approval must be given by **14 December 2026**.

vi. Have their approved Eligible Card activated, make a minimum spend of S$500 worth of Eligible Transaction (as defined below) in the first month from Card Approval Date as defined by "Qualifying Spend".

For illustration purpose:
If your Eligible UOB Card is approved on 10 November 2026, you will need to fulfil the Minimum Spend criteria as follows:

Minimum Spend	Qualifying Spend Period
At least S$500	10 November - 09 December 2026

Vii. For the avoidance of doubt, Existing Customers (as defined below) are not eligible for this Promotion.

UOB Credit Cards
"Eligible Customer" refers to an applicant who meets the following conditions:

i. Is a New-To-Bank Cardholder and does not have an existing UOB Credit Card account* (as main cardmember) at the time when his/her successful application submission via Singsaver is approved by UOB for any Eligible Credit Card under this Promotion; and
ii. did not previously have a UOB Credit Card account* (as a main cardmember) that was terminated/closed (whether by the individual or by UOB) in the last six (6) months immediately prior to his/her application for the Eligible Credit Card and prior to the commencement of the Application Period; and
iii. has not already submitted an application for a UOB Credit Card as a main cardmember, which is pending approval, at the time of his/her application for the Eligible Credit Card; and

"Existing Customers" refers to applicants who:

i. have an existing UOB Credit Card account* at the time his/her application for any Eligible Credit Card under this Promotion is approved; and/or
ii. previously have a UOB Credit Card account* that was terminated/closed (whether by the individual or by UOB) in the last six (6) months immediately prior to the commencement of the Application Period; and
*For clarity, an existing UOB Credit Card account refers to any UOB Credit Card or a new application for any UOB Credit Card that has been approved by UOB even if the physical UOB Credit Card has not been received by the customer and/or has not been activated or utilized by the customer. "Eligible Transactions" means any retail transactions for the purchase of goods and/or services successfully charged to your Eligible Credit Card and which are posted on UOB's systems but excluding the Excluded Transactions (as defined below).

viii. For the purposes of this Promotion:

"Eligible Transactions" shall mean any retail transactions for the purchase of goods and/or services (whether in Singapore dollars or foreign currencies), which is successfully charged to your Eligible UOB Card and posted on UOB's systems but shall exclude the Excluded Transactions (as defined below).

"Excluded Transactions" shall mean:

(i) any cash advances;
(ii) any payment of fees and charges (including without limitation, late payment charges, interest charges and annual or monthly fees or charges) imposed by UOB;
(iii) any balance and/or funds transfers to or from your Eligible UOB Card account;
(iv) any credit card transaction effected using your Eligible UOB Card that was subsequently cancelled, voided or reversed for any reason;
(v) any payment of monthly instalments under 0% Instalment Payment Plan and SmartPay;
(vi) any payment of amounts approved under the UOB Payment Facility and any associated fees or charges;
(vii) any Grab mobile wallet top-up transactions;
(viii) any Shopee Pay wallet top-up transactions;
(ix) any transaction classified under one or more of the following Merchant Category Codes ("MCC");

MCC	Description
4829	Wire Transfer / Remittance
5199	Nondurable Goods
5960	Direct Marketing – Insurance Services
6012	Member Financial Institution – Merchandise and Services
6050	Quasi Cash – Financial Institutions, Merchandise and Services
6051	Quasi Cash – Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities – Brokers and Dealers
6300	Insurance Sales / Underwrite
6399	Insurance
6513	Real Estate Agents & Managers – Rentals
6529	Quasi Cash – Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load – Merchant Rentals
6534	Quasi Cash – Remote Money Transfers
6540	Stored Value Card Purchase/Load

7349	Clean/Maint/Janitorial Serv aka Property Management
7511	Quasi Cash – Truck Stop Trxns
7523	Automobile Parking Lots and Garages
7995	Gambling – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services – Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
8651	Organizations, Political
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9399	Government Services – not elsewhere classified
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only

(x) any transaction consisting of/containing the following references:

- AXS*
- AMAZE* TRANSIT*
- CITYINDEX*
- EZ LINK*
- EZ-LINK*
- EZLINK*
- EZLINKS*
- FLASHPAY*
- NETSFLASHPAY*
- MB * MONEYBOOKERS.COM
- OANDA ASIA PAC
- OANDAASIAPA
- PAYPAL* PLUS500
- PAYPAL* PLUS500.COM
- PAYPAL * BIZCONSULTA
- PAYPAL * OANDAASIAPA
- PAYPAL * CAPITALROYA
- PLUS500
- PLUS500UK LIMITED
- Saxo Cap Mkts Pts Ltd
- SKR*PLUS500CY LTD
- SKR*SKRILL.COM
- TRANSIT*
- WWW.IGMARKETS.COM.SG
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK
- IPAYMY*
- RWS-LEVY*
- SMOOVE PAY*
- SINGPOST-SAM*
- RazerPay*

(xi) any other transactions as may be prescribed by UOB from time to time.

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

7. A Successful Applicant who qualifies to receive the Rewards will receive a Rewards Notification from SingSaver confirming the redemption details for the Rewards within **five (5) calendar months** from the date of card activation, unless otherwise stated. The form of notification will depend on the type of reward:

a. Physical/ e-vouchers rewards
Examples include: NTUC, Takashimaya vouchers, cash, 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.

