KrisFlyer UOB account

Description



Guys you gotta read this.

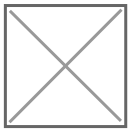
I LOVE this article from the Straits Times yesterday!!

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I dunno about him though but I feel like his friends aren't behaving like real friends when they lord it over his head like that? Aiya maybe he's just more tolerant than I am lol. If you say that to me you ain't my friend.

And YAS HE GETS THE LAST LAUGH. Look down on me cos you think my job is less (insert descriptive word here) than yours? Back at ya! ð???



This guy. Earns more than me! I graduated from university but got half of his take home pay k.

Really shows that education isn't everything! And people who assume that they're highly educated so they ought to be paid highly as well really should read this and wake up their idea.



What I liked best about this guy was that instead of moving and ranting that no one wanted to employ him as he was from ITE, he found another way.

The world doesn't owe you a living. You gotta earn your own keep man and work for the money.

Unless, you generate #passiveincome which gives you money for years after without you having to do much.

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On a separate note, I'm still in the midst of working on the KrisFlyer UOB analysis to post on the blog and I'm so, so tired.

The analysis is not difficult â?? in fact it was the easiest part. I think it took me no more than an hour at most to do it, and then another hour to research and find the stats to back up my data.

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However, it is the wording of it that is so impossibly exhausting, especially because there's just so many issues with it.

OK here goes! This is NOT a personal attack on anyone k guys, but if anyone wants to make a whole drama out of it, I can't stop them.



I have to admit, when I first saw the Instagram posts about the #KrisFlyerUOB, I got reallllllly excited because it sounded like such an amazing product!!

Right?? Just listen to these influencers talk about it!

I mean, a bank account that gives you miles as you spend and save? No way!!! What a game-changer! Now I can finally have my flights for free!



And when I saw how Mel & Bel said they managed to tick these trips off their bucket lists thanks to the #KrisFlyerUOB account, I wanted it for myself too!!!

(Now, I don't know these influencers. I just stalk their instagram occasionally cos they take way better photos than me.)

And since none of them added a #sp #sponsored #ad #advertorial hashtag on their posts, I can only assume their reviews of the account were completely based on their own experiences, and 100% unbiased.

Except thatâ?¦there's no way they could have pulled it off.

â?? Mel needed to spend $60k on the card for this trip to Sydney
â?? Bel's Bangkok would have cost her $18,000
â?? Ladyironchef's trip to Tokyo? The Travel Intern's trip to Luang Penang? $36,000

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Given that the account was only JUST launched, and that miles are only debited at the end of each month, how on earth did they manage to pull it off?



For Bel, she talked about how this was REALLY IMPORTANT and that she's giving us a tip!

I like Bel. Sometimes her travel tips are really quite excellent. But this?

I'm sorry, but she obviously forgot to mention that:

â?? free seat selection only for the main cardholder. Everyone else travelling with you have to pay. Don't wanna pay? Okay then risk sitting separately lor.

â?? extra baggage free only comes AFTER you first pay for 20kg luggage when you book the flights. Oh, and only 5kg free k?



Bel I don't think you really got me covered here when you didn't give me the full story ð???



You guys know what's the problem with "unlock trips like these" by now. The caveat is, you gotta first spend $60k in a year. The miles are only given in tranches of $5, which means that if you spend $4.99, you get ZERO miles.

But "spend and save"? I think Mel ought to have made it clear that her readers are not gonna get a single cent of interest on their deposits in this account.



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I don't even know for sure if these influencers really understand the miles hacking game. After all, that's why UOB came up with this account â?? so many brands are now joining the bandwagon now that miles hacking is becoming increasingly popular.

What is 1.4 miles? Haven't you heard of miles per dollar (mpd) Brad? Or do you mean to say I'll get 1.4 miles on every $0.01 I spend? Now THAT will be a damn good reason why I "should pay with #KrisFlyerUOB"!

I told Aaron, who's a genius when it comes to miles hacking, about how angry I was to have been completely misled by their posts into thinking it was a good productâ?¦until I checked the full story out for myself.

His response is classic. You guys should read it here :



http://milelion.com/2017/04/24/an-open-letter-to-the-influencers-who-promoted-the-krisflyer-uob-account/

This isn't about the influencers involved. It is about whether we can continue to simply trust what influencers say and recommend from now.

