

## Up to \$50,000 to be claimed – Are you IN? (SingSaver’s Cashback vs. Air Miles Contest)

### Description




SingSaver is giving away up to \$50,000+ of FREE CASH for this month as an early incentive for Chinese New Year 2019, and it’s up to you and me to claim it. Are you in or are you in?

### Wait, what’s happening?!

In case you’re clueless, the last few months have seen me battle it out with Aaron of The MileLion (an obsessed miles junkie) over whether cashback or air miles credit cards are more superior.

Obviously there’s a place and time for both sort of cards, and you’ve seen me made that distinction very clearly on this blog before, but today, it is time for everyone in Singapore to pick a side and show your loyalty.

Receive your highest ever Ang Pow of more than \$1,000 in cash this Chinese New Year

 <p><b>What you need to do</b></p> <p>Pick a team and apply for your favourite credit card at SingSaver by <b>31 Jan 2019</b>. Every application contributes points to your team.</p>	 <p><b>What you will get</b></p> <ol style="list-style-type: none"><li>1. Get exclusive gifts and cash worth up to <b>\$200</b> upon approval of your card.</li><li>2. Receive an additional Ang Pow of up to \$50 cash if you applied for a card in the winning team, and collect it from <b>2 Feb!</b></li></ol>	 <p><b>Bonus</b></p> <p>Comment and Tag 3 Friends on <b>this post</b> on why you think Airmiles or Cashback is better. The top 3 most creative answers from the winning team will each receive <b>\$888 cash!</b></p>
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### How come there’s so much cash?!

The game mechanics are simple.

#### \$\$ Method 1: Sign up for a card

You just need to join the right side by [applying for a cashback card here](#), and then [let SingSaver know here on how to send your sign-up gift to you](#).

On average, that will get you anything from \$150 – \$200, depending on which card you apply for.

Every application gives 1 point to either #TeamCashback or #TeamAirMiles.

### **\$\$ Method 2: Receive an *additional* cash angbao**

If you're on the winning team, you'll receive a cash angbao of \$20 – \$50 per application ON TOP OF the regular rewards you've obtained for applying through SingSaver in Method 1.

- <600 team points : \$20 cash
- 600 – 799 team points : \$30 cash
- 800 – 999 team points : \$40 cash
- >999 team points : \$50 cash

One way of looking at this is that if you apply for the AMEX True Cashback + Citi Cash Back Card + HSBC Advance, you could get \$500 + (\$50 x 3) = \$650 without doing anything else!

Read the FAQ [here](#), and the T&C [here](#).

### **\$\$ Method 3: Comment to win \$888 on Facebook**

[Like and comment on this Facebook post](#) with your answer on why cashback is obviously better than miles, and tag 3 friends. The best 3 answers will walk away with \$888 sponsored by SingSaver.

*Hint: I've written ESSAYS on why cashback cards are infinitely superior – keep a lookout for my posts in the next few days and feel free to copy & paste my arguments...or come up with your own!*

### **Bonus tip: Go where the money is**

(Cashback, of course.)

Regardless of which team wins (obviously cashback, there's a reason why majority of Singaporeans are on cashback cards), there's also another hack that I'll share with you:

[Keep checking which team is in the lead on the leaderboard here](#) + **make one more last-minute application on the winning team** before the game closes on 31 Jan!



Obviously cashback is going to win, but just in case people don't know what's better for them and pick the wrong side, then there's also this way around it.

That way, you're guaranteed of the additional bonus angbao (\$20 – \$50) so why not? Never say no to free money!



With love,  
Budget Babe

*Disclaimer: This post contains affiliate links for if you're applying for your card through SingSaver. All opinions are that of my own.*

### Category

1. Credit Cards
2. Savings