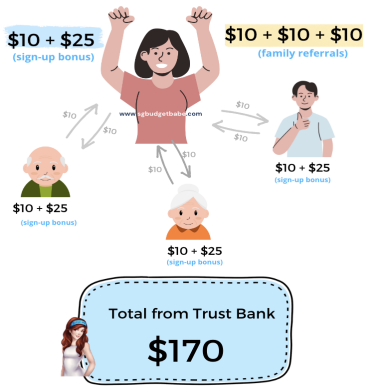



# Trust Bank Review: Get $170 in 15 minutes

## Description

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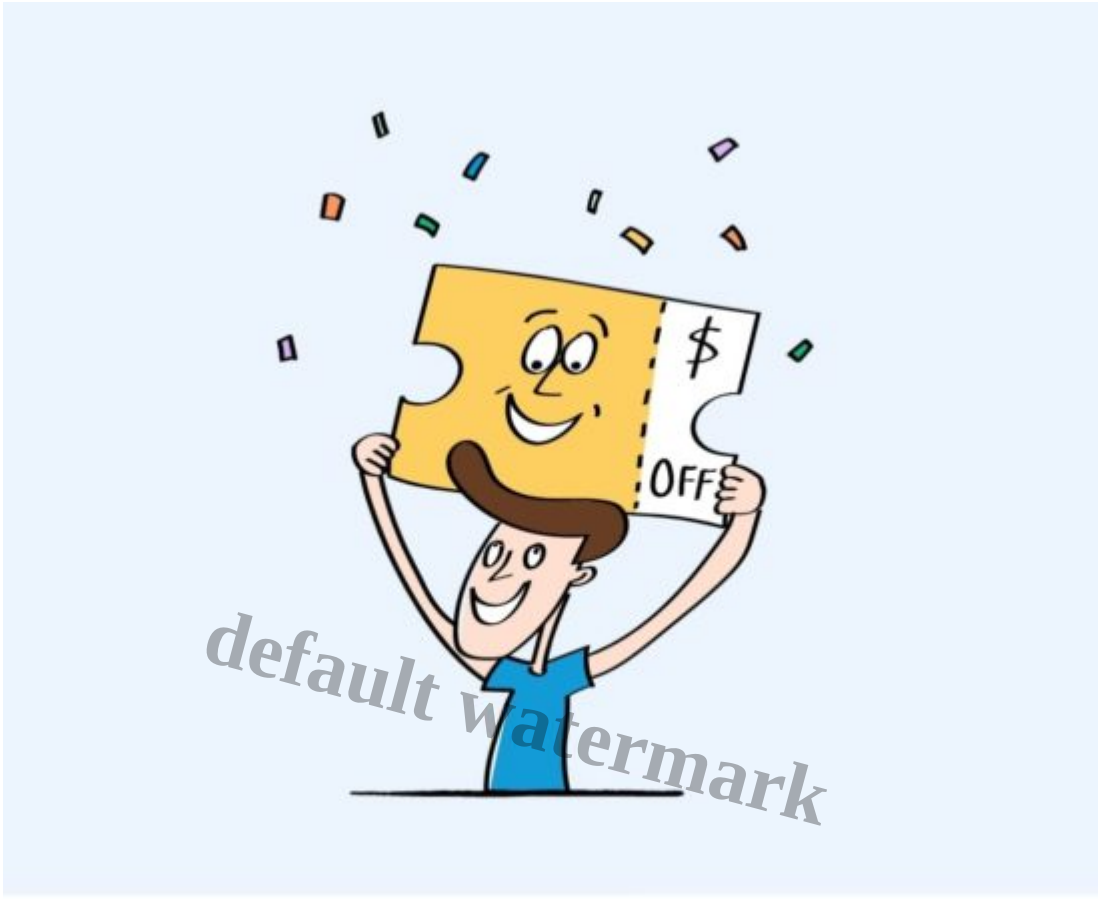
*Go get $170 of generous sign-up perks for yourself and your family first (while it lasts), then decide whether sticking around with the credit card / savings account makes sense for you later.*

Some of you have been DM-ing me to ask about Trust Bank, and whether it is worth signing up for it.

My take is yes, and Iâ??ve already signed up + secured $170 for my whole family in just a matter of minutes. The welcome perks are too generous to ignore, and by doing a nifty hack, you can â??upsizeâ?• it from the $35 that your friends are telling you about to an easy $170 for your family.

