

SAFRA OPEN HOUSE 2026 – STAMP QUEST CAMPAIGN
TERMS & CONDITIONS

1. **Organiser.** SAFRA Open House 2026 – Stamp Quest (the Campaign) is organised by SAFRA National Service Association.

2. **Agreement to Terms.** By participating in the SAFRA Open House 2026 Stamp Quest Campaign (the Participation), each participant agrees to be bounded by these Terms and Conditions, including consent to SAFRA's collection of your personal data in order to conduct the Campaign and agrees that SAFRA may, for this purpose, collect, use and/or disclose your personal data in accordance with these Terms and Conditions and SAFRA's Privacy Policy at, <https://www.safra.sg/privacy-policy>. All rules, regulations, and instructions issued by SAFRA from time to time will be deemed incorporated into these Terms and Conditions. SAFRA reserves the right to amend the Terms and Conditions of the Campaign at any time, without prior notice.

3. **Eligibility:**
 - a) The Campaign is open to all event participants.
 - b) No purchase of any product or service is required.
 - c) SAFRA staff, permanent or temporary, are not qualified to participate in the Contest.

4. **How to Join:**
 - a) Participants must register at the Registration or Customer Service Counter (as applicable) of the respective SAFRA Club during the Club's Open House event to receive a serialised Stamp Quest Card. SAFRA members must provide their SAFRA Member ID during registration, which will be recorded against the serial number of the Stamp Quest Card issued to them. Guests must provide their mobile number during registration, which will be recorded against the serial number of the Stamp Quest Card issued to them.

Date and Time of each Club's Open House Event:

- SAFRA Punggol: 5 September 2026, 10 am – 2 pm
- SAFRA Tampines: 5 September 2026, 10 am – 2 pm
- SAFRA Toa Payoh: 5 September 2026, 10 am – 2 pm
- SAFRA Mount Faber: 5 September 2026, 11 am – 2 pm

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- SAFRA Jurong: 5 September 2026, 2 pm – 6 pm
 - SAFRA Yishun: 6 September 2026, 10 am – 2 pm
 - SAFRA Choa Chu Kang: 12 September 2026, 12 pm – 4 pm
- b) Each participant may receive one (1) Stamp Quest Card only.
- c) Participants shall visit the participating activity stations or locations and complete the designated challenges/activities at the SAFRA Club where the Stamp Quest Card was issued. Participants will receive one (1) stamp upon completion of each challenge/activity.
- d) Upon collecting three (3) stamps, participants shall be eligible to redeem one (1) gift, namely a SAFRA-Branded Handphone MagSafe Grip Holder, at the Gift Redemption or Customer Service Counter (as applicable), while stocks last.
- e) Upon collecting six (6) stamps, participants shall be eligible to redeem one (1) additional gift, namely one (1) McDonald's Gift Card (Free McChicken Burger), in addition to the gift awarded upon achieving the three (3)-stamp milestone, while stocks last. Participants who collect all six (6) stamps shall also be eligible for one (1) Lucky Draw entry, subject to the submission requirements below.
- f) Participants who collect all six (6) stamps must submit their completed Stamp Quest Card, with all six (6) stamps affixed, at the designated Gift Redemption Counter or Customer Service Counter (as applicable) by the end of the respective SAFRA Club's Open House event to qualify for the Lucky Draw.
- g) All gift redemptions and Lucky Draw submissions must be completed by the end of the respective SAFRA Club's Open House event where the Stamp Quest Card was issued. Any unredeemed gift entitlement and/or Lucky Draw entry not submitted by the stipulated deadline will be forfeited.

5. Gifts and Prizes:

Gift Redemption:

- a) Participants who collect three (3) stamps shall be eligible to redeem one (1) SAFRA-Branded Handphone MagSafe Grip Holder.

