NTUC65 MEMBERSHIP CAMPAIGN FREQUENTLY ASKED QUESTIONS

About the Campaign

1. What is the NTUC65 Membership Campaign Lucky Draw?
    a. It is a campaign organised by the National Trades Union Congress (NTUC). It comprises two (2) Lucky Draws and one (1) Grand Draw, collectively referred to as the Lucky Draws.
    b. By taking part in any Lucky Draw, members agree to be bound by the Terms and Conditions and all decisions of NTUC in relation to the Lucky Draws.

2. What are the qualifying periods?
   The qualifying period for each draw is as follows:
    a. Lucky Draw 1: 30 September 2026 to 31 December 2026
    b. Lucky Draw 2: 1 January 2027 to 30 April 2027
    c. Grand Draw: 30 September 2026 to 30 April 2027

Eligibility

3. Who can participate?
    a. Eligible ordinary branch (OB) or general branch (GB) members of Unions or associations affiliated to NTUC may participate if they meet all qualifying requirements.
    b. Member's NTUC Union Membership must remain valid for the full or remaining duration of the relevant qualifying period, with no membership fees in arrears as at the draw date.

4. Who is not eligible to participate?
   The following individuals are not eligible:
    a. Permanent and contract employees of NTUC.
    b. Employees of agencies or service providers engaged by NTUC in connection with the Lucky Draws.

5. Can NTUC disqualify an entry?
   Yes. NTUC may disqualify any entry that does not meet all criteria in the Terms and Conditions. NTUC's determination is final and conclusive, and NTUC is not required to provide a reason.

Earning Lucky Draw Entries

6. How do new NTUC Union members earn entries?

   An eligible new NTUC Union member who signs up for and is approved for NTUC Union membership during a qualifying period receives five entries for the Lucky Draw connected with that qualifying period.

7. How do existing NTUC Union members earn entries?

   An eligible existing NTUC Union member receives one entry for each qualifying NTUC membership benefits during the applicable qualifying period. Entries may also be carried into subsequent draws as set out in the Terms and Conditions.

   For illustration purposes on the earned entries

   a. Scenario 1 (Won a prize in the first Lucky Draw)

      Eligible NTUC Union member:

      i. Signs up for an NTUC Link Credit Card with Trust Bank during the first qualifying period and wins a prize in the first Lucky Draw.
      ii. Enjoys $20 off with a minimum $40 purchase on UPlay, and signs up for a new 2-year mobile plan with Singtel and receives $50 off during the second qualifying period.

      He/she will be entitled to:

      i. 1 entry for the first Lucky Draw; and
      ii. A total of 3 entries for the Grand Draw

   b. Scenario 2 (Did not win any prize in the first Lucky Draw)

      Eligible NTUC Union member:

      i. Signs up for an NTUC Link Credit Card with Trust Bank during the first qualifying period and does not win a prize in the first lucky draw.
      ii. Enjoys $20 off with a minimum $40 purchase on UPlay, and signs up for a new 2-year mobile plan with Singtel and receives $50 off during the second qualifying period.

      He/she will be entitled to:

      i. 1 entry for the first Lucky Draw;
      ii. 3 entries for the second Lucky Draw (1 rolled over from first Lucky Draw + 2 entries earned during the second Lucky Draw); and

iii. A total of 3 entries for the Grand Draw

8. What are the qualifying transactions or actions for existing members?
   The qualifying NTUC membership benefits are listed below. Please refer to the NTUC65 Membership Campaign webpage for the specific promotions and benefits offered by the selected partners.

9. Where can members find the full campaign promotions and benefits?
   Please refer to the NTUC65 Membership Campaign webpage for the specific promotions and benefits offered by participating partners.

10. What happens if members terminate membership or have outstanding membership fees?
    The NTUC Union Membership must remain valid for the relevant qualifying period. Members must not terminate their membership during the full or remaining duration of that period and must have no membership fees in arrears as at the draw date.

Earning Lucky Draw Entries

11. How many draws will there be?
    There will be three (3) draws: Lucky Draw 1, Lucky Draw 2 and the Grand Draw.

12. When will the draws be conducted?

Draw	Qualifying period	Draw date and time
Lucky Draw 1	30 September 2026 to 31 December 2026	3 February 2027, 10:00 AM
Lucky Draw 2	1 January 2027 to 30 April 2027	2 June 2027, 10:00 AM
Grand Draw	30 September 2026 to 30 April 2027	2 June 2027, 10:30 AM

    NTUC may inform members of another date, time or qualifying period.

13. How will winners be selected?
    a. Winners will be selected through a computerised random draw from the pool of eligible participants.
    b. If a system malfunction, technical error, data corruption or another circumstance affects the integrity or proper operation of a draw, NTUC may suspend, cancel, terminate or recommence the draw as it considers appropriate.

14. Will members' entries be carried forward?
    a. Entries of eligible members who do not win a prize in Lucky Draw 1 will automatically be entered into Lucky Draw 2 and the Grand Draw, provided the members continue to meet the eligibility requirements.
    b. Lucky Draw 1 winners are not eligible for Lucky Draw 2. All eligible members, including winners of Lucky Draw 1 or Lucky Draw 2, remain eligible for the Grand Draw if they meet all Grand Draw requirements.