It is one thing to mislead our readers into thinking our judgement of someone else is an accurate reflection of their character.

But it is even worse when influencers mislead their readers into thinking a product is good when it really isn't quite?

How many of you have bought something before at the recommendation of an influencer (technically, your insurance agent influences you too) only to realise after that it was a sh*t product?

If you call yourself an influencer and you're making money out of it, you have a responsibility to your readers to be honest and to check your work thoroughly before you publish it. Cos once it is out there, you've influenced. Doesn't matter what you intention was because what's done is done.

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The point isn't about whether these influencers did mislead nor whether they had any intention to.

What's shocking is how influencers accept so much money yet don't even bother to check their work. And the sum isn't small! Melissackoh charges upwards of $3500 while Ladyironchef charged $3800 for a sponsored review in 2015! ð??±ð??±ð??±ð??±ð??±ð??± I bet their prices are higher now.

Did the influencers even ask about the T&Cs? Or did they just copy and paste from the client's brief?

Making the client understand and reaching a middle ground is our job.

I'm no stranger to sponsored posts either, and I admit that it is a fine line to balance between the money and your own ethics.

But what's important is that we have to try. Dare to push back. Have the courage to say no to clients, even if they pay you to do something you don't really agree with.

I'll share a personal example. When I worked on the POSB CashBack initiative, it wasn't easy. Brands naturally want to promote only the best side of their product.

"EARN UP TO XXXXXXXX!"

After I received the brief, I was in total disagreement with what they were asking me to write. And at the risk of pissing off my client and potentially losing the deal altogether, I pushed back.

I asked all the hard questions. I asked about the terms and conditions, or any limitations involved with the account. I deleted their numbers, proposed a brand new version that I thought was a lot more realistic and achievable for myself and my readers.

And we managed to reach a good middle ground.

Who's at fault? The brand or the influencer?

Of course, you could also say I was lucky enough to work with POSB's team who was extremely professional and open to my feedback on how to execute the promotional blog post. Thanks POSB! ð???

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But before you assume anything about the UOB team, let me clarify that I had worked with the same team before as well, when they sponsored me for a post on their UOB One account.

And again, since I managed to convince UOB to go with what I believed was a more accurate representation of their UOB One, I don't think the same team would have been unreasonable to the influencers involved this time?

The question is, did these influencers even try? ð???

Did I receive a lot of dirt for my sponsored posts? Oh yes, you should have seen all the skeptical posts that came up after mine did, especially on the POSB CashBack campaign. Or all the scathing remarks about how "Aiya she was sponsored (it's at the bottom of the post) so must be she was paid to say it lah."

Some financial bloggers in my circle even hit back. (I prefer that they did actually, we all keep each other accountable.)



Watch for the first identifier.



Here's the second identifier.

From what I remember, at that point of writing, I was the only one who matched this description because yep, I was gushing about it in my blog. Same on Dayre! (and Dayre wasn't a sponsored post)

@sgbudgetbabe:211016

Butâ?¦.wait for itâ?¦



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Here's my "gushing" about the product.

You can't call off someone's bluff when the review is legitimate ð??¬ð??¬



Sponsored posts can be objective and reliable too okay. Like mine #selfpraise lol



Here it comes!

It is the influencer's job to at least learn and understand BEFORE they start promoting it.

Like what @jessell highlighted in the comments below, maybe the influencers involved justâ?¦didn't understand?

But errrr considering how much they get paid, shouldn't they at least do BASIC homework?

To analyse #KrisFlyerUOB isn't hard guys. If someone tells you there are free perks, you'll naturally ask, "what's the catch?"

Here are some questions they could have asked:
â?? how can I earn it, if you hadn't sponsored me?
â?? how much interest are you paying me on this account?
â?? any caveats?

Not difficult at all guys, not difficult at all.

Or how about this? If you don't understand a product, how about sticking to your own niche? Leave the financial talk to the financial bloggers. I'm pretty sure we can do a decent job.

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Oh, you know what's more difficult?

Running the numbers and comparing with other financial offerings out there, just so I can tell you guys what's a BETTER METHOD TO EARN YOUR TRIPS THAN #KRISFLYER UOB.

That'll be up on the blog tomorrow : www.sgbudgetbabe.com

Or you can follow SG Budget Babe on Facebook, where I'll post the link once I update!

What's a better solution than #KrisFlyerUOB?

Category

1. Credit Cards
2. Savings