

SingSaver Rewards Promotion Terms and Conditions

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Credit Card Sign Ups

UOB Credit Cards

1. The promotion period (“Promotion Period”) is between **01 April - 30 April 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 Singtel-UOB 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 May 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 April 2026, you will need to fulfil the Minimum Spend criteria as follows:

Minimum Spend	Qualifying Spend Period
At least S\$500	10 April - 09 May 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 Singtel-UOB Card UOB Visa Signature Card	<p style="text-align: center;">01 April - 15 April 2026 (Both Days inclusive)</p> <p style="text-align: center;">First eligible applicant at 2pm and 10pm daily to claim the below reward</p> <p style="text-align: center;">2PM: S\$500 Cash via PayNow^{1,2} 10PM: Dyson Airstrait (worth S\$799)^{1,2}</p> <p style="text-align: center;">16 April - 30 April 2026 (Both Days inclusive)</p> <p style="text-align: center;">First eligible applicant at 2pm and 10pm daily to claim the below reward</p> <p style="text-align: center;">2PM: Apple iPhone 17 256G (worth S\$1,299)^{1,2,4} 10PM: 44k MaxMiles by HeyMax (worth S\$792)^{1,2,3}</p> <p style="text-align: center;">Remaining Eligible Customers Onwards S\$90 Cash via PayNow^{1,2}</p>

Table 2

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

²For 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

³Promotion Rewards are subject to the terms set out in Clause 9 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 \(heymax.ai\)](#)

⁴Apple is not a participant in or sponsor of this promotion.

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 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
10. Participants who are not eligible for the Reward will not receive any notification from SingSaver.
11. 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.
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. Approval of any Eligible Card is still subject to the Bank's discretion. SingSaver does not guarantee the approval of any product.
15. 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
16. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any SingSaver rewards if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).

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.

17. 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.
18. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from SingSaver via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with [SingSaver's Privacy Policy](#).
19. The [SingSaver General Promotion Terms and Conditions](#) also apply to this Promotion.
20. By agreeing to the terms and conditions of this Promotion, you also agree to the [Terms and Conditions of use of SingSaver](#)

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 five 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 our [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 email us info@singsaver.com.sg to arrange for a new collection period **within** the stipulated collection period; and

- c. unless the Eligible Participant has received email confirmation from SingSaver on any changes in collection timing, the original collection timing shall apply.

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