



## How I Save More With Fave

### Description

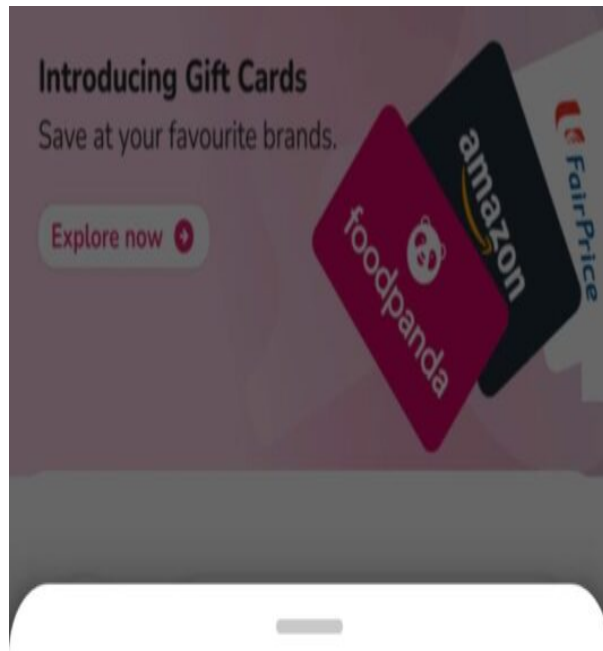
For the uninitiated, Fave has been around since 2017 and offers an opportunity for you to earn both credit card rewards and cashback every time you pay.

But if you didn't already know, Fave is more than just QR code payments.

I've been using this to **triple dip** my rewards i.e.

- Earn miles on credit card – even for when the merchant doesn't accept Mastercard or Visa
- Receive instant cashback – to offset my next transaction
- Get additional discounts and savings through Fave Deals, eCards and Gift Cards

Today, I'll let you in on this hack and share with you the different ways you can use Fave to save and earn more rewards.



## All categories



Gift Cards



Deals



eCards



FavePay



Best Sellers



Shop Online



Beauty  
Specials



Retail



Activities



Travel



Fitness



Services

## FavePay vs. Deals vs. eCards vs. Gift Cards

The entire Fave ecosystem has grown beyond just QR codes and deals.

Here's an overview of how you can use Fave today:

- Make in-person QR code payments with **FavePay** for instant cashback and credit card rewards
- Look for exclusive **Fave Deals** for online or physical store redemption
- Purchase discounted **eCards** to reduce your bill
- Buy **Fave Gift Cards** for yourself or your friends, to be used directly with the respective brand(s)

