Save more money in 2019 with the best cashback credit cards!

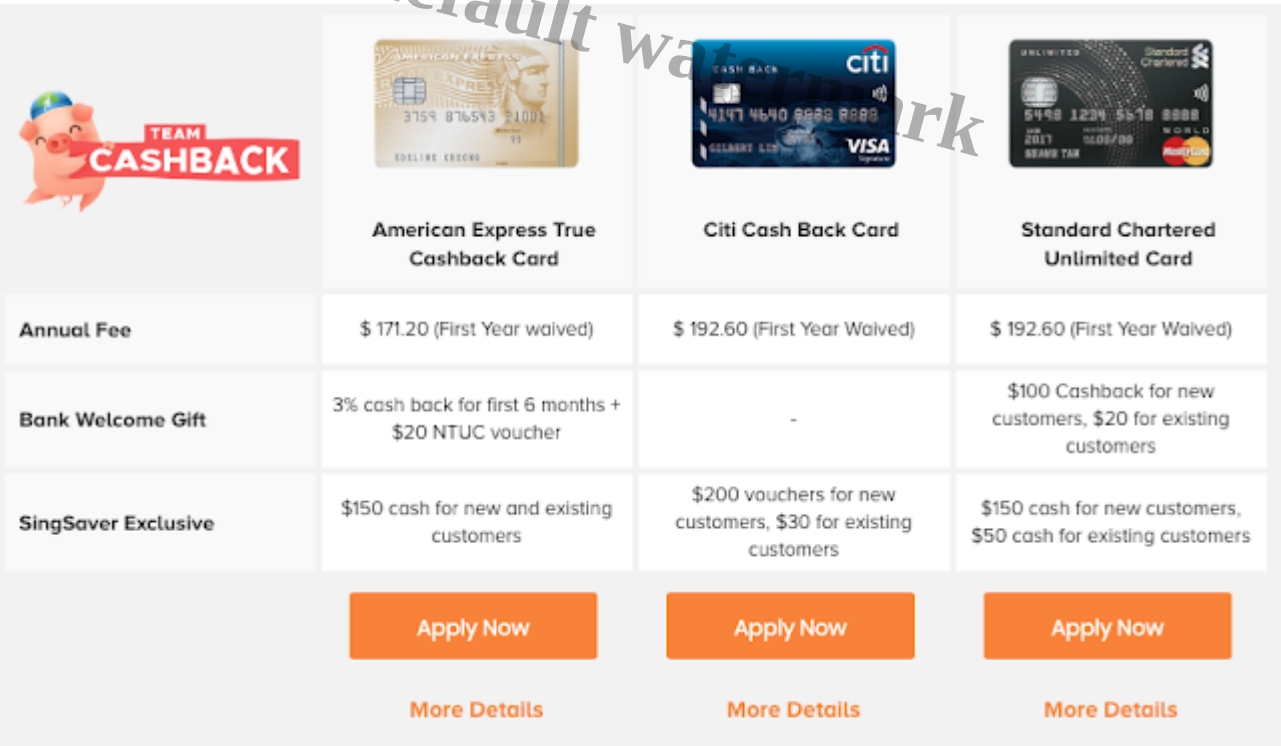
Description

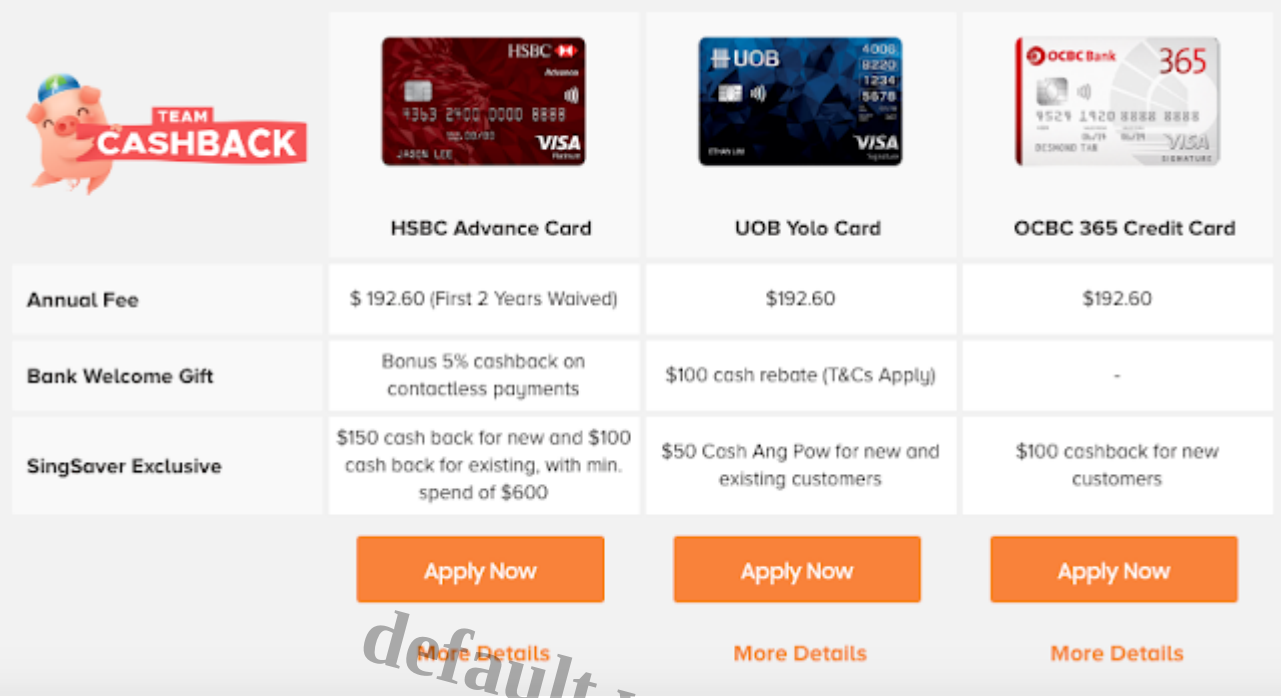
For new readers, you ought to know first that Iâ??m huge on cashback credit cards. I love them so much that Iâ??ve even written a book (The Ultimate Cashback Guidebook) and developed an app with a reader for all these cashback credit cards!

In my last few articles, Iâ??ve talked about why I prefer cashback credit cards over miles, and the type of person you have to be in order to play and enjoy the miles hacking game.

Since then, Iâ??ve gotten questions from readers asking which are the cashback credit cards I personally like and would recommend. Iâ??m working with SingSaver on their current campaign and hereâ??s a breakdown of these cards:

default watermark





default watermark

If youâ??re looking for a cashback card with unlimited earning potential, you NEED to get yourself one of these unlimited cashback cards.

