

## **MasterCard 2009 Great Singapore Sale Promotion**

### **I. Eligibility**

1. The MasterCard 2009 Great Singapore Sale Promotion (the "**Promotion**") is organized by MasterCard Asia/Pacific Pte Ltd ("**MAPPL**"). The "Spend and Redeem" programme to be held in connection with the Promotion is open to all cardholders (both principal and supplementary cardholders) of MasterCard branded credit cards, MasterCard branded electronic cards and MasterCard branded debit cards (each an "Eligible Card").

2. The following are excluded from the lucky draw to be held in connection with the Promotion: employees and immediate family members of MAPPL, and all participating banks, and employees of external auditors and advertising and promotions agencies of MAPPL related to the Promotion.

### **II. General**

1. The winners may be required to participate in publicity programmes which MAPPL may from time to time organize in connection with the Promotion and if so, such winners should attend such functions. Expenses and/or costs incurred by a winner for such attendance shall be borne by the winner.

2. MAPPL has the sole and absolute discretion to exclude any cardholder (including but not limited to any cardholder who does not operate their accounts in a satisfactory manner as determined by the relevant issuing banks in their sole discretion) from the Promotion without any obligation to furnish any notice and/or reason.

3. By entering the Promotion, each participant fully and unconditionally agrees to these terms and conditions and accepts that the decision of MAPPL and its external auditors regarding the Promotion and all matters related to it, including without limitation, the interpretation of these terms and conditions, is final and binding and no queries shall be entertained.

4. MAPPL reserves the right to vary the terms and conditions herein at any time at its absolute discretion without notice.

5. The Promotion will be advertised and promoted globally to the extent permitted by local law by MAPPL and its affiliates as well as by member banks of MasterCard International Inc. ("MCI").

### **III. The MasterCard 2009 Great Singapore Sale Promotion "Spend and Redeem" Programme**

1. Promotion Period:

May 29 – July 26, 2009 (the "**Promotion Period**")

2. Qualifying Transactions:

A Qualifying Transaction is defined to include all Singapore transactions including MOTO (mail order telephone order) & internet transactions with Singapore merchants but excludes cash disbursement, ATM withdrawal, annual fee charges, interest charges, balance transfer charges and other miscellaneous fees and recurring payments.

Qualifying Transactions have to be made during the Promotion Period.

A maximum of 5 Qualifying Transactions amounting to S\$2,500 or above, made in Singapore using an Eligible Card branded card during the Promotion Period, shall entitle the cardholder the chance to redeem a shopping voucher worth S\$250.

Qualifying Transactions need to be made on a single MasterCard card (Principal and Supplementary) and cannot be accumulated across different MasterCard cards.

### 3. Promotion Mechanics:

The first 60 cardholders who accumulate Qualifying Transactions of S\$2,500 or above in Singapore during each Redemption Period on their Eligible Card during the Promotion Period and successfully register in the manner set out below shall be entitled cardholder to redeem a shopping voucher worth S\$250.

Redemption of the shopping voucher is limited to the first 60 cardholders during each Redemption Period who have successfully completed the registration process. Each cardholder is only entitled to redeem a maximum of one shopping voucher during each Redemption Period.

### 4. How to Redeem:

To redeem, cardholders have to accumulate S\$2,500 or above in Qualifying Transactions in Singapore (maximum of 5 Qualifying Transactions) on their MasterCard branded credit card, MasterCard branded debit card or MasterCard Electronic branded card during the Promotion Period, and register their transaction(s) amount(s), as well as the date(s) of last transaction via phone number 1800 6222 888, or 65 6319 2869 from overseas, following the instructions and procedures for registration.

The phone number is toll free only for local calls and the cost of accessing the phone line will be dependent on the amount charged by the relevant telephone service provider and is to be borne by the Participant.

### 5. Redemption Period:

There will be 8 Redemption Periods during the Promotion Period and they will be according to the following dates from 0000hour on the first day to 2359hour of the last day of each Redemption Period. Upon successful registration, a Participant can collect the shopping voucher between 10am to 8pm during the relevant Collection Period.

Any shopping vouchers which are not redeemed during any Redemption Period will be rolled over to the Redemption Period (i.e July 17 to July 26 2009).

Redemption Period	Collection Period
May 29 – June 4, 2009	June 12 – June 13, 2009
June 5 – June 11, 2009	June 19 – June 20, 2009
June 12 – June 18, 2009	June 26 – June 27, 2009
June 19 – June 25, 2009	July 3 – July 4, 2009
June 26 – July 2, 2009	June 10 – July 11, 2009
July 3 – July 9, 2009	July 17 – July 18, 2009
July 10 – July 16, 2009	July 24 -July 25, 2009

July 17 – July 26, 2009	July 31 – August 2, 2009
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## 6. Successful Redemption

The successful participants will be notified during the same registration call by automated telephone system on the collection details. Likewise unsuccessful participants will be notified during the same call that their redemption has not been successful.

