

SAFRA CREATOR OF THE YEAR 2026

Terms and Conditions

This document sets forth the Terms and Conditions (the “**T&Cs**”) governing the participation of individual(s) (the “**Participant(s)**”) in SAFRA Creator of the Year 2026 photo competition (the “**Competition**”), as described herein.

The Competition is organised by SAFRA and SAFRA Content Creator Club (collectively, the “**Organiser**”) and will be conducted via Klick app (the “**Platform**”) on 5 September 2026 with the support of Nikon Singapore and CLES Distribution (collectively, the “**Sponsors**”).

By registering and participating in the Competition, the Participants represent and warrant that:

- i they have read, fully understood and expressly agree to be bound by the T&Cs;
- ii they meet all eligibility requirements of the Competition;
- iii they have not breached, are not in breach of, and will not breach any applicable laws;
- iv all information provided during the Competition is true, accurate, and complete; and
- v they acknowledge that the provision of false information or any non-compliance with the T&Cs will result in the immediate disqualification from the Competition

In the event of:

- i any dispute regarding the T&Cs, the conduct or results of the Competition, or any other matter relating to the Competition; or
- ii any question or issue arising in respect of a matter not expressly addressed in the T&Cs,

the decision of the Organiser shall be final, conclusive and not subject to challenge. The Organiser shall have no obligation to provide notice, justification or engage in any correspondence or discussion in relation to such decisions.

The Organiser reserves the right, in its sole and absolute discretion and without prior notice or liability to any party, to:

- i substitute, withdraw or cancel any Prize; and/or
- ii amend, vary, or add to the T&Cs at any time.

In all such cases, registration fees (the “**Fees**”) shall remain strictly non-refundable. It is the sole responsibility of Participants to remain informed of any changes to the Competition and/or the T&Cs. Such changes shall not give rise to any claim, compensation, or right of recourse by any Participant.

1) ELIGIBILITY

The Competition is open to all, aged 12 years and above.

Participants under the age of 18 must obtain the consent of a parent or legal guardian prior to registration. By entering and participating in the Competition, such Participants are deemed to have obtained all necessary parental or legal guardian consent.

The Organiser may request for the proof of identity from any Participant at any time for the purpose of verifying their eligibility during the Competition; failure to provide such proof will result in immediate disqualification. Participants shall have no claim whatsoever against the Organiser in such circumstances.

Individuals from the Main Organising Committee, the Platform, Sponsors, and the judging panel (the “**Judges**”) who are directly involved in the organisation of the Competition or the selection of winners, together with their immediate family members, shall not be eligible to participate in the Competition.

2) REGISTRATION AND FEES

Registration for the Competition shall be made via m.SAFRA.sg, SAFRA mobile app or any SAFRA Club Concierge counter, on a first-come, first-serve basis.

By registering for the Competition, the Participants agree to settle all payments arising from their participation in the Competition or any SAFRA activities attended by the Participants and/or their family members, including membership fees incurred by their spouse/children.

The registration deadline for the Competition is Monday, 31 August 2026, 2359 hours, unless the maximum registration capacity is reached earlier.

The Fees stated below are inclusive of 9% GST, all payments are to be made prior to participating in the Competition.

SAFRA Content Creator Club Members	\$5
SAFRA Members	\$15
Guests	\$25

The Competition will proceed on a rain-or-shine basis. No refunds or make-up sessions will be granted if the Participant withdraws from the Competition, fails to attend or misses any part of the Competition for any reason.

The Organiser, Platform, Sponsors and Judges shall not be held responsible for, nor shall they reimburse any expenses—monetary or otherwise—incurred by any Participant before, during, or after the Competition.

3) COMPETITION MECHANICS AND REQUIREMENTS

There are two (2) categories in the Competition:

- Youth
- Individual Open

The Youth category is strictly limited to students aged 12 to 35 years. Participants may enter either the Youth category or the Individual Open category, but not both, and are eligible to win only one Prize.

Participants may use any photographic device (excluding drones) for the Competition. For avoidance of doubt, DSLR camera, mirrorless camera, compact camera, action camera mobile phone camera are permitted.

To participate in the Competition, Participants are required to:

1. download Klick app from [Apple App Store](#) or [Google Play Store](#);
2. create an account; and
3. post their entries during the stipulated submission timings with Exchangeable Image File Format (EXIF) data intact and the designated hashtags for each theme included in the caption

Theme	Submission Timing
Theme 1 <i>(Theme and hashtags to be announced at 0900 hours)</i>	5 Sep 2026, 0900 to 1030 hours SGT (GMT +8)
Theme 2 <i>(Theme and hashtags to be announced at 1030 hours)</i>	5 Sep 2026, 1030 to 1200 hours SGT (GMT +8)
Theme 3 <i>(Theme and hashtags to be announced at 1200 hours)</i>	5 Sep 2026, 1200 to 1330 hours SGT (GMT +8)

Collectively, the “**Competition Period**”

Participants can only submit one photo per theme, and the earliest photo submitted for each theme will be deemed as the final submission. Any subsequent submissions for the same theme will not be taken in for judging.