AMEX True Cashback

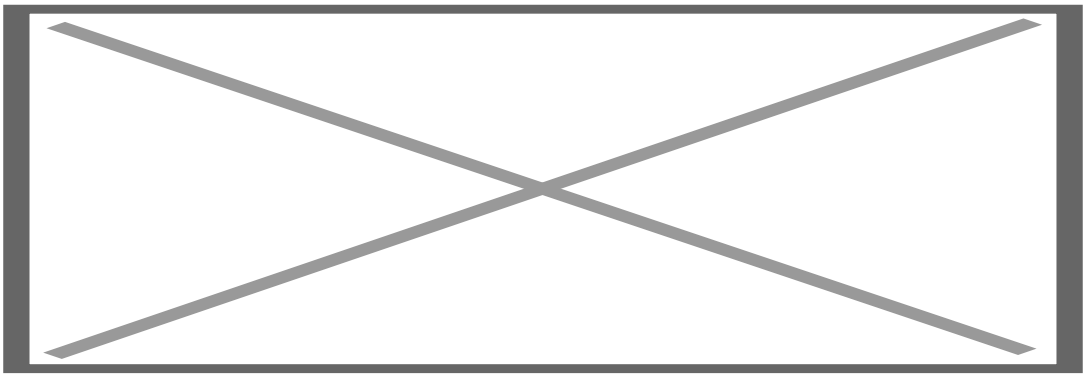


Anyone wanting a fuss-free cashback card will probably already have this in their wallet. Whatâ??s more, AMEX is currently running an offer that gives you an upsized 3% cashback on your first $5,000 spent (with 6 months to clock that)!

Minimum monthly spend: None
Max. monthly cashback: Unlimited earning potential
Cashback if you donâ??t hit the minimum spend: N.A.

Another great unlimited cashback card to own is the

Standard Chartered Unlimited

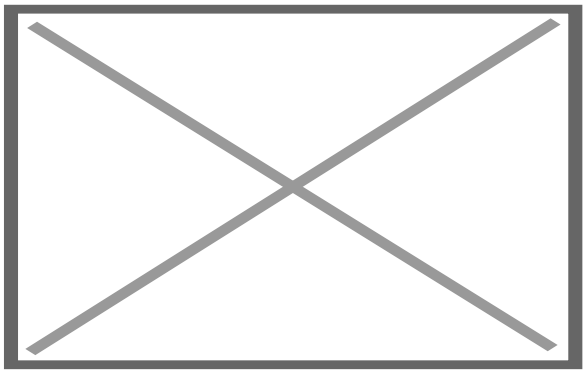


It works pretty much the same way as AMEX True Cashback, with the only difference being their respective merchant discounts (that change from time to time) and the fact that AMEX is not as readily accepted in some places. Itâ??ll thus be good to have both cards on hand so you can interchange them when the occasion calls for it, especially since thereâ??s no minimum monthly spend to hit so you donâ??t have to worry about that!

default watermark

Minimum monthly spend: None
Max. monthly cashback: Unlimited earning potential
Cashback if you donâ??t hit the minimum spend: N.A.

Citi Cash Back Card



Who this card is suitable for:
â?? folks who drive or take Grab rides often
â?? and eat out / buy groceries

Cashback Features:
â?? 8% cashback on dining, groceries and petrol daily
â?? 8% cash back on Grab rides and GrabPay wallet top-ups
â?? Up to 20.88% petrol discounts at Esso and Shell
â?? Free insurance coverage if you purchase your travel tickets with this card
â?? Needs min. monthly spend of $888 for these bonus cashback so perfect for those who drive (>20%

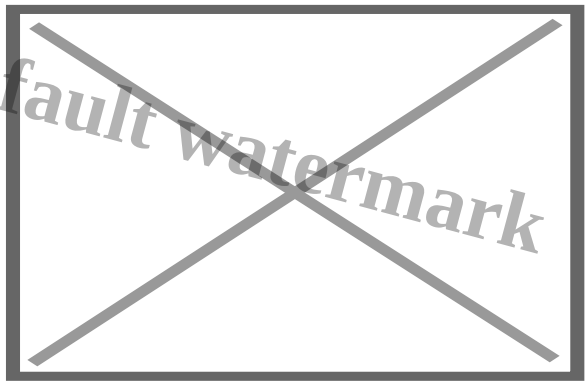
for petrol) or Grab + dine out very often

Anyone who drives (or takes Grab) and dines out often will definitely love this card because your discounted petrol spending will also help to chalk up the minimum monthly spend of $888 easily once you combine it with your dining expenses outside of your home.

But if you donâ??t drive / take public transport, then this card may not be the right one for you unless your relevant expenses still can chalk up $888 a month. I know I most certainly canâ??t.