*And if you have siblings / in-laws / a bigger family, you can repeat the process below to get a lot more than just $170.*

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# S$25 FairPrice E-Voucher on your first card spend

Make a Visa transaction with your Trust card and receive a S$25 FairPrice E-Voucher in your Trust App! To redeem it, simply tap on "Rewards" then "Coupons".

Got it >



# Welcome 👋
# Your S$10 FairPrice E-Voucher is waiting!

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Trust brings you better banking — open an account with us now!

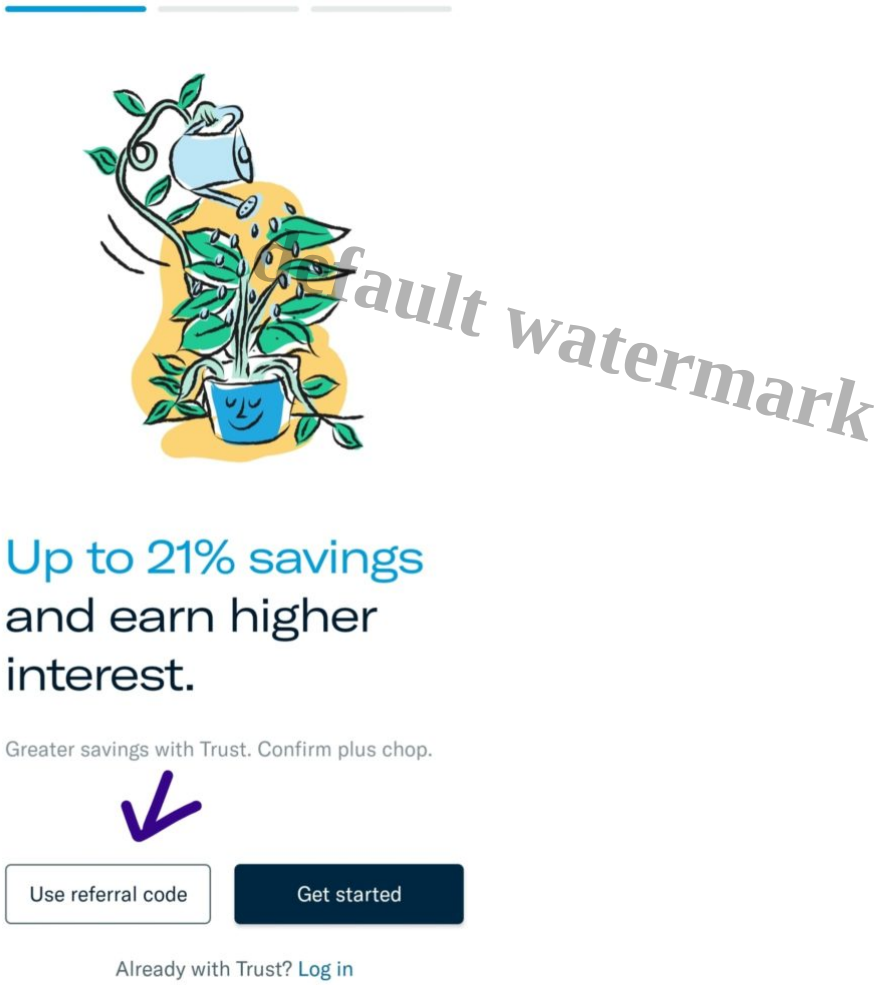
Let's do it!

Hereâ??s how!

**Step 1: Download and sign up for Trust Bank**

Make sure you download *directly* from www.trustbank.sg and nowhere else. Sign up with SingPass MyInfo within a few seconds.

**Step 2: Enter promo code**



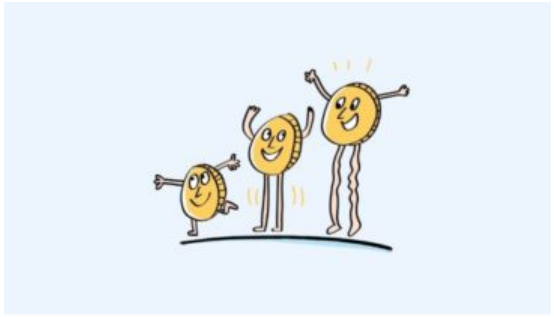

Donâ??t miss this screen! If you skip this step, you donâ??t get the $10 sign-up rewards anymore.