Klick app’s clock will be the official timekeeper for this Competition. The timestamp and EXIF data will be checked for fairness of the Competition.

Late submissions or entries that fail to comply with the above requirements will result in immediate elimination of the Participant from the Competition, and Participants shall have no claim whatsoever against the Organiser in such circumstances.

The Organiser accepts no responsibility for any late, lost or misdirected submissions including delays and/or failure of any electronic or telecommunication systems such as technical faults, network disruptions or congestions. The Organiser shall not be liable for any technical malfunctions, system failures, or human errors that may occur during the administration of the Competition, provided such errors are not the result of gross negligence or wilful misconduct.

All entries must comply with the following requirements:

- Submitted photos must be photographed by the Participant in Singapore during the Competition Period and must not infringe upon the intellectual property rights of any third party. Where photos feature identifiable individuals, the Participant confirms that all such individuals have given their consent and agreed to the use of their likeness and personal information in connection with this Competition.
- All photos must be captured in an ethical manner and in full compliance with the laws of Singapore, avoiding any actions that may cause damage or pollution to the chosen venue. Any deliberate non-compliance will be addressed by the authorities.
- Only minor edits (e.g. minor burning, dodging, removal of sensor dust spots, brightness adjustment, contrast adjustment, colour correction, and/or cropping etc.) are permitted, provided that the integrity and subject matter of the image are preserved, as determined at the sole discretion of the Judges. Any changes to the original photograph that distort the true nature of the photograph are unacceptable and will render the photograph disqualified.
- Composite images and images generated by Artificial Intelligence (AI) will not be accepted. For avoidance of doubt, the use of AI tools for minor edits—such as the removal of small objects, noise reduction and resolution enhancement—is permissible, provided such edits do not materially alter the original content of the photo, as determined at the sole discretion of the Judges.
- Submitted photos must not contain borders, watermarks, signatures or any form of personal information, including but not limited to the Participant's name.
- Photos must not contain or depict any material that is, or may reasonably be considered to be, sexually explicit, obscene, pornographic, violent (including depictions of murder, weapon use, cruelty, or abuse), discriminatory on the basis of race, sex, religion, national origin, physical disability, sexual orientation, or age, provocative, defamatory, unlawful, offensive, threatening, profane, harassing, or otherwise inappropriate or objectionable, as determined in the sole and absolute discretion of the Organiser.
- The Organiser reserves the right to reject / disqualify competition entries that are not complying to the submission criteria.

The Organiser reserves the right to request for RAW or original file for verification purposes.

4) COPYRIGHT & INTELLECTUAL PROPERTY

Each Participant warrants that their submission is their original work and that they are the sole and exclusive owner of all rights, title and interest in the submitted work. The Participant further warrants that they have the full right and authority to submit the work for the purposes of the Competition and to grant all necessary rights and licences as set out in these T&Cs.

Each Participant acknowledges and agrees that they may be requested to participate in media and promotional activities related to the Competition, including but not limited to interviews, photographs and video recordings taken at any stage of the Competition, and consents to and grants the Organiser, Platform and Sponsors an irrevocable, worldwide, perpetual, royalty-free right and licence to use, publish, reproduce, create derivative works from and publicly display their submitted photos, identifiers on the Klick app (including username and/or profile picture), names, voices, photographs and likeness or other personal identifiable information, in connection with the Competition without any fee payment, prior inspection and permission of the Participant for a period of up to two (2) years after the Competition Period. This includes publication in print, broadcast, digital and/or electronic media, including but not limited to display on websites, applications and social media channels used by the Organiser, Platform and Sponsors.

Where a submission is published or displayed by the Organiser, Platform, or Sponsors, reasonable efforts will be made to credit the Participant accordingly.

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.

5) JUDGING CRITERIA

This Competition is based solely on skills, specifically in the area of photography. Chance plays no part in determining the Winners. All entries will be judged individually on their merits by a panel of Judges consisting of representatives from the Organiser and local photographers invited by the Organiser, based on the following criteria (the “**Judging Criteria**”):

- Storytelling and relevance to the Competition Theme
- Originality, creativity and overall visual impact

The Organiser, upon receiving the required information, may verify that the shortlisted winner fulfils the criteria set forth in Clause 1 and 3. The Organiser reserves the right to void the shortlisted winner if the criteria of eligibility cannot be proven beyond doubts.

The decisions of the Organiser and the Judges in all matters relating to the Competition—including, but not limited to, Participant eligibility and Winner selection—are final and binding. The Organiser and Judges are not obliged to entertain any correspondence or queries regarding such decisions.

If a Participant has multiple entries that are eligible for a Prize, only the highest-rated entry, as determined by the Judges, will be awarded. Any additional entries from the same Participant, even if highly rated, will not be considered for a Prize. This is to ensure fairness and diversity in the final results of the Competition.

