

Annex B

Terms & Conditions of NETS x BreadTalk Group Rewards App CNY Play & Win Promotion (19 January – 28 February 2026)

The NETS x BreadTalk Group Rewards App CNY Play & Win Promotion (“**Promotion**”) is carried out by Network for Electronic Transfers (Singapore) Pte Ltd (“**NETS**”) in conjunction with Star Food Pte Ltd (“**BreadTalk Group**”) and is subject to these terms and conditions (“**Terms**”).

1. The Promotion is valid for all BreadTalk Group Rewards App (“**App**”) users who are members of the App (“**App Users**”) and make an in-App Qualifying Transaction with any one of the **Qualified NETS Bank Card** (defined below) using the App, including employees of NETS, Participating Banks and BreadTalk Group.
2. The Promotion is valid from 19 January – 28 February 2026, both dates inclusive (“**Promotion Period**”) unless otherwise stated.

Promotion Mechanics:

3. Subject to Paragraph 6 below, an App User will be eligible to receive the BreadTalk Group Instant Rewards Tokens (“**Rewards Tokens**”) according to the table below by making Store Credit top-up in a single transaction using any Qualified NETS Bank Card on the App during Promotion Period (“**Qualifying Transaction**”).

Top up Value	Instant Rewards Tokens (For top-ups via NETS using ATM / Debit cards)
\$50	2
\$100	5
\$200	11
\$300	18
\$400	24
\$500	30

4. For the purposes of this Promotion:

“**Store Credit**” shall mean the stored value (denominated in Singapore Dollars) in the membership account of an App User on the BreadTalk Group Rewards loyalty program.

“**Qualified NETS Bank Card**” shall mean any NETS ATM Card, Debit Card or NETS-enabled Credit Card issued by DBS/POSB or OCBC, or NETS ATM Card or Debit card issued by UOB in Singapore.

“**Participating Banks**” shall mean DBS/POSB, OCBC and UOB in Singapore.

“**Eligible Top-Up**” shall mean top-ups done via the BreadTalk Group Rewards app with Qualified NETS Bank Card(s) only.

5. To receive the Rewards Tokens, App Users will need to add any Qualified NETS Bank Card(s) to the App and thereafter top up in-app using the Qualified NETS Bank Card. For clarity, where an App User mistakenly makes a top up in-app using any payment mode other than a Qualified NETS Bank Card, such top up shall be non-refundable and shall not qualify from the Promotion.

6. Top-ups made at the physical stores and/or via the eGift Purchase, Digital Wallet, Credit/Debit Card checkout option are not eligible to participate in this Promotion.
7. There is no limit to the number of times an App User can participate in the Promotion.
8. Eligible Top-Ups must be made in 1 single transaction, and different transactions cannot be combined to fulfil the eligible top-up amount indicated.
9. Rewards Tokens will be issued into the App User's account instantly upon each successful Eligible Top-Up, with a validity of 1 month from the date of issuance, no extension is allowed.
10. All top-ups are non-refundable and non-transferable and will be valid for 1 year from the date of transaction.
11. Each App User account can only hold a maximum of 2 cards, with a maximum limit of \$500 Store Credits on each card. Where an App User already holds two (2) cards and the total balance of the cards is below the maximum limit, the App User shall merge the cards accordingly. Should the App User wish to perform a new top-up of S\$500, the App User shall purchase a new card via the App.
12. Reward Tokens are non-transferrable and non-exchangeable for cash or other products or services.
13. The Promotion is not valid in conjunction with other promotions such as third-party loyalty program or privileges.
14. All promotions are mutually exclusive.
15. If any Qualifying Transaction is cancelled or reversed, any Reward Tokens credited shall be reversed, withdrawn or otherwise cancelled without further notice.
16. NETS may from time to time, in its sole discretion, determine the eligibility of the App Users to participate in the Promotion.
17. NETS and BreadTalk Group reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason without notice and without any liability whatsoever.
18. The decisions of NETS and/or BreadTalk Group on all matters pertaining to the Promotion shall be final and binding. No further correspondence regarding the Promotion, these Terms or any decision made by NETS and/or BreadTalk Group in connection therewith and/or the results, will be entertained. NETS and BreadTalk Group reserve their absolute right to determine an outcome and act as they deem fit in any dispute and/or issue arising or relating thereto.
19. NETS, BreadTalk Group 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 Qualifying Transactions.
20. NETS and BreadTalk Group reserve the right at any time to amend or delete these Terms and/or any of the instructions or explanations at their 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.

21. Without prejudice to paragraph 15 of the Terms, NETS and BreadTalk Group shall not be responsible or liable for any inability, ineligibility or disqualification of any App Users to participate in the Promotion, whether as a result of certain technical restrictions or any other specific limitations or due to events beyond the reasonable control of NETS or BreadTalk Group, which include and are not limited to regulatory events, government directives, government interventions and act of God and natural catastrophe.
22. Each of NETS and the Participating Banks is not an agent and makes no representation as to the quality of goods and services provided. Any dispute about the quality of performance of the product and/or service(s) is to be resolved directly with BreadTalk Group.
23. Collection of any personal data by BreadTalk Group for this Promotion is strictly for their own business requirements. NETS is not responsible for the collection, use and disclosure of personal data by BreadTalk Group for this Promotion.
24. NETS is not liable for any loss of personal data resulting from any provision of personal data by the individual to BreadTalk Group for the purpose of using their service or products.
25. By participating in this Promotion, App Users acknowledge that they have read and understood NETS' Data Protection Policy (as published on 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.

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