

## HSBC Credit Card

1. The promotion period (“Promotion Period”) is on **9 March - 16 March 2022**, 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) 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 your consent to receive marketing and promotional materials from HSBC at the time of submitting their application and has not revoked 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	<ul style="list-style-type: none"><li>● HSBC Revolution Credit Card</li><li>● HSBC Advance Credit Card</li><li>● HSBC Visa Platinum Credit Card</li></ul>	<a href="#">See here</a>

Table 1: Eligible cards

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

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 contact [info@singsaver.com.sg](mailto:info@singsaver.com.sg) **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.
  
- v. Have their Eligible Card (shown in Table 1 above) application approved by the respective Card Provider, approval must be final and unconditional.
  
- vi. Make a **minimum spend of S\$500** as defined by “Qualifying Spend” by the end of the following calendar month after card account opening date.

<b>Month of Card Account Opening</b>	<b>Make minimum spend S\$500</b>
Mar 2022	By 30 Apr 2022
Apr 2022	By 31 May 2022

Table 1

"Qualifying Spend" shall mean posted retail purchases & internet purchases (including but not limited to monthly charges under the interest free installment payment plan of any merchant, and 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. Donations and payments to charitable, social organisations and religious organisations;
- c. Quasi-cash transactions (including but not limited to transactions relating to money orders, traveler's checks, gaming related transactions, lottery tickets and gambling);
- d. 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);
- e. Payments on money payments/transfers (including but not limited to Paypal, SKR skrill.com, CardUp, SmoovPay, iPayMy);
- f. Payments to any professional services provider (including but not limited to GOOGLE Ads, Facebook Ads, Amazon Web Services, MEDIA TRAFFIC AGENCY INC);

- g. Top-ups, money transfers or purchase of credits of prepaid cards, stored-value cards or e-wallets (including but not limited to EZ-Link, Transitlink, NETS Flashpay and Youtrip);
- h. Payments in connection with any government institutions and/or services (including but not limited to court costs, fines, bail and bond payment);
- i. Any AXS and ATM transactions;
- j. Tax payments (including HSBC Tax Payment Facility);
- k. Payments for cleaning, maintenance and janitorial services (including property management fees);
- l. Payments to insurance companies (including but not limited to sales, underwriting, premiums and insurance services);
- m. Payments to educational institutions;
- n. Payments on utilities (Electric, Gas, Water, and Sanitary);
- o. The monthly instalment amounts under the HSBC Spend Instalment;
- p. Balance transfers, fund transfers, cash advances, finance charges, late charges, HSBC's Cash Instalment Plan, any fees charged by HSBC; Any unposted, cancelled, disputed and refunded transactions;
- q. 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 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 within **five (5) calendar months** from the date of 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: 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. 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.

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

i. **HSBC Credit Cards**

a. “New HSBC Credit Cardholder” refers to applicants who:

- i. does 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 who:

- i. holds an existing HSBC credit card issued more than 12 months
- ii. has not cancelled any HSBC credit card within the last 12 months prior to the card application.

c. To be eligible, approved New HSBC Credit Cardholders will need to activate and make a minimum spend on their HSBC Credit Card within the following calendar month from the card account opening date.

i. For example:

ii. a card account opening date between 23 - 30 September 2021 will have a qualifying spend period up until 31 October 2021.  
 a card account opening date between 1 - 13 October 2021 will have a qualifying spend period up until 30 November 2021.

Eligible Product	Fulfilment	Gift for Eligible New HSBC Credit Cardholder	Gift for Eligible Existing HSBC Credit Cardholder
HSBC Revolution Credit Card	<b>SingSaver (Exclusive)</b>	<b>From 9 - 16 March 2022 (Both Days Inclusive)</b> AirPods Gen 3 (worth S\$269)^	N/A
HSBC Advance Credit Card		<b>OR</b> S\$250 Cash via PayNow^	
HSBC Visa Platinum Credit Card	<b>HSBC</b>	<b>From 9 - 16 March 2022 (Both Days Inclusive)</b> S\$30 cashback with Myinfo via Singpass^^ <a href="#">(T&amp;Cs apply)</a>	<b>From 9 - 16 March 2022 (Both Days Inclusive)</b> Up to \$60 cashback^^ <a href="#">(T&amp;Cs apply)</a>

Table 2

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

^^To be fulfilled by bank

Note: This Promotion is strictly not valid with other offers or promotions unless otherwise stated. For the avoidance of doubt, new HSBC Credit Cardholder applicants of the SingSaver Promotion shall not be eligible to participate in any other HSBC Credit Card Sign Up Promotion offered by the bank during the Promotional Period. Likewise, applicants who sign up for a new HSBC credit card under other promotions shall not be eligible to participate in this Promotion.

9. If the Eligible Participant fails to receive a Rewards Notification from SingSaver within **five (5) calendar months** from date of completion of all the promotion criteria stated in clause 7 (above), kindly drop an email to [info@singsaver.com.sg](mailto: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.

10. 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.
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. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Customer per application, **regardless of the number of cards approved in a single application.**
14. 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.
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, 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. 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.
17. The relevant Card Provider reserves the right to determine the source of application using their internal tracking codes and at their full discretion.
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.
20. 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](#).
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](#)

# 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.
16. 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.

17. 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).
18. 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.
19. 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..
20. 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 at [info@singsaver.com.sg](mailto:info@singsaver.com.sg) if they do not receive this immediately.
21. 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.
22. 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.

23. 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).
24. 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.
25. 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**

26. 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.
27. 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.
28. 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.

29. 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.
30. 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.
31. Unless otherwise stated, all rewards assigned for respective product approvals are not strictly not exchangeable for cash or other gifts / rewards.
32. 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](mailto: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.
33. "Cash Back" and "Cash Credit" means cash rewards benefit issued by the provider/bank for eligible applications or transactions.