Once you see this screen, tap â??Use referral codeâ?• and enter **0BWH3B31**. If you tap too quickly and miss this page, you wonâ??t be able to enter the promo code anywhere else.

**`Use 0BWH3B31 for an instant $10 Fairprice voucher.`**

**Step 3: Select either Credit Card or Savings Account**

Either is fine, so choose which one you prefer. I have too many credit cards and havenâ??t done my calculations to confirm if this card will be worth for me to switch to at this point, so I opted for the Savings Account which is SDIC-protected anyway.



Credit Card | Savings Account

Up to
1.4% p.a.
Interest on your first S$50,000 deposit
Learn more

Up to
11% savings
Comes with debit card. Up to 11% savings for NTUC Union Members
Learn more

Up to 5% savings for everyone else
Learn more

Live
Fee-less
No minimum balance, no lock-in period, no fees

Approval time
Instant
Don't wait. Get your digital card issued within minutes

Insured up to S$75,000 by SDIC

Anyone who is 18 years old & above can apply.

When you apply for a savings account, you won't be able to apply for a credit card at the moment. Stay tuned for more product updates.

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Iâ??ll review the credit card in a subsequent post, but for the savings account it is pretty straightforward. At 1% p.a. for your first $50,000 with no other actions needed, Trust Bank offers a

pretty decent savings account for those of you who are too lazy to jump through hoops for bonus interest. As a bank, it is also insured by SDIC for S$75,000 per customer account so that should give you some reassurance.

That being said, should you be willing to put in more effort, you can *earn* 2% â?? 3% realistically on other accounts like DBS Multiplier, OCBC 360, UOB One, etc in todayâ??s climate. Otherwise, moving your funds across instruments like the Singapore Savings Bonds, DASH or SingLife can also get you more than 2% with a little bit of work.

Even if you select the Savings Account, you should immediately see your online debit card available for you to start using.




Non-NTUC members will see this debit card.




NTUC members will see this card.

**Step 4: Send your code to your friends and family**

Under Money â??> â??More for youâ?•, tap on â??Invite friendsâ?• and retrieve your referral code.

Send a personal Whatsapp message to your friends and family to guide them on the sign-up process, together with your referral code. Otherwise, if youâ??re lazy, you can also send this post to your friends, but just remember **ask them to use your code** instead of mine.

For your family, sit down with them (or borrow their phones) to help them sign up so you can get that $170 sooner *(before Trust Bank nerfs it, as with all good promos in life).* Repeat the above 3 steps, and lock in $30 for yourself + your spouse + parents within 5 minutes.

*Trust Bank aims to win over customers who are (i) already in the Fairprice ecosystem and (ii) the elderly and less tech-savvy. Hence, youâ??ll be doing yourself and your parents a favour as well when you sign them up for it (donâ??t worry, you can set it as a debit card if youâ??re worried about your parents overspending their credit limits).*