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- b) Participants who collect six (6) stamps shall be eligible to redeem one (1) additional gift, namely one (1) McDonald's Gift Card (Free McChicken Burger), making a total of two (2) gifts.
- c) For each SAFRA Club, gift redemption is limited to the first five hundred (500) eligible redemptions for each of the three (3)-stamp and six (6)-stamp milestones during its respective Open House event, on a first-come, first-served basis and while stocks last.
- d) Gift colours, where applicable, will be allocated at random and cannot be selected by participants.
- e) All gift redemptions must be made by the end of the respective SAFRA Club's Open House event where the Stamp Quest Card was issued. Any unredeemed gift entitlement will be forfeited thereafter, and no replacement or alternative redemption will be provided.

Lucky Draw Prize:

- a) Participants who collect all six (6) stamps and fulfil all requirements stated under "How to Join" shall be eligible for one (1) Lucky Draw entry.
- b) For each of the seven (7) SAFRA Clubs, ten (10) unique winners will be randomly shortlisted from the pool of eligible Lucky Draw entries at the end of the respective Open House event.
- c) Each shortlisted winner will receive two (2) S\$10 SAFRA Rewards Vouchers, with a total value of S\$20. The SAFRA Rewards Vouchers are subject to the applicable terms and conditions stated on the vouchers. SAFRA shall not be liable for any expired, lost or unused SAFRA Rewards Vouchers, and no replacement or extension will be provided.
- d) Winner Notification:

SAFRA Members:

- Shortlisted winners who are SAFRA members will be contacted via the email address registered with their SAFRA membership. Such contact will be made within seven (7) working days after the respective SAFRA Club's Open House event.

Guests:

- Shortlisted winners who are guests will be contacted via the mobile number provided during registration. Such contact will be made within

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seven (7) working days after the respective SAFRA Club's Open House event.

- Shortlisted guest winners must respond to SAFRA's call within three (3) working days from the date of the first call to provide a valid email address. If a shortlisted guest winner is not contactable or fails to respond within the stipulated timeframe, SAFRA reserves the right to forfeit the prize and select the next winner from the pool of eligible Lucky Draw entries.
- Upon successful contact, SAFRA will send an email to the email address provided by the shortlisted guest winner during the call, within three (3) working days from the date of the call. The email will contain the prize collection details, including the venue, date and time.
- e) Shortlisted winners must respond within the timeframe stated in the notification email to confirm their intention to collect the prize and provide all required information. If a shortlisted winner fails to respond within the stipulated timeframe or fails to provide the required information, SAFRA reserves the right to forfeit the prize and select the next winner from the pool of eligible Lucky Draw entries.
- f) The winner may assign a proxy to collect on their behalf by informing the Organiser. The Organiser will provide the Letter of Authorisation (LOA) form for the winner and proxy to provide their details and signatory accordingly.
- g) The verification document(s) specified in the notification email must be presented for sighting and verification purposes during prize collection.
- h) Each participant is eligible to win only one (1) Lucky Draw prize at each SAFRA Club's Open House event.

General:

- a) The Organiser reserves the right to verify the eligibility of any participant or shortlisted winner. The Organiser reserves the right to disqualify any participant or shortlisted winner if the eligibility criteria cannot be verified, or if any invalid, incomplete or incorrect information has been provided.
- b) All gifts and Lucky Draw prizes are non-transferable and non-exchangeable for cash or other items and are subject to availability.

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SAFRA reserves the right to substitute any gift or Lucky Draw prize with an item of similar value without prior notice.

