**TERMS AND CONDITIONS GOVERNING THE CHANGI PAY EXCLUSIVE TOP UP PROMOTION FROM AUGUST – SEPTEMBER 2024 (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 Zaobao readers from **30 August 2024, 0000 hours (SGT) to 29 September 2024, 2359 hours (SGT)**, or while redemption quotas are available, whichever is earlier. (the "**Promotion Period**").

3. To be eligible for this Promotion, Participants must perform and complete all the following steps during the Promotion Period:

    a. Launch the Changi Pay feature, i.e. the digital wallet page in the Changi Application;
    b. Register for Liquid Account[1] for the first time;
    c. Enter the referral code "CPAY5MY" on the registration page of the Liquid Account **before** completing the registration process on the Changi Application; and
    d. Do a one-time top-up of at least S$50 into the Liquid Account via PayNow ("**Initial Top-up Amount**").

    (each a "**Participant**")

4. Upon completing the steps set out in clauses 3(a) to 3(d) above, the Participant will be eligible to receive a S$5 Changi Pay e-Voucher in their Changi Pay digital wallet account within 14 working days after the end of the Promotion Period.

5. This Promotion is limited to the first 500 set of e-vouchers. All e-vouchers will be given away on a first to complete, first to be given basis.

6. All e-vouchers are valid for a period of 6 months starting from the date of receipt of the e-vouchers. No extensions, refund, or replacement shall be permitted or entertained.

7. All 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 Participant in Changi Pay before payment is being processed. The list of participating outlets can be found via https://www.changiairport.com/en/shop/changipay/outlets.html.

[1] Liquid Account refers to the e-money account provided by Liquid that would be linked to Participant's Changi Pay account that can be used as an e-wallet for payment.

*These terms and conditions are updated as of 30 August 2024.*

**TERMS AND CONDITIONS GOVERNING THE CHANGI PAY EXCLUSIVE TOP UP PROMOTION FROM AUGUST – SEPTEMBER 2024 (the "Promotion")**

8. Participant will not be eligible to participate in 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 Initial Top-up Amount from their Liquid Account during the Promotion Period and fourteen (14) working days after the Promotion Period. In the event that a Participant is determined to have been or becomes ineligible to participate in the Promotion, CAG reserves the right to withdraw the e-vouchers.

9. All Participants cannot qualify for any other new Liquid Account user promotions rolled out by CAG.

10. All gifts and e-vouchers (or any part thereof, including unutilized portion) are strictly non-transferable, non-refundable, and non-exchangeable for cash, credits, 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 e-vouchers without prior notice.

11. All e-vouchers must be redeemed by the date specified within the e-vouchers, after which the e-vouchers shall be deemed forfeited, and there shall be strictly no extensions. CAG will not entertain any appeals whatsoever.

12. 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 Participant's participation in the Promotion, or the Participant's redemption and/or use of the gifts and e-vouchers.

13. CAG's determination on all matters relating to the Promotion shall be final, conclusive, and binding. No correspondence and/or appeals will be entertained.

14. All Participants whose e-vouchers have been unredeemed or forfeited shall not be entitled to any payment or compensation.

**GENERAL TERMS & CONDITIONS**

15. All payment services relating to the use of Changi Pay are provided by Liquid Group Pte Ltd ("**Liquid**"). CAG 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.

16. 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, damages, losses, costs or expenses suffered or incurred by CAG in relation to the Promotion.

*These terms and conditions are updated as of 30 August 2024.*

**TERMS AND CONDITIONS GOVERNING THE CHANGI PAY EXCLUSIVE TOP UP PROMOTION FROM AUGUST – SEPTEMBER 2024 (the "Promotion")**

17. 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.

18. 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.

19. 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.

*These terms and conditions are updated as of 30 August 2024.*