**Step 5: Claim your $25 vouchers for each person**

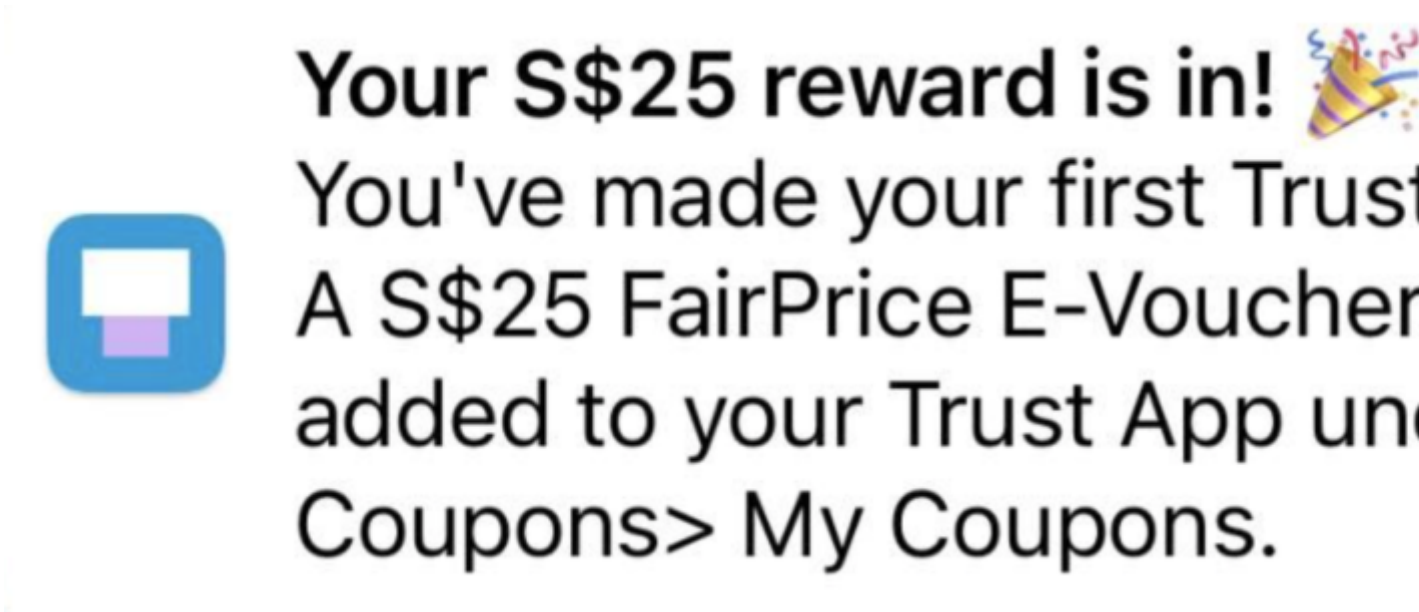
Now that everyone in your family is set up on Trust Bank, open all your apps and go **make your first Visa transaction with your Trust card**. Until you do so, the $25 voucher wonâ??t show up! Some ideas on how to spend it so you get it sooner:

- buy a cup of kopi and pay using your smartphone NFC *(donâ??t forget to link your Trust Bank card to Apple / Google first. Samsung Pay users reported that it doesnâ??t work for them.)*
- buy something small online *e.g. from Shopee or Lazada.*
- link to GrabPay *(youâ??ll incur a $1 Visa charge, which should get refunded later â?? donâ??t ask me if it doesnâ??t, thatâ??s under Grab Customer Service instead)*
- top up your Revolut account

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If you signed up for a Savings Account like I did, you will have to first transfer some money into your account (via Internet transfer) in order to use your card. The fastest way to do it for your lazy family members would be to add just one payee on your iBanking, then transfer a sum to the main person â??> who then uses their Trust app to add the rest as payees â??> â??Send Moneyâ?• to each in that way â??> the rest can go use their debit card to make their first transaction. *In my case, I was that â??main personâ?• and sent $3 each to the rest of my family members within under a minute, lol.*

*In case your iBanking doesnâ??t have Trust Bank as an option, you can add it manually with its Bank Code of 9733, whereas the SWIFT code is TRBUSGSG.* DBS/POSB users should have no problem as Trust Bank is already showing up when I tried.