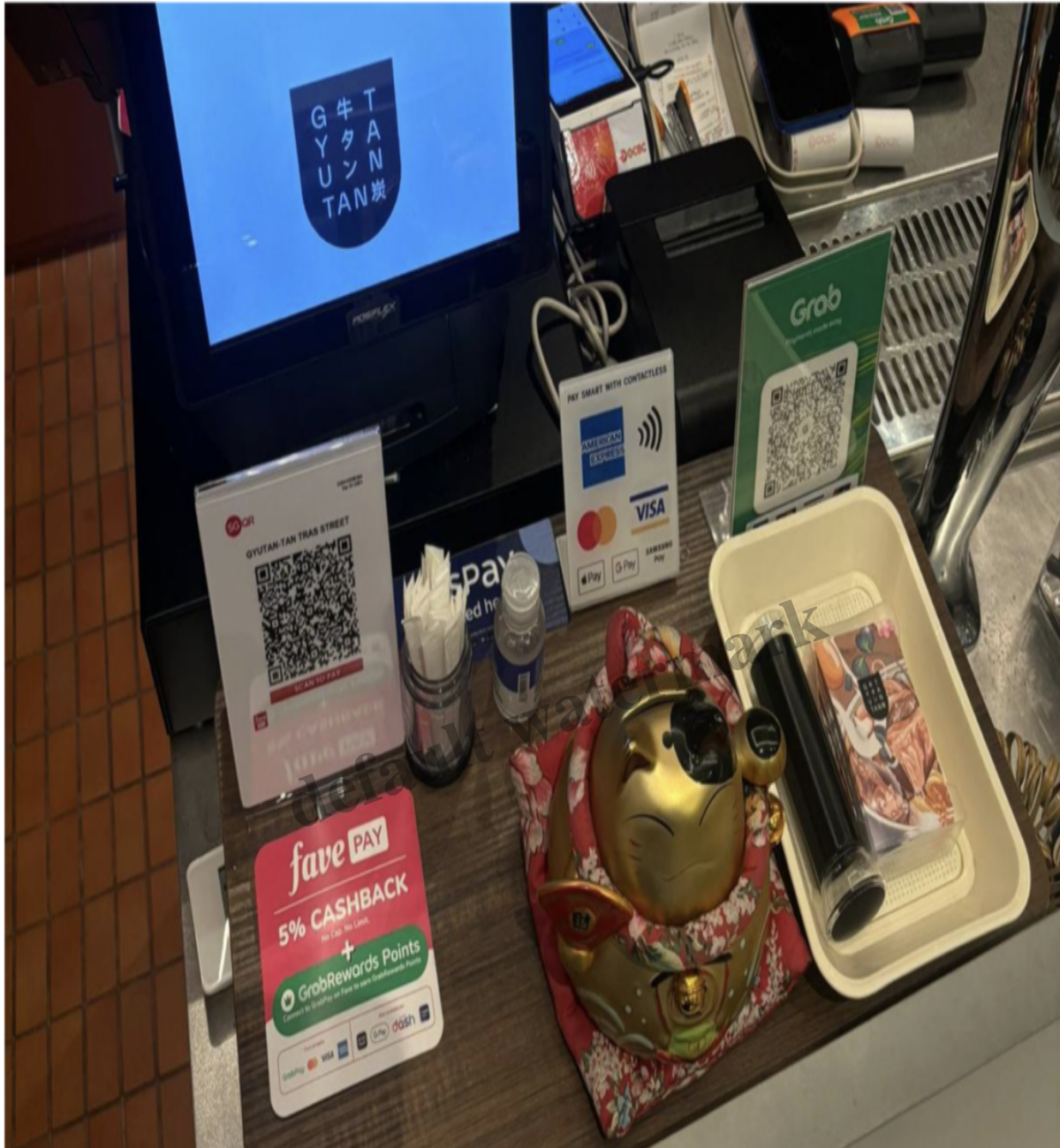
Here's how you can make the most out of Fave.

### Tip 1: Make QR code payments with FavePay for instant cashback and credit card rewards

Whenever I see people scan the SG QR code to pay for their transaction, I always wonder if they know they can select FavePay instead — as it comes with better benefits.

The SGQR code allows you to use a variety of payment options – DBS PayLah, OCBC, UOB TMRW, Grab, Nets, etc. But not all payment methods will give you credit card rewards, especially since you're paying via debit, or Grab which counts as an e-wallet top-up (and that's typically excluded from miles or cashback).

*Psst, did you know? If you use DBS PayLah, GooglePay, UOB TMRW or Singtel Dash, you can also get merchant cashback if the merchant accepts Fave! But you will not earn miles that way.*



*If you had opted for PayNow or other payment apps for this instance, it would have meant kissing goodbye to your credit card miles and Fave cashback. I'd gladly take those rewards if you don't want them!*

I bet these people probably don't know that if they pay through Fave instead, they can earn their sweet credit card points. They may not even know the Fave app exists.

That's because when you link your preferred credit card(s) with FavePay, it allows you to **convert an offline spend into an online expense that can concurrently earn your credit card rewards.**

Note: Paying through the Fave will code the transaction as an online one, while retaining the underlying merchant category code (MCC). Thus, you can continue to use your favourite category

credit card to ensure that you get maximum cashback or miles.

So the next time you see the SGQR code with the Fave logo (refer to image above), use FavePay to make payment instead so that you can earn both instant partner cashback and credit card rewards!

Even better would be the below ideal scenario:

Partner cashback    Up to 20%

Credit card rewards 4 miles per dollar or 8 – 10% cashback

That's because **each time you pay with Fave, you also get an instant partner cashback** (of up to 20%) which can be utilised to offset future transactions at the same store. If you frequent the merchant fairly often, this should not be a problem for you as most of the partner cashback are valid for 90 days.

Here are some popular FavePay merchants you can start using FavePay with:

- Breadtalk (3% Cashback)
- Gongcha (8% Cashback)
- Jolibee (5% Cashback)
- Sakae Sushi (5% Cashback)
- Nan Yang Dao (3% Cashback)
- Dian Xiao Er (3% Cashback)
- Fei Fei Wonton Noodles (10% Cashback)
- Gain City (1% Cashback)
- Harvey Norman (1% Cashback)
- Marks and Spencer (2% Cashback)
- Poke Theory (5% Cashback)

If you frequent any of the above merchants, you'd want to [download the app onto your phone now](#) so you'll no longer miss out on the cashback (which you should have gotten all this while)!

