

## Resources

## Description

### Tools I Personally Use

[Buying gold and silver](#) [Getting free miles](#) (Reader'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 BonusSaver  
[DBS Multiplier](#)  
POSB Save As You Earn (SAYE)

### 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 BonusSaver	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%

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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 Women's World Card

HSBC Advance

**Best Endowment Plans / Fixed Deposits**

[2017 best fixed deposits](#)

[FWD 2.02% 3-year endowment](#)

**Best Home Loans**

DBS / POSB

[2017 best home loans](#)

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**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 "Filial Piety" Tax Rebates By Using This Method Instead!](#)

**On Investing:**

[How to Get Started On Investing](#)

[10 Questions To Ask Yourself Before You Invest](#)

[A “Fail-Safe” 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 I’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 Singapore’s Insurance Companies](#)

[Should You Buy Direct or Through Your Insurance Agent?](#)

**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

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