

TERMS AND CONDITIONS GOVERNING THE ZAobao MINI TRAVEL SEMINAR (MAY 2024) CHANGI PAY EXCLUSIVE TOP UP & MAKE FIRST OVERSEAS SPEND PROMOTION (the “Promotion”)



1. This Promotion is organized by Changi Airport Group (Singapore) Pte Ltd. (“CAG”).
2. By participating in this Promotion, all participants shall be deemed to have read, understood and agree to be bound by the following terms and conditions and all amendments, additions, replacements, and modifications hereto as may be made from time to time. Subject to the terms and conditions contained herein, this Promotion is valid for all ZAobao Mini Travel Seminar participants from **1300 hours (SGT) to 2359 hours (SGT) on 18 May 2024**, or while redemption quotas are available, whichever is earlier. (the “**Promotion Period**”).
3. To be eligible for this Promotion, participants must meet the following requirements during the Promotion Period:
 - a. Launch the Changi Pay feature, i.e. the digital wallet page in the Changi Application; and
 - b. Register for Liquid Account for the first time; and
 - c. Do a one-time top-up of at least S\$50 into the Liquid Account via PayNow; and
 - d. Make a first overseas spend (with no minimum spend required) with Changi Pay via the Alipay+ network by 31 December 2024.

(each a “**Participant**”)

4. Upon completing clauses 3(a) to 3(c), the Participant will be eligible to receive a complimentary gift at the Changi Pay booth during the Zaobao Mini Travel Seminar and receive S\$30 worth of e-Vouchers which comprises: S\$10 Changi Pay e-vouchers, a S\$10 The Cocoa Trees e-voucher, and a S\$10 Fragrance e-voucher in their Changi Pay digital wallet account.
5. Upon successful completion of the first overseas spend by 31 December 2024, the Participant will be eligible to receive S\$20 worth of Changi Pay e-vouchers in their Changi Pay digital wallet account.
6. Eligible Participants will receive their S\$30 e-vouchers through the Changi Pay digital wallet account within fourteen (14) working days following the end of the Zaobao Mini Travel Seminar.
7. Eligible Participants will receive their S\$20 e-Vouchers through the Changi Pay digital wallet account within fourteen (14) working days after the end of every calendar month.
8. This Promotion is limited to: for clause 4 above, the first 200 complimentary gifts and 200 sets of e-vouchers; and for clause 5 above, the first 200 sets of e-vouchers. All gifts and e-vouchers will be given away on a first to complete, first to be given basis.
9. The e-vouchers are valid for a period of 6 months starting from the date of receipt of the e-vouchers. No extension, refund, or replacement shall be permitted or entertained.

These terms and conditions are updated as of 18 May 2024.

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10. The e-vouchers can be used for purchases at participating outlets at Changi Airport Terminals (both Transit and Public area, excluding Terminal 2 canteen), Jewel Changi Airport and on iShopChangi.com with no minimum spend required and it must be applied by the Eligible Participant in Changi Pay before processing payment. The list of participating outlets can be found via <https://www.changiairport.com/en/shop/changipay/outlets.html>.
11. Participant will not be eligible for the Promotion if they previously held a Liquid Account (e.g. by deleting their existing Liquid Account linked to Changi Pay and subsequently registering for a new Liquid Account), if they held a Liquid Account through Changi Pay before the Promotion Period, and/or if they withdraw the funds referred to in 3(c) above from their Liquid Account before, during or within fourteen (14) working days after the Promotion Period. In the event that a Participant is determined to have been or becomes ineligible, CAG reserves the right to claw back the e-vouchers.
12. All Participants cannot qualify for any other new user promotions.
13. All gifts and e-vouchers (or any part thereof, including any unutilized portion) are strictly non-transferable, non-refundable, and non-exchangeable for cash, credit, goods or benefits-in-kind, unless otherwise stated. The e-vouchers are subject to such further terms and conditions as may be stipulated on the e-vouchers. CAG reserves the right to replace or change the complimentary gifts and e-vouchers without prior notice.
14. CAG shall not be responsible for any consequences, including but not limited to loss of life, injury to person and/or damage to property, arising from and/or in connection with the use of the Promotion, redemption and/or use of the gifts and e-vouchers.
15. CAG reserves the right to deny or claw back any gifts and e-vouchers awarded to any Participant should the Participant subsequently be found to be disqualified or ineligible to participate in the Promotion. CAG’s determination on all matters relating to the Promotion shall be final, conclusive, and binding. No correspondence and/or appeals will be entertained.
16. All Participants whose e-vouchers have been unclaimed/unredeemed or forfeited hereunder shall not be entitled to any payment or compensation.

GENERAL TERMS & CONDITIONS

17. All payment services relating to the use of Changi Pay are provided by Liquid Group Pte Ltd (“**Liquid**”). Changi Airport Group (Singapore) Pte Ltd is marketing the aforesaid payment services on behalf of Liquid. Liquid is the holder of a Major Payment Institution licenses for account issuance, domestic money transfer, cross-border money transfer, merchant acquisition and e-money issuance under the Payment Services Act.

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18. CAG’s decisions on all matters relating to the Promotion are final, conclusive, and binding on all participants.
19. CAG shall not be liable for any damages, loss or inconvenience for any matter arising out of or in connection with this Promotion, and each participant agrees to indemnify and hold CAG harmless from and against any and all claims, damage, losses, costs or expenses suffered or incurred by CAG in relation to the Promotion.
20. CAG reserves the right in its sole and absolute discretion to terminate the Promotion or to vary the terms and conditions herein at any time at its absolute discretion without further notice.
21. In the event of any inconsistency between these terms and conditions and any other form of publicity collateral relating to the Promotion, these terms and conditions shall prevail.
22. These terms and conditions shall be construed and governed in accordance with the laws of the Republic of Singapore. CAG and all participants hereby accept the exclusive jurisdiction of the Singapore courts to rule on any issues or disputes related thereto.

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