

TERMS AND CONDITIONS FOR NOV TO DEC 2025 CAMPAIGN ORGANISED BY THE NATIONAL TRADES UNION CONGRESS (“NTUC”) (the “Campaign”)

By participating in this Campaign, the Selected NTUC Member agrees to the following terms and conditions:-

1. This promotion is applicable to selected members of NTUC-affiliated unions and/or associations (“**Selected NTUC Members**”) who have received, read, and agreed to the marketing message(s) from NTUC (the “**Message**”) between 20 November 2025 to 31 December 2025 relating to this Campaign.
2. The Selected NTUC Member who has received the Message shall be eligible to receive 1,300 and 200 Linkpoints if, and only if, the eligibility criteria set out in the table below are satisfied:-

S/No.	Reward	Eligibility criteria
(a)	1,300 Linkpoints	i. The Selected NTUC Member uses his/her NTUC card which entitles him/her to earn additional Linkpoints at participating Link Partners for at least one (1) time 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. The Selected NTUC Member has a valid and existing NTUC Membership meaning that the Selected NTUC Member is not in arrears.
(b)	200 Linkpoints	i. The Selected NTUC Member satisfies all the above criteria as set out above in item(s) (a)(i) and (ii), which will render him/her eligible for the 1,300 Linkpoints; and makes another Transaction.

3. Each Selected NTUC Member may receive a maximum of (a) 1,300 and (b) 200 Linkpoints under this Campaign, in the event the Selected Member satisfies the criteria (as set out in item 2(b) of the table above).
4. Each Selected NTUC Member can only receive the Reward once. For the avoidance of doubt, the Reward above shall mean that the Selected NTUC Member receives either (a) 1,300 Linkpoints **or** (b) 1,300 + 200 Linkpoints, subject to meeting the eligibility criteria pursuant to paragraph 2 above.
5. The Reward will be credited in January/February 2026 upon the Selected NTUC Member’s satisfaction of the aforesaid terms and conditions.
6. The Linkpoints are valid till 31 December of the following year.
7. 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 2025. NTUC shall not be responsible for any matter where the Selected NTUC Member fails to notify NTUC of any changes to his/her mobile number.
8. 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 this Campaign.
9. 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 Campaign.
10. 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.
11. This 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.