

Annex B

Terms & Conditions of 2021 BreadTalk & NETS School Holidays Deal (20th November – 31st December 2021) Extended

The 2021 BreadTalk & NETS School Holidays Deal (“**Promotion**”) is carried out by Network for Electronic Transfers (Singapore) Pte Ltd (“**NETS**”) and is subject to these terms and conditions (“**Terms**”).

1. The Promotion is open to all existing DBS/POSB, HSBC, OCBC, Maybank, Standard Chartered, UOB (“**Participating Banks**”) and NETS bank cardholders (“**Customers**”), including the employees of NETS and employees of the Participating Banks.
2. The Promotion period is valid from 20th November – 31st December 2021, both dates inclusive (“**Promotion Period**”) unless otherwise stated.
3. The Promotion is valid at all BreadTalk outlets except Breadtalk at Singapore Cruise Centre. Please visit <https://www.nets.com.sg/breadtalk> for list of participating outlets. (“**Participating Outlets**”).
4. NETS may from time to time in its absolute discretion decide on the eligibility of a Participating Outlets or Customer for participation in the Promotion.

Promotion Mechanics:

5. Customer are eligible to redeem a free sausage bun (“**Prize**”) (1pc) if he/she spends a minimum of S\$10/- in a single receipt/transaction (“**Minimum Spending**”) using their Qualified NETS Bank Cards or Qualified QR Applications at any one of the Participating Outlets in Singapore during the Promotion Period (“**Qualifying Transaction**”).
 - a. “**Qualified NETS Bank Cards**” shall mean DBS-NETS/ POSB-NETS/ HSBC-NETS/ OCBC-NETS/ Maybank-NETS/ Standard Chartered-NETS/ UOB-NETS ATM, debit and credit cards issued by the Participating Banks and NETS FlashPay in Singapore; and
 - b. “**Qualified QR Applications**” shall mean the Participating Banks’ QR payments mobile applications (which include NETSPay, DBS PayLah, DBS digibank mobile app, POSB digibank mobile app, UOB TMRW, OCBC Pay Anyone™, OCBC Digital and Standard Chartered Mobile Banking App)
6. Minimum Spending excludes all taxes, charges, and fees.
7. Minimum Spending is applicable for all items.
8. Prize redemption is limited to the first 20,000 Customers during the entire Promotion Period. Redemption is on a first-come first-served basis, while stocks last.
9. Redemption must be made during the Qualifying Transaction. Limited to one (1) redemption per customer per day.
10. Promotion is not valid in conjunction with other promotions, all promotions are mutually exclusive.
11. Redemptions are only available at the Participating Outlets.

12. If any Qualifying Transaction is cancelled or reversed during the Promotion Period, the Customer will not be considered to have met the Qualifying Transaction. In this event, the Customer shall reimburse NETS for the retail costs of the Prize redeemed, when requested by NETS.
13. Customers shall comply with any instructions specified by NETS. In the event a Customer fails to comply with any other instruction or condition specified by NETS, the Prize may be forfeited at NETS' absolute discretion.
14. Prizes are not transferable, exchangeable nor redeemable for other prizes.
15. In the event that the Prize incurs any tax liability, such tax is the sole responsibility of the Customer.
16. NETS reserves the right to disqualify an otherwise eligible Customer from redeeming a Prize in the event that NETS in its absolute discretion believes that the particular Customer may have contravened, will contravene or has contravened any of these Terms and/or may bring NETS into disrepute. In the event the Prize has already been redeemed by such Customer, the Customer shall reimburse NETS for the retail costs of the Prize redeemed, when requested by NETS.
17. NETS reserves the right to substitute the Prize with another prize of lower or equivalent value, whether of similar nature or otherwise without prior notice.
18. NETS reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason without any liability whatsoever.
19. NETS's decisions on all matters pertaining to the Promotion are final and binding. No further correspondence regarding the Promotion, these Terms or any decision made by NETS in connection therewith and/or the results will be entertained. NETS reserves its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.
20. NETS or the Participating Banks shall not be liable to any person in any way for any loss or damage howsoever arising from or in connection with the Promotion and/or any of the Prizes.
21. NETS reserves the right at any time to amend or delete these Terms and/or any of the instructions or explanations at its sole discretion without prior notice. Any such changes shall be binding and will take effect immediately upon such amendment, change or deletion. Participation in this Promotion shall constitute acceptance of these Terms and any amendment(s) thereof.
22. By participating in this Promotion, customers or participants acknowledge that they have read and understood NETS' Data Protection Policy (as published in NETS' website), and consent to the collection, use and disclosure of their personal data by NETS for the purposes set out in these Terms. Please visit <https://www.nets.com.sg/policies/data-protection/> for the full version of NETS' Data Protection Policy.

Updated: 02122021