[Get \\$5 off your first transaction \(min. spend: S\\$15\) with the code \*\*FAVENEWBB5\*\* \(click here\)](#) from now until 31 October 2024.

My Payment History		UNI\$ h
FavePay		18 Jun 2024
Morganfield's	S\$43.99	Fave Gift Card Amazon
22 Jun 2024 - Receipt ID: 0894-06631		Bonus 9X UNI\$
eCard Purchase		18 Jun 2024
Morganfield's	S\$2.00	Fave Gift Card Amazon
22 Jun 2024 - Receipt ID: 1908-95183		
Gift Card Purchase		15 Jun 2024
Amazon.sg	S\$45.00	FavePay - Ji De Chi Des
15 Jun 2024 - Receipt ID: 0957-29787		
FavePay		15 Jun 2024
Ji De Chi Dessert 記得吃甜品	S\$13.00	FavePay - Ji De Chi Des
13 Jun 2024 - Receipt ID: 0569-99785		
eCard Purchase		15 Jun 2024
Ji De Chi Dessert 記得吃甜品	S\$2.00	FavePay - Ji De Chi Des
13 Jun 2024 - Receipt ID: 0607-78041		Bonus 9X UNI\$
FavePay		14 Jun 2024
BREADTALK	S\$10.29	FavePay - BREADTALK
13 Jun 2024 - Receipt ID: 0465-16075		Bonus 9X UNI\$
FavePay		14 Jun 2024
BREADTALK	S\$3.60	FavePay - BREADTALK
13 Jun 2024 - Receipt ID: 0454-62081		
FavePay		14 Jun 2024
heymax.ai	S\$100.00	FavePay - BREADTALK

*My FavePay transactions and the corresponding 4 miles per dollar I received for each.  
Don't you just love double dipping? I certainly do! ?*

## **Tip 2: Check out exclusive Fave Deals for online or physical store redemption**

Everyone loves *lobangs*, especially exclusive ones that you can't find elsewhere.

You'll find that in Fave Deals, which is exclusive to the Fave platform for you to purchase for online or physical store redemptions. This needs a little scrolling (or you can just search for your favourite merchants), but for what it's worth, you can save up to 90% off on certain deals across food and beverages, beauty and wellness, activities or other retail merchants.

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← message

Singapore

Change

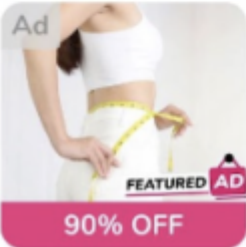
Filter

Price ↓

Nearby

Best seller

Ad



90% OFF

Avante Body and Wellness


**(16 Years Anniversary!) 60-Min Jamu Slimming Massage + Jamu...**

#05-06, Delfi Orchard (5.1 km)

S\$278

S\$27.78

Ad



82% OFF

YUKANG TCM CLINIC

**(New Outlet Special!) 60-Min TCM Consultation with Full Body Pain...**


Ang Mo Kio Ave 6 (3.7 km)

★ 5.0

S\$108

S\$18.52

Ad



60% OFF

Sports Massage Clinic

**45-Min Sports Massage + Trigger Point Therapy for 1 Pax**

#04-37A, Peninsula Shoppin... (7.5 km)

S\$150

S\$59.68

← timezone

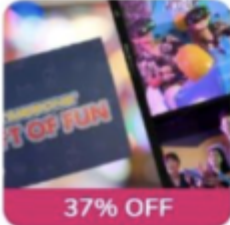
Search in S

All

Deal

Filter

F



37% OFF


Tim

\$80

\$50

#

★ 5




64% OFF

Tim

10

#

★



33% OFF

Tim

Th

#

★ 4

For instance, parents would probably appreciate the Timezone deal, where we get to save \$30 and get \$80 worth of Timezone credits (enough to keep my kids happy for at least 3 visits). I also spotted deals for beauty and massage services on the app. Since I don't have a regular massage place or therapist that I frequent, I appreciate these deals that allow me to ease my body aches (*sigh, I'm getting old liao*)

Page 8

Footer Tagline



at a trial price.



