

The Ultimate Guidebook to the Best Cashback Tools in Singapore

Description

If your new year's resolution for 2018 is to save more money, one fantastic way to start is to get maximum cashback and rewards from your expenses.



My stance towards money is very simple – **I believe in always getting the best value for my dollar whenever I spend.** To achieve this, I'm always on the lookout for the best deals and tools that can help me on my financial journey.

Imagine if you could get cash back on your income tax payments to IRAS (or other mandatory expenses like utility bills, school fees and rental), and be rewarded for every dollar you spend on food, travel and shopping. As I mentioned in [my previous post here on how I managed to double my net worth within a year](#), one of the important factors was in all the cashback I received on my expenses. Every dollar counts.

The idea to create an Ultimate Cashback Guidebook was born when a number of you guys privately messaged me asking for my “hacks” to getting more cash back on my dollar(s). As such, what you’re about to access is the product of *months* of research and meetings (*with the respective founders of the tools I’ll be introducing in the book*), in order to understand the real value they’re bringing to our lives and how we can maximise them.

Of course, you should not neglect to make your savings work harder for you by parking it in a high-yield bank savings account. Most of the better ones have been reviewed on this blog in previous articles (use the search button on the right), but here’s a quick overview:

| <u>Bank Account</u> | <u>Maximum interest (p.a.)</u> |
|-------------------------------|--------------------------------|
| 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 | \$1,680 |
| CIMB FastSaver | 1% |
| RHB High-Yield Savings | 1% |
| CIMB StarSaver | 0.8% |
| OCBC Bonus+ Savings | 0.8% |

What else is included in the guidebook:

- Best credit cards for cashback
 - *Bonus: Best debit cashback card*
- Best high-yield bank savings accounts
- Cashback for insurance, loans, and other non-discretionary expenses
- This tool gives you 2X the cashback
- Buy 4D on weekends and keep your ticket price regardless of whether your numbers win or lose (instead of donating it to Singapore Pools)
- Getting free miles on top of your cashback
- Getting 50% discounts all the time, any day and every day
- Cashback apps that are a waste of time
- **Promo codes and reader offers**

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The Ultimate Guidebook to the Best Cashback Tools in Singapore:

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The full comparison table of all cards reviewed in the guidebook are provided below.

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| | UOB One | SCB Manhattan | HSBC Advance | SCB Unlimited Cashback | AMEX True Cashback | BOC Family | Citi Cash Back | OCBC 365 | UOB Yolo | DBS Live Fresh | OCBC Frank | P M |
|-------------------------|--|----------------|---------------------|------------------------|--------------------|-----------------------------|-------------------------------------|---|------------------------|----------------|-------------------------|-----|
| Dining (weekend) | 3.3% / 5% | 0.5% / 1% / 3% | 1.5% / 2.5% | 1.50% | 1.50% | 7% | 8% | 6% | 6% | 5% | 0.30% | |
| Dining (weekday) | 3.3% / 5% | 0.5% / 1% / 3% | 1.5% / 2.5% | 1.50% | 1.50% | 7% | 8% | 3% | 3% | 5% | 0.30% | |
| Entertainment (weekend) | 3.3% / 5% | 0.5% / 1% / 3% | 1.5% / 2.5% | 1.50% | 1.50% | 0.50% | 0.25% | 0.30% | 6% | 5% | 5% | |
| Entertainment (weekday) | 3.3% / 5% | 0.5% / 1% / 3% | 1.5% / 2.5% | 1.50% | 1.50% | 0.50% | 0.25% | 0.30% | 3% | 5% | 3% | |
| Online shopping | 3.3% / 5% | 0.5% / 1% / 3% | 1.5% / 2.5% | 1.50% | 1.50% | 5% (max. \$600 / month) | 0.25% | 3% | 3% (fashion) | 5% | 6% (selected merchants) | |
| Petrol Savings | 24% (SPC), 22.9% (Caltex), 20.8% (Shell) | 0.5% / 1% / 3% | 16% (Caltex, Shell) | 1.50% | 1.50% | 0.50% | 20.88% (Caltex, Shell), 8% (others) | 23.8% (Caltex), 18.3% (Esso), 5% (others) | 0.30% | 0.30% | 0.30% | |
| Groceries | 3.3% / 5% | 0.5% / 1% / 3% | 1.5% / 2.5% | 1.50% | 1.50% | 5% | 8% | 3% | 0.30% | 5% | 0.30% | |
| Toiletries | 3.3% / 5% | 0.5% / 1% / 3% | 1.5% / 2.5% | 1.50% | 1.50% | 5% (Watsons) | 0.25% | 0.30% | 0.30% | 5% | 0.30% | |
| Transport | - | 0.5% / 1% / 3% | - | 1.50% | 1.50% | 5% NETS Flashpay Auto-topup | 8% (Grab) | - | Free Grab very weekend | 0.30% | 6% (Grab, Uber) | |
| Telco | 3.33% / 5% (recurring) | 0.5% / 1% / 3% | - | 1.50% | 1.50% | 1% (Singtel / Starhub / M1) | - | 3% (recurring) | - | - | - | |
| Hospital bills | - | - | - | - | - | 5% | - | - | - | - | - | |
| Utilities | - | - | - | - | - | - | - | - | - | - | - | |

Have a fantastic 2018 ahead, and may this help you to maximise all your cashback this year!

With love,
Budget Babe

Category

1. Credit Cards
2. Savings