Successful Participants who are residing in Singapore are required to submit the following documents at the relevant redemption venue. Successful Participants who do not residing in Singapore are required to send by mail to MAPPL at 152 Beach Road, #35-00 The Gateway East, Singapore 189721 **within seven working days of notification by telephone of successful registration:**

- a. the original transaction receipt(s) or billing statement, with his/her name, address, contact numbers written legibly on the back;
- b. a clear legible copy of his/her NRIC/Passport;
- c. a clear legible copy of his/her MasterCard branded credit card or MasterCard branded debit card or MasterCard Electronic branded card that was used.

All transaction dates will be based on the date indicated on the original transaction receipt submitted.

MAPPL reserves the right, in its sole discretion, to reject a Participant if he/she is unable to satisfy the conditions set out in paragraphs 8(c)

MAPPL and its associated companies accept no responsibility for any tax implications that may arise from the Prize or the use thereof. Any tax filing obligation or any tax payment due to any tax authority as a result of receipt of the prizes remain the sole responsibility of the Promotion participant. It is the responsibility of each Promotion participant to seek independent advice on the possible implications this may have on their own financial situation.

## IV. Claiming of the Shopping Vouchers

1. For the purpose of clarification, the shopping voucher will be deemed claimed when the Participant signs an acknowledgement receipt.
2. The prize is not exchangeable for cash and will only be given to the participant who is able to satisfy the requirements for the claiming of shopping voucher set out herein.
3. If a particular shopping voucher is unavailable for any reason whatsoever, MAPPL reserves the right, at its sole discretion, to provide an alternative item of an equivalent value without prior notice.
4. The shopping voucher must be claimed by August 2, 2009 at the end of the business day, failing which the unclaimed shopping vouchers will be donated to an approved charity.
5. MAPPL does not assume any responsibility for any products and services offered under the Promotion. The products and services have not been certified by MAPPL and under no circumstances shall the inclusion of any product or service in the Promotion to be construed as an endorsement or recommendation of such product or service by MAPPL
6. MAPPL and its associated companies accept no responsibility for any tax implications that may arise from the Prize or the use thereof. Any tax filing obligation or any tax payment due to any tax authority as a result of receipt of the prizes remain the sole responsibility of the Promotion participant. It is the responsibility of each Promotion participant to seek independent advice on the possible implications this may have on their own financial situation.

## **V. Miscellaneous**

1. MAPPL, MCI members, associated companies and agencies and their respective directors, officers, employees and agents shall not, to the extent permissible by law, be liable in any way whatsoever in respect of the following:
  - a. any entry that is damaged, lost, stolen, misdirected or otherwise not received;
  - b. inaccurate entry information, howsoever caused;
  - c. any amount charged to a participant's account in the course of entering the Promotion;
  - d. virus or other corruption, technical or mechanical error or failure, human error, negligence or unauthorised human intervention in any part of the entry processes or the operation or administration of the Promotion;
  - e. any liability, loss, injury, claim or damage (including without limitation death or personal injury) incurred or suffered by any participant or other person which may be caused, directly or indirectly, in whole or in part, from any participation in the Promotion or the receipt, use or misuse of any prize. Each participant shall indemnify and hold harmless MAPPL, MCI members, MCI's associated companies and agencies and their respective directors, officers, employees and agents against any claim, action, proceeding, judgment, damage, loss, expense or liability made against or incurred by the same in connection with such participant's participation in the Promotion and, in the case of a participant who has a successful redemption, the receipt, use or misuse of any prize by any person.
2. MAPPL reserves the right, in its sole discretion, to disqualify any entry and to modify, terminate or suspend this Promotion in the event that the administration, security, fairness or proper play of the Promotion be interfered with or otherwise impaired for any reason whatsoever and, if the Promotion is so modified, terminated, or suspended, select a participant(s) from eligible, non-suspect entries received prior to such event.
3. All entries remain the sole property of MAPPL. All participant information is held within MAPPL's secured database of entries. Except where prohibited by law, participation in the Promotion constitutes each participant's consent to MAPPL's use of their name, personal description, likeness and opinions for any promotional, marketing and publicity purposes in any media.
4. MAPPL's record of all matters relating to this Promotion shall be conclusive and binding on the Participants. MAPPL's decision on all matters relating to this Promotion shall be final and binding on the Participants.
5. If any of the provisions of these terms and conditions becomes or is invalid, illegal or unenforceable in any respect under any law, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired.
6. These terms and conditions shall be governed by the laws of Singapore and participants of the Promotion agree to submit to the non-exclusive jurisdiction of the courts of Singapore. The Promotion is not open to persons whose law of domicile prohibits them from participating in the Promotion and/or redeeming the shopping voucher under the Promotion and in the event such persons are deemed to have been successful in their redemption, they will be disqualified and the next participant(s) to register for the redemption will be considered for redemption the shopping voucher.