BFF Beauty Services

(3 Outlets Islandwide) 90-Min Full  
Body Massage + Head Wellness...

#01-09/11, 23 Sin Ming Road (6.6 km)

★ 4.7

~~S\$168~~ **S\$19.98**



Silk Massage Spa

1-Hour Foot Reflexology + 15-Min  
Shoulder and Head Massage for...

#01-01, 89 Jln Sultan (2.9 km)

★ 4.8

~~S\$58~~ **S\$32.93**



OD Wellness Spa International

1-Hr Foot Reflexology for 1 Pax  
(1 Session)

49 Neil Rd (2.0 km)

★ 4.8

~~S\$55~~ **S\$32.93**

You can even snag deals such as [1-for-1 drinks at Gong Cha](#) and [Coconut Queen](#), or even a [1-Day Gym and Yoga Pass \(2 Pax\)](#) going for a steal at just \$9

!

### **Tip 3: Purchase discounted eCards to reduce your bill**

I had a few recent encounters with Fave that showed me the power of these discounted eCards.

The first time it happened was when I was dining at Morganfield's. I noticed there was an option to pay via FavePay, so I went to scan the QR code and the app immediately prompted me that there was a \$2 Morganfield's eCard for \$8 value that I could purchase. This then reduced my bill from \$51.99 down to \$45.99 i.e. an instant \$6 savings for very little effort!

default watermark

20:50 [social icons] [signal icons] [33]


Receipt

✓


S\$2.00

Receipt ID: 1[redacted]33

Paid on 22 Jun, 10.36 PM



Morganfield's  
Available in 2 locations



S\$8.00

has been added into the partner  
cashback card

Bill amount

S\$2.00

Bonus credit amount

+ S\$6.00

eCard amount

S\$8.00

20:51 [social icons] [signal icons]


<

✓


Total: S\$

Receipt ID: 0[redacted]

Paid on 22 Jun



Morganfield's  
#01-645/646, Sun



S\$1.32  
Partner cashback

Payment summary

Payment method

More details


Bill amount

Rounding

Fave Cashback redeemed

Partner Cashback redeemed

You paid



Congrats! You've earned

know within

Fave eCards are discounted vouchers available at over 1,400 stores islandwide. These can be used concurrently during your FavePay checkout for maximum savings.

Some popular eCards trending on the app right now include:

- WELCIA-BHG – Pay \$95, Get \$100
- BHG – Pay \$77, Get \$88
- Kei Kaisendon – Pay \$27, Get \$30
- Lovet – Pay \$140, Get \$150
- Teo Heng KTV Studio – Pay \$92, Get \$100

Start making it a habit to pay with FavePay whenever you see the QR code, and you might be surprised by the savings you can get!

## **Tip 4: Buy Fave Gift Cards strategically!**

If you shop at Amazon Singapore, FairPrice, Foodpanda, Deliveroo, Lazada or Zalora, you might want to start buying gift cards on Fave to offset your spending.


That's because Fave provides Gift Cards that are often sold at a discount, allowing you to save instantly on everyday expenses with minimal effort. Or, for some brands, Fave awards you with Fave Cashback just from purchasing a Gift Card.

<

Gift Cards


Explore

My Gift Cards




Amazon.sg

3% CASHBACK




FairPrice (In-stores ...

1% OFF



Foodpanda Singapore

3% OFF




Deliveroo Gift Card

5% OFF




Amazon Fresh

3% CASHBACK



Lazada Singapore

1% OFF



Zalora Singapore Gi...

7% OFF

Gift Cards differ from Fave eCards as you do not have to use them through FavePay; instead, you can use them on the merchant’s own website or store!

If you’re as budget-conscious as I am, you may have also noticed that many of these merchants concurrently offer gift cards or vouchers on other platforms such as ShopBack or HeyMax.

So how do you decide where to purchase from?

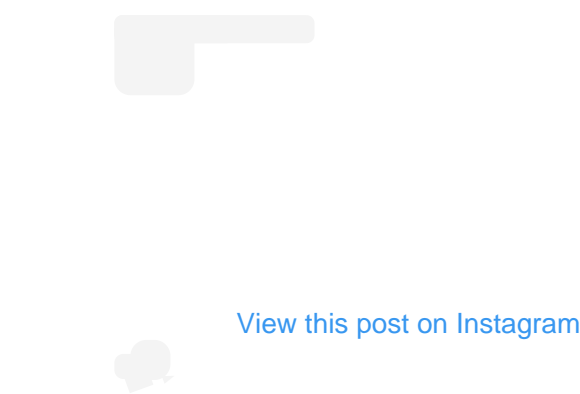
That really boils down to what you value more.