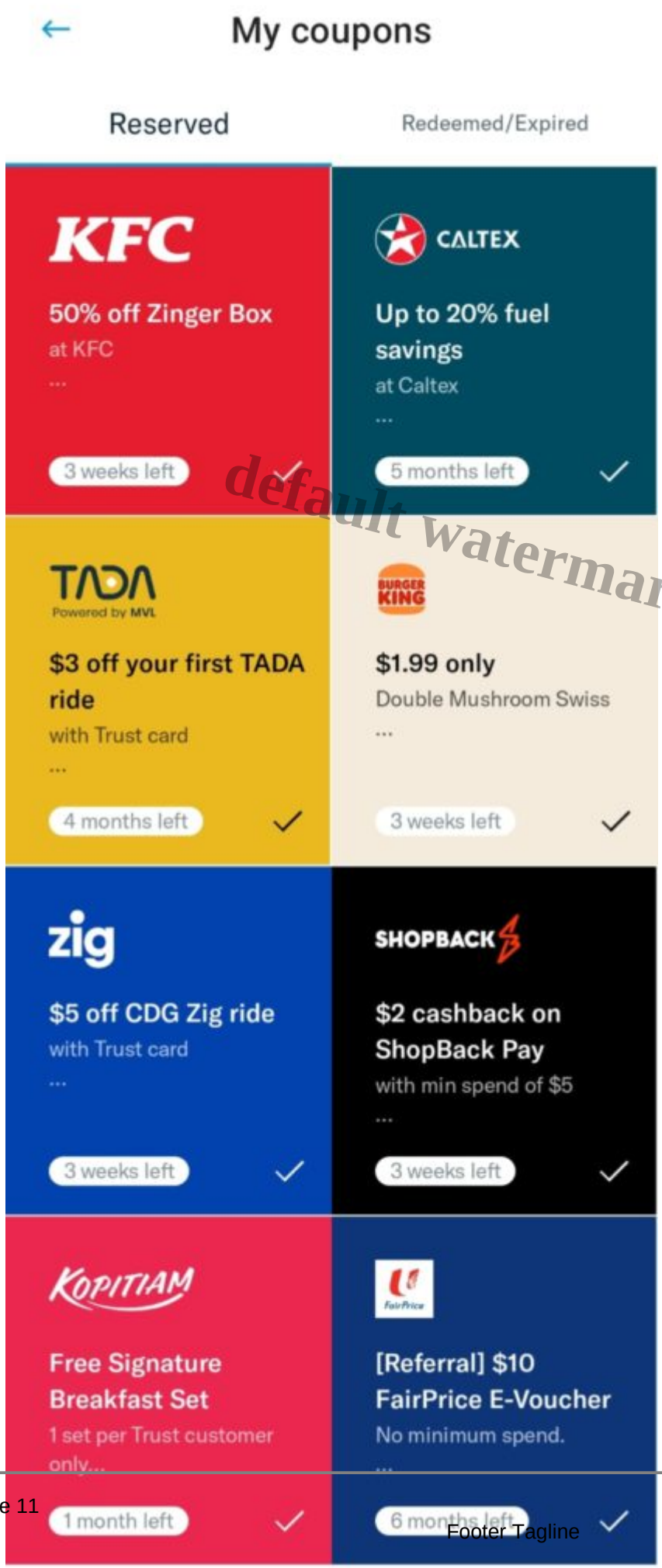


And there you go, now everyone in your family has each gotten their $35 Fairprice vouchers and you have your referral rewards! Youâ??ll find it under your â??Couponsâ?• tab on your Trust Bank app, and in total hereâ??s what each of you should get:

- $10 Fairprice voucher (use **0BWH3B31** for your first sign-up)
- Free Signature Breakfast Set to be redeemed at Kopitiam (worth $3.10)
- Free 1kg Fairprice Superior Fragrant Rice (worth $3.55)
- $25 Fairprice voucher on your first card spend (no min. spend)