6. Use of Personal Data:

- a) By participating in this Campaign, you consent to SAFRA's collection of your personal data in order to conduct the Campaign and agree that SAFRA may, for this purpose, collect, use and/or disclose your personal data in accordance with these Terms and Conditions and SAFRA's Privacy Policy at <https://www.safra.sg/privacy-policy>.
- b) You are solely responsible for the personal data that you provide or disseminate, notwithstanding that the dissemination is via third-party platforms managed by SAFRA, including but not limited to SAFRA's Facebook page, and your personal data may also be subject to the personal data policies of such third-party platforms.
- c) With respect to your information, you warrant and represent to SAFRA that any information provided by you which will include your personal data (or any materials contained therein): (i) shall not be false, inaccurate, or misleading; (ii) shall not be fraudulent, inaccurate, incorrect, or untrue; (iii) shall not infringe any third party's copyright, patent, trademark, trade secret, or other proprietary rights or rights of publicity or privacy; (iv) shall not violate any law, statute, ordinance or regulation (including without limitation those governing export control, consumer protection, unfair competition, anti-discrimination, or false advertising); (v) shall not be defamatory, libellous, offensive, unlawfully threatening, or unlawfully harassing; (vi) shall not be obscene or contain child pornography or anything adult in nature or harmful to minors; (vii) shall not contain any viruses, Trojan horses, worms, time bombs, cancellous, or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept, or expropriate any system, data, or personal information; (viii) shall not create liability for SAFRA or cause SAFRA to lose (in whole or in part) the services of SAFRA's ISPs or other suppliers; (ix) shall not contain materials that are religious and political. Furthermore, you may not submit any information (including your personal data) on the SAFRA Website or SAFRA's Facebook Page that could cause SAFRA to violate any applicable law, statute, ordinance, or regulation.
- d) You hereby grant SAFRA a non-exclusive, worldwide, perpetual, irrevocable, royalty-free, sub-licensable (through multiple tiers) right to

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use and to exercise the copyright and publicity rights you have in your information and materials submitted by you for the Campaign (the submission), in any media now known or not currently known, with respect to your information.

- e) You shall not assume a false identity or the identity of any other party or transmit libellous, harassing, vulgar, or otherwise objectionable messages; or post materials subject to copyright or other intellectual property rights claimed by any third party.

7. Coverage:

- a) Each participant, in participating in the Campaign: (i) agrees to take part in any and all marketing, promotional, publicity exercises with respect to the Campaign; (ii) agrees for SAFRA to use his/her name, voice, photograph, likeness or other personal identifiable information in any media for the promotion and publicity of this Campaign and/or SAFRA products; and (iii) grants to SAFRA all consents and waivers necessary hereunder, including in respect of any promotional photographs and/or audio/ video recordings taken in respect of the Campaign.
- b) Each participant agrees that SAFRA shall be at liberty to publish, promote, copy, reproduce, transmit, display, edit, adapt, modify, create derivative works of and/or otherwise distribute or use his/her particulars (including any publicly available Instagram or Facebook profile photo and details) and/or the submissions (or any part thereof): (i) in connection with the Campaign and/or SAFRA products; (ii) for the promotion and publicity of SAFRA events and/or SAFRA products; (iii) in any manner, format or media whether now known or hereinafter created, and in any part of the world, including without limitation on online platforms such as Facebook, Instagram, Twitter, and YouTube; (iv) at SAFRA's sole and absolute discretion; and (v) royalty-free and without any obligation of attribution or consent.
- c) For the avoidance of doubt, SAFRA expressly reserves the right to adapt, edit and/or modify each submission to include any logo, branding, name, mark, product image in respect of any submissions or such derivative work thereof, for any promotional or marketing purposes of SAFRA branding and/or products.

8. Liabilities:

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- a) The verification email (the Email) is available on an “as is where is” basis.
- b) SAFRA does not warrant that the Email will be uninterrupted or error-free. There may be delays, omissions, interruptions and inaccuracies in the news, information or other materials available. SAFRA shall not be responsible for the availability or content of other services that may be linked to the Email.
- c) SAFRA does not make any warranties, express or implied, including without limitation, those of merchantability and fitness for a particular purpose, with respect to the Email or any information or goods that are available or advertised or sold through the Email.
- d) SAFRA does not make any representations, nor does SAFRA endorse the accuracy, completeness, timeliness, or reliability of any advice, opinion, statement or other material or database displayed, uploaded, distributed, or available through links in the Email.
- e) SAFRA, its employees, subsidiaries, affiliates, associates, and related corporations make no warranty and hereby disclaim all and any warranty, express or implied (to the extent permitted by law) (i) in respect of the use, security, accuracy, reliability, timeliness, non-infringement, satisfactory quality; (ii) in respect of harm arising from downloading or accessing any information or material through the “SAFRA Website” or SAFRA’s Main Facebook Page, including without limitation, harm caused by viruses or similar contamination or destructive features, whether or not known; (iii) that the content and any functions associated therewith will be uninterrupted or error-free or that the “SAFRA website” or SAFRA’s Main Facebook Page and its server will be free of all viruses and/or other harmful elements.
- f) In no event shall SAFRA, its employees, subsidiaries, affiliates, associates, and related corporations be liable to you and/or to any party for any damages, expenses, claims, costs or losses of any kind, including without limitation, incidental, indirect, consequential, special, punitive, or exemplary damages of any kind, including lost revenues or profits, loss of business or loss of data, (other than for death or personal injury resulting directly from your use of the Email caused in whole by SAFRA’s negligence) arising out of any legal claim (whether in contract, tort, or otherwise), your use of or inability to use the Email, the content of the hyperlinks, including but without limitations, special,