15. How will members know if they have won?
    a. Winners will be notified within seven days after each draw date through their registered email address.
    b. Winners' names will be published on the NTUC website for at least two months after the results are determined.
    c. Members should keep their registered email address and relevant personal information accurate and up to date.

16. How do winners collect their prizes?
    a. Winners must follow NTUC's instructions and collect their prizes at the designated venue communicated by NTUC.
    b. Failure to collect a prize by the stipulated deadline will result in forfeiture. NTUC may select another eligible participant if a winner is ineligible, disqualified or does not claim the prize by the deadline.

Prizes

17. What prizes can be won?

    Prizes as listed in table below. NTUC may determine other prizes and/or quantities at its discretion.

Draw	Prize	Number of winners
Lucky Draw 1	FairPrice Group e-Vouchers worth S$300	10
Lucky Draw 1	TADA Transport Vouchers worth S$160	15
Lucky Draw 1	Zig by ComfortDelGro Transport Vouchers worth S$160	15
Lucky Draw 1	Linkpoints worth S$100	20
Lucky Draw 2	FairPrice Group e-Vouchers worth S$300	10
Lucky Draw 2	TADA Transport Vouchers worth S$160	15
Lucky Draw 2	Zig by ComfortDelGro Transport Vouchers worth S$160	15
Lucky Draw 2	Linkpoints worth S$100	20
Grand Draw	Grocery Shopping worth S$6,000 in Linkpoints	15

18. Can member exchange his/her prize for cash or transfer it to someone else?

    No. Prizes are non-transferable and cannot be exchanged for cash, gifts or other items.

19. Can the prizes be changed?

    Yes. NTUC may withdraw, cancel or replace any prize at any time with one or more items of equivalent value, without prior notice or reason. NTUC will determine the equivalent value, and its decision is final.

20. Are winners responsible for taxes or other liabilities arising from their prizes?

    NTUC accepts no responsibility for any tax or other liability arising from winning a prize.

Personal Data

21. How may my personal data be used?

    NTUC may collect, use and disclose personal data in accordance with the Personal Data Protection Act 2012 and NTUC's Personal Data Protection Policy. This may include a participant's name, NTUC Member ID, contact details and, where applicable, image, voice or likeness.

    The data may be used to:

    a. Verify identity, membership status and eligibility, and administer participation and entries.
    b. Contact participants, including notifying selected winners.
    c. Administer prize redemption and credit Linkpoints where applicable.
    d. Announce and publicise winners, including using a winner's name, image, voice or likeness.
    e. Exchange necessary data with selected NTUC partners and, for new members, the union joined, to verify eligibility, qualifying transactions, membership status or participation.

22. Where can I read NTUC's Personal Data Protection Policy?

    Read the NTUC Privacy and Personal Data Protection Policy. It explains how NTUC collects, uses and discloses personal data and how consent may be withdrawn.

23. What information must I keep accurate?

    By participating, members confirm that the personal data and information provided are true and accurate to the best of their knowledge. Members must inform NTUC of changes where the information is relevant to participation in the Lucky Draws.

24. Can I withdraw consent for the use of my personal data?
    a. Yes. Consent may be withdrawn by contacting NTUC in accordance with the process in NTUC's Personal Data Protection Policy.
    b. If the withdrawal prevents NTUC from verifying eligibility, administering participation or fulfilling a prize, continued participation or entitlement to the prize may be affected. NTUC may disqualify the winner and/or forfeit the prize to the extent that the withdrawal prevents these activities.
    c. If a prize has already been awarded, redeemed, credited or delivered, NTUC may require the prize to be returned or, where it cannot reasonably be returned, require reimbursement of its value.

Other Important Information

25. Can NTUC change or cancel a Lucky Draw?

    Yes. NTUC may amend the Terms and Conditions without prior notice, including cancelling, extending, terminating or suspending a Lucky Draw, or changing eligibility criteria, the selection and number of winners, or timing. Participants will be bound by the amendments.

26. What happens if campaign publicity differs from the Terms and Conditions?

    If there is any inconsistency between the Terms and Conditions and advertising, promotional, publicity or other campaign materials, the Terms and Conditions will prevail.

27. Can members appeal against NTUC's decision?

    No. NTUC's decisions on matters relating to the Lucky Draws are final, conclusive and binding. No verbal or written enquiries or appeals will be entertained, and NTUC is not required to provide a reason or enter into correspondence.

28. Which laws apply?

    The Terms and Conditions are governed by the laws of the Republic of Singapore. Participants, including winners, agree to submit to the exclusive jurisdiction of the Singapore Courts.

29. Is NTUC responsible for losses, system errors or issues connected with a Lucky Draw or prize?
    a. To the fullest extent permitted by law, NTUC, including its employees, officers and agents, is not responsible for injury, loss or damage arising from or connected with a Lucky Draw or the redemption or use of prizes. The Terms and Conditions include prize fulfilment, quality, service and standard, errors

in computing entries, computer system or equipment malfunction, misdirected notices, and direct or indirect losses.

b. Cancellation, termination or suspension of a Lucky Draw does not entitle any party to claim compensation from NTUC for resulting losses or damage.

30. Can a person who is not a party to the Terms and Conditions enforce them?

    Except for NTUC's employees, officers and agents, a person who is not a party to the Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore.

Note: This FAQ is a simplified guide to the NTUC65 Membership Campaign Lucky Draws. If there is any inconsistency, the applicable Terms and Conditions will prevail.