**You now have $170 to offset your next grocery trip at Fairprice + 4 free breakfast s**
!

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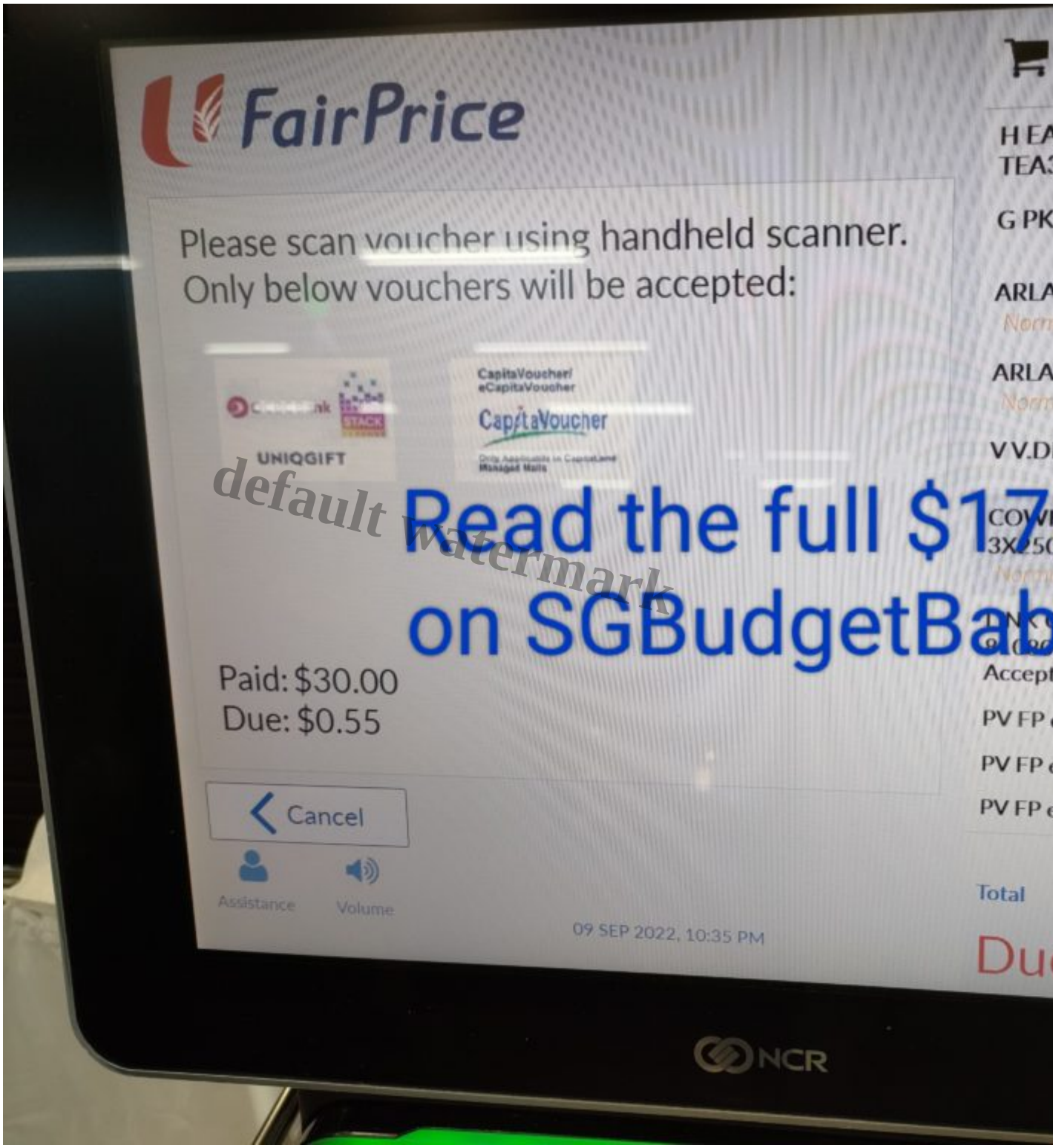

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Youâ??ll find your free breakfast set + 1kg rice here. Thereâ??s also tons of partner vouchers that you can reserve for later use, these are some of the ones I shortlisted for myself!

## How to redeem

If youâ??re using the self-payment counters at Fairprice stores, simply tap on â??All Other Paymentsâ?• and scan the vouchers in your Trust Bank app using the handheld scanner. Since the vouchers are stackable, you can use them all up within a single Fairprice trip if you want to! *(Thatâ??s what I did, tried and tested both at the self-checkout aisle and cashier.)*