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incidental, indirect, or consequential damages. Any claim against SAFRA shall be limited to the amount you paid, if any, for use of the Email.

- g) SAFRA is not responsible for any safe custody, return, non-delivery, late, misdirected, problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, or providers, computer equipment, software failure encountered during the avatar creation process on account of technical problems or traffic congestion on the Internet, telephone lines or at any web site, or any combination thereof, including any injury or damage to the participant's or any other person's computer or mobile telephone related to or resulting from your participation in the Campaign.
- h) SAFRA cannot accept any responsibility for any damage, loss, injury, or disappointment suffered by any participant for their involvement in the Campaign and/or accepting any prize(s).
- i) By participating in the Campaign and/or accepting the prize(s), each participant agrees that no claim relating to such losses or injuries (including special, indirect, and consequential losses) shall be asserted against SAFRA, its affiliates, directors, officers, employees, or partners from any and all losses, damages, rights, claims, and actions of any kind resulting in relation to the Email and/or acceptance of any prize(s), including without limitation, personal injuries, death, and property damage.
- j) Except where expressly provided herein, each participant shall bear his/her own costs and expenses incurred and/or arising from his/her participation in the Campaign, and no reimbursement may be sought from SAFRA.
- k) Each participant shall not, without the prior written approval of SAFRA, speak to the press or any other media, or give any interviews or comments relating to the Campaign and/or SAFRA.
- l) You agree to defend and hold SAFRA, its affiliates, and related corporations from and against all claims, losses, damages, costs and expenses, including legal fees on an indemnity basis, arising out of your use of the "SAFRA website" or SAFRA's Main Facebook Page or any breach of these Terms and Conditions. In addition, SAFRA may use whatever Information that is available about you to stop any such breach or any unlawful or inappropriate use of the Email and/or the

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Campaign, including informing any third-party SAFRA deems appropriate of such breach or use and/or disclosing Your Information to such third-party.

9. Severability:

If any of these Terms and Conditions are held to be invalid or unenforceable, such term shall be struck out, and the remaining terms shall be enforced. Any failure to act by SAFRA with respect to any breach by you or others of any of the provisions of these Terms and Conditions does not waive SAFRA's right to act with respect to subsequent or similar breaches.

10. Notice:

- a) The decision of SAFRA on all matters pertaining to the Campaign
(including any dispute or interpretation of these Terms and Conditions) shall be final and binding on all parties. No correspondence or further claims shall be entertained.
- b) You hereby agree and acknowledge: (i) that all electronic communications made pursuant to the use of the Email and/or participation in the Campaign shall be given legal effect, validity, and enforceability and shall have, between the parties thereto, comparable evidential value to that accorded to a signed written document; (ii) not to contest the legally binding nature, validity, or enforceability of any transaction on the Email on the ground that it was entered into electronically.

11. Governing Laws:

These Terms and Conditions shall be governed and construed in accordance with the laws of Singapore, and you acknowledge and agree that by using any of the Services herein or the "SAFRA website" or SAFRA's Main Facebook Page you irrevocably submit to the exclusive jurisdiction of the Courts of the Republic of Singapore.