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

Rewards

UOB Eligible Product	**SingSaver Exclusive Reward for Eligible New-to-UOB Credit Cardmember (Fulfilled by SingSaver)**
UOB One Credit Card UOB Absolute Cashback Card UOB PRVI Miles Visa Card UOB PRVI Miles World MasterCard UOB PRVI Miles American Express Card UOB Lady's Card UOB EVOL Credit Card KrisFlyer UOB Credit Card UOB Visa Signature Card	**02 November - 30 November 2026** **(Both Days inclusive)** **Rewards for Eligible Customers** S$80 Cash via PayNow[1,2] **03 November - 30 November 2026** **(Both Days inclusive)** **First 3 eligible applicants at 2PM daily to claim the below reward** S$400 Cash via PayNow[1,2]

Table 2

[1]Selection will be made on the Rewards Redemption Form. Once submitted, the selection cannot be changed.
[2]For avoidance of doubt, to qualify for SingSaver exclusive rewards listed above, eligible applicants will need to make a min. spend of S$500 worth of Eligible Transaction (as defined above) in the first 30 days from Card Approval Date

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

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

11. 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.

12. 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.

13. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.

14. By applying for an Eligible Card 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 Card; and

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

15. 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.

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. 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.

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

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

SingSaver General Promotion Terms and Conditions

General Eligibility

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

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

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

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

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

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

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

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

9. SingSaver reserves the right to disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to

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

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

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

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

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

13. By agreeing to the terms and conditions of this Promotion, you consent to SingSaver and/or its affiliated companies sharing your mobile phone number with their trusted partner(s) for credit scoring analysis in order to improve SingSaver’s services and to enable us to provide a more personalised experience to you and other users of SingSaver’s services in accordance with SingSaver’s Privacy Policy.

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

Rewards Eligibility

15. Eligible Participants who qualify to receive SingSaver rewards will receive an email from SingSaver confirming the reward redemption details within four calendar months from the date of product approval (e.g. card approval), or the date of completion of the Rewards Redemption Form, whichever is later. Non-eligible applicants will not receive any notification from SingSaver.

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

17. Where eligibility for SingSaver Promotion rewards are conditional on eligible product approval by the financial product issuer:

    a. Participants acknowledge and agree that approvals on applications for all financial products (including but not limited to credit cards, insurance, and loans)

are made at each product issuer's discretion. Their decisions are final; SingSaver does not guarantee the approval of any Credit Card and Loan products.

b. The approved product must have been applied for via SingSaver. SingSaver shall consult with its product issuing partners to verify this, and the final decision on rewards eligibility shall be final.

18. Where rewards are pertinent to credit card products: the participant has to make an application for a principal card, in order to be eligible for rewards (i.e., supplementary card applications do not qualify for additional rewards).

19. Participants should refer to the provider or bank (as the case may be) website for the most updated rewards eligibility for the product(s) concerned.

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

21. Participants may only submit their information via Rewards Redemption Forms sent directly to the email address provided when they apply for products via SingSaver. The participant experience for this is as follows:

    a. Click to apply for a credit card on SingSaver

    b. Provide an accurate email address when prompted

    c. Conclude the card/loan/insurance application process with the product issuer (e.g., the bank)

    d. Complete and submit the Rewards Redemption Form sent to the participant's email.

    e. Receive an email confirmation from SingSaver upon submission of the Rewards Redemption Form. Participants should reach out to SingSaver and kindly visit the Help Centre or connect with our 24/7 AI chatbot for assistance.

    f. if they do not receive this immediately.

22. Participants are responsible for the submission of accurate information to SingSaver. In this regard:

    a. Participants who submit incomplete Rewards Redemption Forms will not be eligible for any rewards. Participants who submit Rewards Redemption Forms containing invalid or fraudulent information will also be disqualified from SingSaver rewards.

    b. SingSaver is not responsible for any information not received due to internet connectivity issues or otherwise.

c. Rewards Redemption Forms will not be confirmed as submitted until participants receive an email confirmation. SingSaver may from time to time request participants to provide a copy of this email to verify their applications.

23. A successful Applicant who qualifies to receive the Reward according the Terms and Conditions of the Promotion, will receive an email from SingSaver confirming the redemption details for the Reward within 90 days from the date of card activation/ product approval or completion of the SingSaver Rewards Redemption Form, whichever is later.

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

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

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

Rewards Usage and Validity

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

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

29. In respect of Grab promotion codes, Participants acknowledge that:

a. Requests for Grab promo codes can only be made upon receipt of rewards redemption emails from SingSaver

b. Following acknowledgement of the Successful Applicant's eligibility for Grab promotion codes, SingSaver shall email the Grab promo codes to the Successful Applicant's registered email within fourteen (14) business days, and

c. Unless otherwise specified, Grab promotion codes will be issued in denominations at SingSaver's discretion, up to the total value of the gift.

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

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

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

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

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

33. Physical SingSaver rewards (e.g, cash, physical vouchers, or items such as AirPods) that are not claimed within the stipulated collection period will be forfeited without exception. In addition:

    a. eligible Participants who are not available during the stipulated collection period may authorise someone to collect the Reward on their behalf;

    b. in the event that an Eligible Participant is unable to collect or authorise anyone to collect the reward within the pre-defined timeframe, (s)he must visit the 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.

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