

TERMS AND CONDITIONS FOR THE NOV/DEC 2023 CAMPAIGN ORGANISED BY THE NATIONAL TRADES UNION CONGRESS (“NTUC”) (the “Campaign”)

1. This promotion is only applicable to selected members of NTUC-affiliated unions and/or associations (“**Selected NTUC Member(s)**”) who have received and read the marketing message from NTUC relating to the Campaign between 15 November 2023 to 31 December 2023 (the “**Message**”).
2. The Selected NTUC Member who has received the Message shall be eligible to receive up to **either 300 or 500** Linkpoints (as the case may be), if and only if, the following are conditions, as set out in the table below are satisfied:-

S/No.	Reward	Eligibility criteria
(a)	300 Linkpoints	<ol style="list-style-type: none"> i. he/she uses his/her NTUC Card which entitles him/her to earn additional Linkpoints at participating Link Partners for at least three (3) times within the period that the Message was sent, which validity period is set out in the Message (each a “Transaction”, and collectively the “Transactions”). (For the avoidance of doubt, any transactions or purchases made in which the Selected NTUC Member uses their existing Linkpoints to offset any transaction in full such that no cash payment is made, and no additional Linkpoints are earned shall not be deemed as a “Transaction” for the purposes of this Campaign); ii. he/she has a valid and existing NTUC Membership; and iii. he/she has paid in full all his/her NTUC Membership fees, and there are no outstanding fees due and owing as at the date of the Message.
(b)	500 Linkpoints	<ol style="list-style-type: none"> i. he/she satisfies all the above criteria as set out above in Item(s) (a)(i) to (iii), which will render him/her eligible for the 300 Linkpoints; and ii. registers for, and remains a cardholder of the NTUC Link Credit/Debit Card issued by Trust Bank Pte Ltd, during the campaign period of 15 November 2023 to 31 December 2023.

3. For the avoidance of doubt, each Selected NTUC Member shall receive only **either**: (a) the 300 Linkpoints, **or** (b) the 500 Linkpoints, and not both. This shall mean that in the event the Selected Member satisfies the criteria for 500 Linkpoints (as set out in Item 2(b) of the table above), he/she shall only receive 500 Linkpoints.
4. Each Selected NTUC Member can only receive the reward once.
5. In the event that the Selected NTUC Member does not satisfy any of the terms set out above in the table, he/she shall not be eligible for any reward.
6. The reward will be credited in January/February 2024 upon the Selected NTUC Member’s satisfaction of the aforesaid terms and conditions.
7. The Linkpoints are valid till 31 December of the following year.
8. An SMS will be sent to the Selected NTUC Member after the reward has been credited. It shall be the Selected NTUC Member’s duty to notify NTUC of any changes in his/her mobile number no later than 31 December 2023.
9. NTUC may in its sole discretion cancel, terminate, postpone and/or suspend this Campaign, and NTUC’s cancellation, termination, postponement and/or suspension of the same shall not entitle the Selected NTUC Member to any claim or compensation against NTUC for any and all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination, postponement and/or suspension of the campaign.
10. NTUC reserves the right to vary, delete or add to any of these terms and conditions for this Campaign from time to time at its sole discretion and without prior notice. These terms and conditions shall prevail over the contents of any brochure or other promotional material advertising this promotion.
11. NTUC’s decision on all matters relating to this Campaign will be final, binding and conclusive on all members, and no queries, issues, disputes and/or correspondence will be entertained.
12. The Campaign and the terms and conditions set out herein shall be governed by and construed in accordance with the laws of Singapore, and all Selected NTUC Member(s) agree to submit to the exclusive jurisdiction of the Singapore Courts.