Minimum monthly spend: $888
Max. monthly cashback: $75 ($25 per category for dining, groceries, petrol and Grab)
Cashback if you donâ??t hit the minimum spend: 0.25%

HSBC Advance Card



Who this card is suitable for:
â?? folks with a HSBC Advance banking savings account
â?? anyone who loves the 1-for-1 deals on The Entertainer app
â?? frequent movie-goers

Cashback features:
â?? Get 1.5% to 3.5% cashback (see table below) due to the
â?? additional 1% interest if youâ??re an HSBC Advance banking customer
â?? No minimum spend, *but you do need to spend $12,500 annually if you wish to qualify for the annual card fee waiver*
â?? Unlocks The Entertainer app for free! (limited merchants)

This is a great card for if youâ??re an existing HSBC banking customer because it works together by giving you an additional 1% interest! Moreover, thereâ??s no minimum spend so you can still enjoy the rewards even if youâ??re just clocking $10 on the card. But the best part? It gives you access to The Entertainer app for a super low fee of $5 (vs. its retail price of $85) which Iâ??ve reviewed on this blog before as one of my favourite apps for 1-for-1 deals across *atas* merchants who canâ??t be found anywhere else. I mean, try finding 1-for-1 at Fat Cow on any other app â?? even Eatigo canâ??t guarantee you of that!

If you love watching movies in the cinemas like me, this card unlocks great deals at the cinemas i.e. $7 â?? $9.50 Golden Village tickets, $1 off WE Cinemas tickets or Gold Class tickets from $24.50 each!

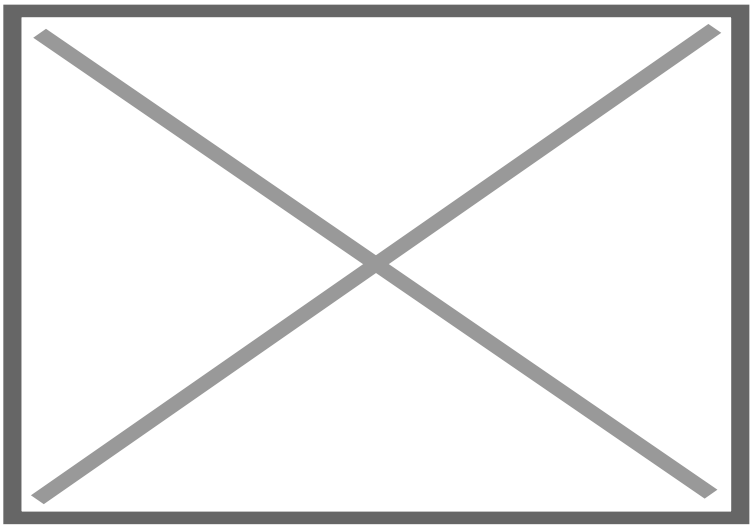
Eligible Cardholders will receive Cash Back as illustrated in the table below.

Total Eligible Purchases in a calendar month	% of Cash Back awarded to Eligible Cardholders with an HSBC Advance Banking Relationship	% of Cash Back awarded to Eligible Cardholders without an HSBC Advance Banking Relationship
Above S$2,000	3.5%	2.5%
S$2,000 and below	2.5%	1.5%
Cash Back cap in a calendar month	S$125	S$70

default watermark

Minimum monthly spend: None
Max. monthly cashback: $70 or $125
Cashback if you donâ??t hit the minimum spend: N.A.

UOB YOLO Card



Who this card is suitable for:
â?? perfect for those who shop online + take Grab + movies / karaoke / entertainment
â?? 8% cashback on weekend for online, Grab, dining and entertainment spend
â?? damn good card if you make lots of online purchases lah (8% leh hello!)

I wasnâ??t the biggest fan of the UOB YOLO card last year because while it advertised high cashback (12%), it was only available for the first three months, and their cashback for online spending was really

only limited to fashion and travel transactions (which I thought was pretty sneaky) where I donâ??t spend regularly on these two areas.