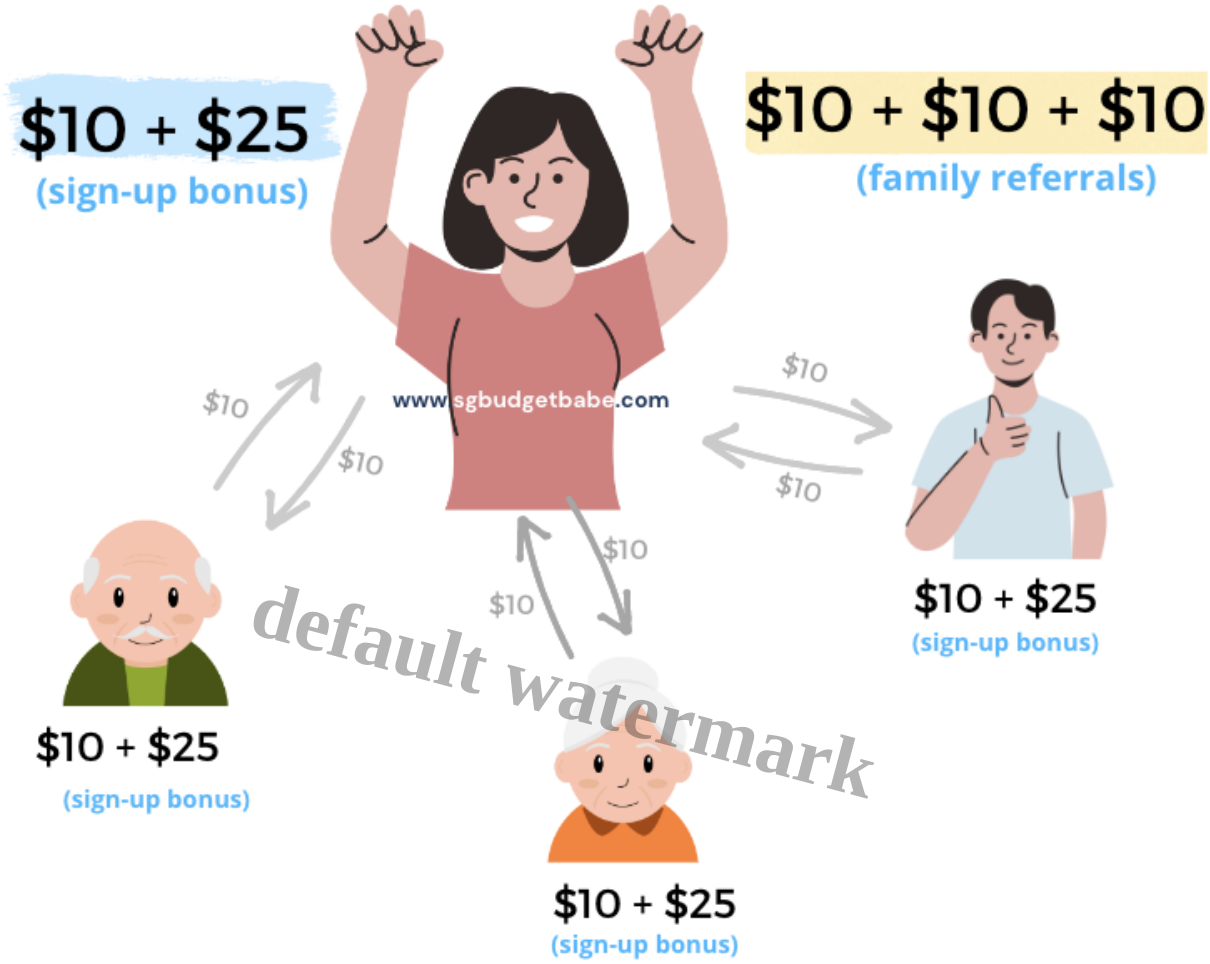
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FairPrice
Please scan voucher using handheld scanner.
Only below vouchers will be accepted:
UNIQGIFT
CapitaVoucher/
eCapitaVoucher
CapitaVoucher
default watermark
Read the full $17
on SGBudgetBab
Paid: $30.00
Due: $0.55
Cancel
Assistance
Volume
09 SEP 2022, 10:35 PM
NCR
Total




Collected these rice packets worth $3+ each for my family, with 2 more free packets left to collect on our next grocery trip! We had to bring the items to the Customer Service counter where they scanned our redemption codes and stuck the â??Paidâ?• sticker on.

*Note: I do not know when the rice promo will be nerfed, so if you donâ??t see that show up in your Rewards / Coupons tab after a few days, then donâ??t be too surprised if itâ??s no longer available.*







There you go! Easy peasy, and definitely worth the 15 minutes to set this up with your family so that you claim the $170. And if you have a bigger family or a wide circle of friends who will use your referral code as well, you can definitely get a lot more than just $170.

Now, go spread the word, and enjoy it while it lastsâ?¦or before Trust Bank reduces the welcome gifts.

## TLDR: Get up to $42 worth of freebies per person + $170 or more for your family when you sign up for a Trust Bank account / card today

Donâ??t forget to use my referral code before you kickstart the process! Use **0BWH3B31** (thatâ??s a zero in front).

*Important Note: This article is NOT sponsored by Trust Bank. If you appreciate the work and hacks Iâ??ve shared here, please do use my referral code **0BWH3B31** to kickstart the sign-up process before switching to your own referral code with your family and friends. This will also help me to buy more groceries to feed my two little boys ð??? Thank you!*

With love,
Dawn

**Category**

1. Budgeting
2. Family
3. Savings

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