Resources

Description

Tools I Personally Use

Buying gold and silver Getting free miles (Readerâ??s promo)

Best Bank Accounts (with mandatory salary crediting)

Winner: DBS Be Your Own Boss (update: closed)
POSB Cashback Scheme
OCBC 360

Runner-up: Bank of China SmartSaver
Standard Chartered Bonus$aver
DBS Multiplier
POSB Save As You Earn (SAYE)

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Best Vanilla Bank Accounts (without salary crediting)

***Winner*: UOB One**
CIMB FastSaver
CIMB StarSaver

RHB High-Yield Account
OCBC Bonus+

Bank Account	Maximum interest (p.a.)
DBS Be Your Own Boss (BYOB)	4%
Standard Chartered Bonus$aver	3.88%
Bank of China SmartSaver	3.55%
DBS Multiplier	3.5%
UOB One	3.33%
OCBC 360	3%
MayBank SaveUp	3%
HSBC Advance	2.45%
POSB SAYE	2%
POSB Cashback Bonus	$1,560
CIMB FastSaver	1%

RHB High-Yield Savings	1%
CIMB StarSaver	0.8%
OCBC Bonus+ Savings	0.8%

Multi-Currency Account (to skip FX and DCC charges)

***Winner*: DBS Multi-Currency Account**

Best Debit Card
Winner: DBS Visa Debit (5% cashback)

Best Credit Card (Cashback / Miles)
Winner: UOB One
OCBC 365
Citibank Premier Miles
UOB PRVI Miles
DBS Altitude Visa Signature
DBS Womenâ??s World Card
HSBC Advance

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Best Endowment Plans / Fixed Deposits
2017 best fixed deposits
FWD 2.02% 3-year endowment

Best Home Loans
DBS / POSB
2017 best home loans

On Saving:
How I Saved $20,000 in a Year
How to Save $20,000 in 2015
Areas to Save Money in Singapore
Why You Need An Emergency Fund
Why Women Find It Harder to Save
Guys: How to Save While Dating
How to Save Money on Groceries
How to Live A Rewarding Life While Saving

On Loans / Clearing Debts:
A Guide to Paying Off Your Tuition Fee Loan
How much debt do Singaporeans have?

On Maximising Your CPF:
How We Can Get More $$ from the Government in Our CPF

Giving Your Parents Monthly Allowance? Get â??Filial Pietyâ?• Tax Rebates By Using This Method Instead!

On Investing:
How to Get Started On Investing
10 Questions To Ask Yourself Before You Invest
A â??Fail-Safeâ?• Investing Method To Beat Inflation And The Stock Market (The Singapore Permanent Portfolio)
You CAN Afford to Invest on the Singapore Stock Market!
Paying 1% In Investment Fees Could Mean Giving Up To 1/3 Of Your Wealth
How to Avoid Losing (too much) Money in the Stock Market
What you should look at before buying ETFs

On Insurance:
What Insurance Do I Need?
Your Guide To Healthcare Insurance in Singapore
Why I Fired My Insurance Agent
Here Are Some Important Questions to Ask Your Insurance Agent
Should I Buy That ILP? (And why I cancelled mine)
Should I Buy Health Insurance When Iâ??m Already Covered By Both MediShield Life and My Employer?
Should I buy Term or Whole Life Insurance?
Read this before you buy Whole Life insurance
The 7-Year Historical Fund Performance of Singaporeâ??s Insurance Companies
Should You Buy Direct or Through Your Insurance Agent?

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Others:
The Different Money Habits of the Middle Class vs. Rich Singaporeans
Part One: Real Needs vs. Perceived Needs
Part Two: The Lies Advertisers Have Us Believe