However, UOB has upped their game for 2019 and added a new bonus, extending the online criteria to cover almost everything else! So NOW this card is becoming more attractive to me.

Do take note though that this bonus upgraded cashback is only until 31 March 2019, and it remains to be seen if UOB will extend it beyond that. The bonus cashback is also capped at $20 per month, so you probably donâ??t want to be putting all your online spend on here beyond the minimum monthly spending. Full T&Cs here.

Like its name, this is a pretty good card for the youngsters and the young-at-heart. Its requirements are also easy to fulfil for their generous 8% cashback rebate. This is definitely one card that fits easily into most peopleâ??s lifestyles!

If you frequently spend at the below merchants and categories, then this might just be the right card for you:

default watermark

- Dining: restaurants, fast food, caterers
- Entertainment: cinemas, theatre plays / concerts / musicals / SISTIC, bars, nightclubs, karaoke, etc
- Online fashion: ASOS, Lazada, Qoo10, Shopee, Forever 21, H&M, Uniqlo, etc
- Online travel: Agoda, Expedia, Airbnb, AirAsia, Jetstar, Scoot, Singapore Airlines, Cathay Pacific, Hotels.com

Of course, to maximize it, you might want to keep your items in your virtual shopping card and only click on â??check outâ?• on weekends, otherwise your 8% cashback drops to just 3%.

Cashback Features:
The *original* UOB YOLO Card comes with the below features:

- 8% cashback on Weekend Grab Transactions (includes Grab Pay)
- 8% cashback on Weekend Dining Card Transactions;
- 8% cashback on Weekend Entertainment Card Transactions;
- 3% cashback on Weekday Grab Transactions (includes Grab Pay)
- 3% cashback on Weekday Dining Card Transactions;
- 3% cashback on Weekday Entertainment Card Transactions;
- 3% cashback on Online Fashion Card Transactions on all days;
- 3% cashback on Online Travel Card Transactions on all days;
- 0.3% cashback on all other spend

Minimum monthly spend: $600
Max. monthly cashback: $60
Cashback if you donâ??t hit the minimum spend: 0.3%

But UOB is offering $100 while SingSaver is only giving $50?
At first glance, it looks like the $100 being offered by UOB Bank if you sign up directly with them (instead of SingSaver) is more attractive, but beware, because this only applies to the first 200 new-to-

UOB card members who spend $1,000+ within the first 30 days of your new card approval, valid from 1 Jan â?? 23 Jan 2019.

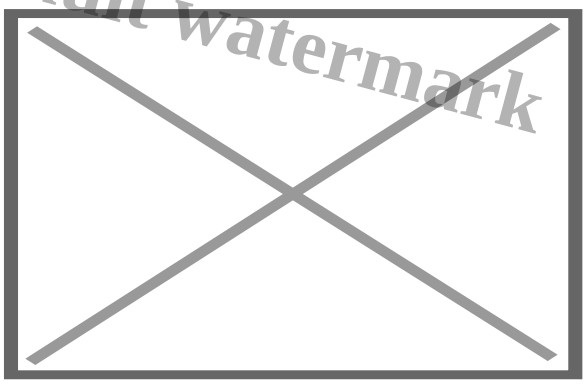
In other words, hereâ??s why that isnâ??t such a good deal after all:

- You need to spend $1000 instead of $600 minimum. That $400 could have been put on another cashback card for higher cashback rates.
- Presuming UOB acts super fast and issues your card within 3 working days of application (has never happened to me that quickly before, but letâ??s assume)â?¦that leaves you with slightly over 10 days to spend $1000 before 23 Jan arrives. Are you sure you can meet that requirement?
- How do you even know if youâ??re among the first 200 cardmembers?

Which is why if youâ??re looking to get the UOB YOLO Card, itâ??ll probably be better to sign up via this campaign with SingSaver instead, where youâ??re guaranteed of the $50 sign-up bonus no matter what.

