

Annex B

Terms & Conditions of 2022 Unbeatable deals with NETS at Challenger Singapore (1 September – 31 October 2022)

The **2022 Unbeatable deals with NETS at Challenger Singapore** (“**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 1 September – 31 October 2022, both dates inclusive (“**Promotion Period**”) unless otherwise stated.
3. The Promotion is valid at all Challenger retail outlets which is registered with NETS and/or the Participating Banks, has a physical store in Singapore and accepts payment through Qualified NETS Bank Card and/or Qualified QR Applications (defined below). Please visit <https://www.nets.com.sg/Challenger> 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. Customers who are Challenger’s ValueClub members are eligible to enjoy (i) \$20 off with a minimum spend of \$200 or (ii) \$10 off with a minimum spend of \$150 and receive additional V\$3 rebate (“**Redemption**”) with each purchase of Participating Products 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. “**Participating Products**” shall mean the selected models of wireless audio pieces from JBL, Shokz and Sony as listed in the Promotion page found on Challenger’s website. Please visit <https://www.challenger.sg/> for the list of Participating Products.
 - b. “**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, NETS FlashPay and NETS Prepaid Card in Singapore; and
 - c. “**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. Redemption is limited to the first 2,000 Qualifying Transactions during the entire Promotion Period. Redemption is on a first-come first-served basis, while stocks last. There is no limit to the number of Redemptions each customer can make.
7. Redemption must be made during the Qualifying Transaction.
8. The Promotion is available for purchases made at all Participating Outlets, online, and in-app.

9. The Promotion is not valid in conjunction with other promotions, all promotions are mutually exclusive.
10. The Promotion is strictly non-refundable, non-transferable, and non-assignable.
11. 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 Redemption redeemed, when requested by NETS.
12. NETS reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason without any liability whatsoever.
13. 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.
14. 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.
15. 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.
16. NETS does not take any responsibility in the case any Customers are not entitled to participate in the Promotion, whether as a result of certain technical restrictions or any other specific limitations or due to force majeure events, which include and are not limited to regulatory events, government directives, government interventions and act of God etc.
17. NETS 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 the Challenger Technologies Limited.
18. 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: 22072022