

## Trust Link or NTUC Link Credit Card Sign Up Promotion Terms and Conditions (31 July 2025 to 31 October 2025)

These are the applicable terms for the Trust Link or NTUC Link Credit Card Sign Up Promotion organised by us, Trust Bank Singapore Limited.

Trust Link or NTUC Link Credit Card Sign Up Promotion Scratch and win - Earn up to S\$3,000 cashback within first 30 days of approval					
Promotion Period	This promotion is available from 31 July 2025 to 31 October 2025.				
Who can participate?	<ol style="list-style-type: none"> <li>This promotion is open to the following customers: <ul style="list-style-type: none"> <li>New to Trust customers, or</li> <li>Existing Trust customers who do not have an existing or cancelled Trust Link or NTUC Link Credit Card</li> </ul> </li> <li>New to Trust customer means a customer who has no existing or cancelled Trust account. Existing Trust customers' account must be valid (not suspended or terminated) and in good standing (as decided by us).</li> </ol>				
How can I participate?	<ol style="list-style-type: none"> <li>Sign up for a Trust Link or NTUC Link Credit Card during the promotion period and hit the milestones set out below, within 30 days from the date your Trust Link or NTUC Link Credit Card is approved.</li> </ol> <p>For example, if you signed up for a Trust Link or NTUC Link Credit Card on 30 September 2025 and make a cumulative S\$1,500 spend by 30 October 2025, you will be eligible for this campaign and receive up to 3 x scratch cards.</p>				
Scratch and win promotion mechanics	<ol style="list-style-type: none"> <li>You will receive one digital scratch card in your Trust App when you hit each of the milestones mentioned below: <ul style="list-style-type: none"> <li><b>Milestone 1</b> - When you make one Qualifying Spend* transaction on your Trust Link or NTUC Link Credit Card</li> <li><b>Milestone 2</b> - When you make a cumulative Qualifying Spend* of S\$500 on your Trust Link or NTUC Link Credit Card</li> <li><b>Milestone 3</b> - When you make a cumulative Qualifying Spend* of S\$1,500 on your Trust Link or NTUC Link Credit Card</li> </ul> </li> <li>Your Qualifying Spends* must be made within 30 days from the day your Trust Link or NTUC Link Credit Card is approved.</li> <li>Each scratch card offers you a chance to win up to S\$1,000 in cashback.</li> <li>You are only allowed to receive a maximum of 3 scratch cards under this promotion.</li> <li>Scratch cards earned under this promotion will be available in your Trust app under the quest section once we have validated that you have met the milestones. We aim to make your rewards available within 24 hours after validation.</li> <li>All unused scratch cards earned will expire after 90 days from the day your Trust Link or NTUC Link Credit Card is approved.</li> </ol>				
What are the prizes available in the scratch cards?	<p>There is a reward for every scratch card!</p> <p>Each scratch card you receive will give you one chance to win – in the form of cashback – one of the following amounts <b>S\$5, S\$8, S\$15, S\$50, S\$100, S\$1,000</b>.</p>				
Where will the cashback awarded be credited?	<table border="1"> <thead> <tr> <th>Trust product you hold</th><th>Cashback credit</th></tr> </thead> <tbody> <tr> <td>Trust Cashback card</td><td>Cashback rewards will be credited to your Trust Cashback card.</td></tr> </tbody> </table>	Trust product you hold	Cashback credit	Trust Cashback card	Cashback rewards will be credited to your Trust Cashback card.
Trust product you hold	Cashback credit				
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	Trust Link or NTUC Link Credit Card	Cashback will be credited to your Trust Link or NTUC Link Credit Card.
	Savings Account by Trust	Cashback will be credited to your Savings Account by Trust.
	If you hold more than one of the above Trust products, then the cashback will be credited to the first one on the list above.	
<b>When does the scratch card expire?</b>	All unused scratch cards earned from this promotion will expire after 90 days from the day your Trust Link or NTUC Link Credit Card is approved.	
<p>* Qualifying Spend refers to spend which is not listed as ineligible for rewards under the Trust Link Credit Card and NTUC Link Credit Card product terms. Generally, (i) betting and gambling related transactions, (ii) any top-ups, and (iii) cash withdrawals are excluded, but please see the Trust Link Credit Card and NTUC Link Credit Card product terms for the full list.</p> <ul style="list-style-type: none"><li>• Scratch cards are not transferable or exchangeable for cash.</li><li>• Cashback credited to your Trust Cashback or Trust Link / NTUC Link Credit Card can only be used to offset your outstanding balance.</li><li>• No extensions will be allowed, and no reminders will be sent prior to expiry of scratch cards.</li><li>• Rewards that you win on the scratch card shall be determined by a randomised computerised system, and the decision will be final.</li></ul> <p>Our General Terms and Conditions and Voucher terms also apply to this promotion.</p>		