OCBC 365 Credit Card

default watermark

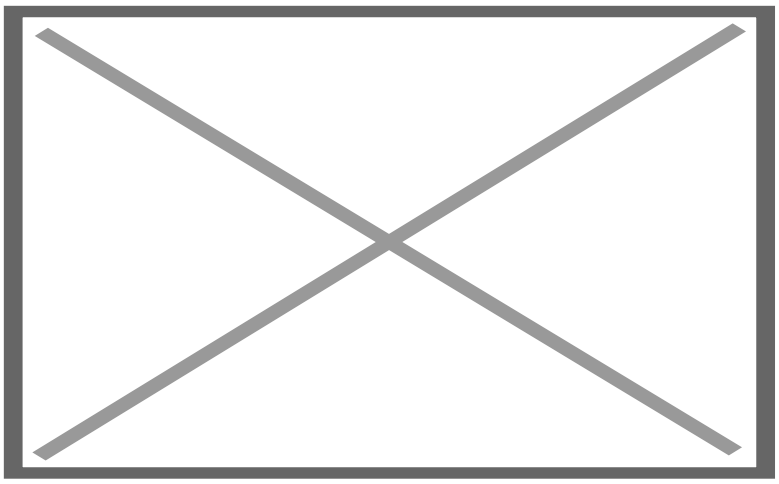


â?? Helps you to chalk up bonus interest (0.3% / 0.6%) on your OCBC 360 account.
â?? 6% for dining + food delivery
â?? 3% for groceries (includes online)
â?? 3% for transport (Grab/ Go-Jek / Ryde / taxis)
â?? 3% for recurring telco (Singtel / M1 / Starhub)
â?? 3% for recurring electricity bills (Sembcorp Power / Keppel Electric / Senoko Energy)
â?? 3% for online travel (Klook, Airbnb, air tickets, hotels, tour bookings, cruises, etc)

Iâ??ve been using this card ever since its launch because it gives me bonus interest on my OCBC 360 account, but theyâ??ve changed the parameters for cashback on this card so it now makes more sense for me to use a card like UOB YOLO where I get higher cashback for dining and even food delivery, for instance.

Iâ??m still holding on to this card at the moment because of the 3% recurring bills, but will monitor to see if I should retire this card soon!

Minimum monthly spend: $800
Max. monthly cashback: $80
Cashback if you donâ??t hit the minimum spend: 0.3%



So there you have it, 6 of the best cashback credit cards weâ??ve selected for this SingSaver campaign, and I hope the review helps you in deciding which is worth signing up for (the one that fits into your lifestyle).

default watermark

But Iâ??m not done yet, because Iâ??ve yet to mention the additional perks that you get by signing up this month for these cards!

- Up to $200 of cash vouchers
- Up to $100 of ang baos

So that works out to a good $300 per card application, which means you can easily get $800 (or more) if youâ??re smart about it, and pick to be on the winning team!

P.S. Donâ??t forget to complete your application and tell SingSaver here so they know how to send you your rewards ð??? *For those of you who are not familiar with SingSaver, you can read my guidebook for more details on why I always apply for new credit cards via them â?? mainly because I can get both cash vouchers AND the bankâ??s welcome gifts when I do so (vs. just the bankâ??s welcome gift alone when you sign up at a roadshow).*

P.P.S. I would also nominate ***CIMB Visa Signature / Platinum Mastercard (10%) and Maybank Family & Friends (5% â?? 8%) as other great cashback credit cards*** *that deserve to be in your wallets this 2019 if youâ??re looking to save more money, but will cover them more in detail in an upcoming post separately!*

Disclosure: This post contains affiliate links. If you choose to click on a link and make a purchase, I will receive a commission at no additional cost to you.

With love,
Budget Babe
Category

1. Credit Cards
2. Savings