I’ll use Amazon.sg’s gift card as an example:

	Fave	HeyMax	ShopBack
Savings	No (or up to 10% discounts during certain promo periods)	No	No
Cashback	3% cashback (up to 6% cashback during promo period)	3-4 Max Miles on Mondays	Yes
Credit card rewards	Yes	Yes	Yes

Miles chasers may prefer to get Amazon gift vouchers off HeyMax, since that gives you more mileage (pun intended). But if you care more about the absolute dollars you’re paying, then buying it through Fave would likely be your top choice.

During double-digit campaigns, you can also expect upsized cashback on Amazon Gift Cards. For instance, [I snagged a 10% off Amazon gift card last month and shared about it on my Instagram here.](#)





\ post shared by Budget Babe (@sgbudgetbabe

It all adds up!

**From 8 to 11 September 2024**, enjoy an exclusive 6% Fave Cashback on purchases of Amazon Fresh or Amazon.sg gift cards by using the code **AMAZONFAVESEPDD**.

If you didn't snag that, fret not because from **now to 30 September (or while supplies last)**, you can receive an **instant 3% Fave Cashback** with the code, **AMAZONFAVE**.

Psst, I've heard from the Fave team that more gift card brands will be added later this month. So, for all your end-of-year shopping, you'll know just where to go!

## What are the best cards to use with Fave?

Ok, now that you know the secrets of how to maximise the app, let's talk about which cards to use *strategically* with Fave so that we can earn even more from our credit cards.

As a reminder, Fave converts your offline spending into online ones, but retains the underlying MCC. Hence, the best miles cards to use would be:

All Fave transactions	<a href="#">Citi Rewards</a> (4 mpd for online)
Fave – Dining	<a href="#">UOB Lady's</a> (4 mpd, Food) <a href="#">UOB PPV</a> (4 mpd for online contactless) <a href="#">Krisflyer UOB</a> (3 mpd) <a href="#">OCBC Rewards</a> (6 mpd – until 31 Dec 2024)
Fave – Department Stores / Retail	<a href="#">HSBC Revolution</a> (4 mpd) <a href="#">UOB Lady's</a> (4 mpd, Fashion) <a href="#">UOB PPV</a> (4 mpd)
Fave – Beauty, Wellness & Spas	<a href="#">UOB Lady's</a> (4 mpd, Beauty)

**Important note: do NOT make the mistake of using your DBS Woman's World card with Fave, as Fave is excluded by DBS and will not earn you the 4 mpd rate despite it being an online spend!**

For you cashback lovers, the best cashback cards to pair with Fave would be:

Card	Category
<a href="#">UOB EVOL</a> (10% cashback)	Online spend
HSBC Live+ (8% cashback until 31 Dec 2024)	Dining and shopping
DBS Live Fresh (6% cashback)	Shopping

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UOB Absolute Cashback (1.7% cashback)	All
Citi Cashback+ (1.6% cashback)	All
Standard Chartered Simply Cash (1.5% cashback)	All

## TLDR: [Use Fave to triple dip your rewards](#)

Even as we grapple with inflation and rising cost of living, there are still ways to get more out of your everyday spending when you learn to be strategic about using solutions like Fave.

Now that we're living in an era where we no longer have to settle for just earning credit card points alone, what's stopping you from *triple dipping* your rewards?

**Miles + cashback + discounts = that sounds like a good combination to me.**

That's why I'll be using Fave whenever the opportunity arises.

How about you?

### Sponsored Message

If you've never used Fave before (or haven't opened up your app in a long while), [here's a special reader perk](#) that the Fave team is offering to all Budget Babe readers!

**Get \$5 off your first transaction (min. spend: S\$15) with the code FAVENEWBB5 from now.**

Limited to the first 1,000 BB readers only.

This offer is applicable for both new and existing Fave customers who have yet to try.

[Grab it here while it lasts!](#)

**Disclosure:** This article was written in collaboration with [Fave](#), whose team fact-checked to ensure accuracy in all the rewards I've written about.

### Category

1. Budgeting
2. Credit Cards
3. Savings