6) ANNOUNCEMENT OF WINNERS AND PRIZE COLLECTION

Top three (3) overall winners and top winner from each theme will be selected and announced at the SAFRA Punggol, L3 Atrium at 3pm on 5 September 2026. Each winner must be present to receive prizes onsite. Failure to do so will result in automatic forfeiture of the Prize, and the Organiser shall be entitled to deal with the Prize in any manner as it deems appropriate.

Prizes must be accepted as awarded and are non-negotiable, non-transferable, non-refundable, and not exchangeable for cash, credit or kind. Unless otherwise stated, the Winner is solely responsible for any and all taxes, fees, and additional costs that may be incurred in relation to the Prize.

Winners must present valid proof of identity and/or eligibility when collecting the Prize. The adequacy of such proof shall be determined at the sole discretion of the Organiser. If the Organiser deems the documentation insufficient, the Prize will be forfeited.

The Organiser reserves the right to disqualify any Winner who is found to be in breach of these T&Cs at any time. Disqualified Winners may be required to return or refund the full value of any Prize awarded. In such cases, the Organiser may, in its sole and absolute discretion, choose not to select a replacement Winner.

The Organiser also reserves the right, at its absolute discretion, to change or substitute the Prize and/or to increase or reduce the number of Winners for the Competition.

All Prizes are subject to:

- any applicable rules and regulations governing the claiming of prizes in the country of residence of the Prize Recipient; and
- the terms and conditions of any third-party supplier providing the Prize

The Organiser shall not be liable for any fault with any of the Prizes, and any issues or queries relating to the condition of the Prizes should be referred to the manufacturer/supplier of the Prizes.

7) USE OF PERSONAL DATA

By participating in this Competition, the Participants consent to SAFRA's collection of their personal data for the purpose of organising and managing the Competition and agree that SAFRA may, for this purpose, use and/or disclose their personal data (including, but not limited to, contacting them via email and phone number for the Competition and transmitting their personal data to third parties engaged or working in collaboration with SAFRA such as Platform, Sponsors and Judges) and for other applicable purposes as set out in SAFRA's Privacy Policy (<https://www.safra.sg/privacy-policy>), as amended from time to time, which outlines how SAFRA manages their personal data in accordance with the Personal Data Protection Act.

Participants may be required to provide their Personal Data to the Platform and Sponsors for the Competition. The Participants are solely responsible for the Personal Data that they provide or disseminate to the Platform and Sponsors, and their Personal Data shall be subject to the personal data policies of such third party platforms. The Participants' accounts and Personal Data will be retained by the Platform and/or the Sponsors after the Competition if they do not request for them to delete their account after the Competition.

With respect to their information, the Participants warrant and represent to SAFRA that any information provided by the Participants which will include their personal data (or any materials contained therein):

- shall not be false, inaccurate, or misleading;
- shall not be fraudulent, inaccurate, incorrect, or untrue;

- shall not infringe any third party's copyright, patent, trademark, trade secret, or other proprietary rights or rights of publicity or privacy;
- 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);
- shall not be defamatory, libellous, offensive, unlawfully threatening, or unlawfully harassing;
- shall not be obscene or contain child pornography or anything adult in nature or harmful to minors;
- 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;
- 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; and
- 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.

8) LIABILITIES

The verification email (the "**Email**") is available on an "as is where is" basis.

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.

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.

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.

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 "Site" 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 "Site" or SAFRA's Main Facebook Page and its server will be free of all viruses and/or other harmful elements.

In no event shall SAFRA, its employees, subsidiaries, affiliates, associates, and related corporations be liable to the Participants 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 the Participant's use of the Email caused in whole by SAFRA's negligence) arising

out of any legal claim (whether in contract, tort, or otherwise), the Participant's use of or inability to use the Email, the content of the hyperlinks, including but without limitations, special, incidental, indirect, or consequential damages. Any claim against SAFRA shall be limited to the amount paid by the Participant, if any, for use of the Email.

SAFRA is not responsible for any safe custody, return, non-delivery, late, misdirected, problems or technical malfunction of any telephone network or lines, computer online 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 website, 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 their participation in the Competition.

By entering the Competition, the Participant will be responsible for initiating and overseeing any photo or video recording activities, and hereby acknowledge and accept full personal liability for ensuring that explicit consent is obtained from all subjects/persons/people involved, in accordance with the requirements of the Personal Data Protection Act (PDPA).

The Participant understands that failure to seek appropriate consent for any photo or video recording may result in legal consequences, and they accept full responsibility for any such consequences imposed by law.

SAFRA is not liable for any incidents, claims, or legal actions arising from the Participant's failure to obtain proper consent for photo or video recording activities. The Participant understands that SAFRA disclaims any liability in relation to such activities and their outcomes.

By participating in any photo or video recording activities under the Participant's direction or supervision, all subjects/persons/people involved are deemed to have agreed to this privacy clause and to waive any claims against SAFRA arising from the recording activities.

Each Participant acknowledges and agrees that participation in the Competition is undertaken at their own risk. By entering and participating in the Competition, the Participant agrees to defend, indemnify and hold harmless the Organiser, Platform, Sponsors, Judges, their respective affiliates, related corporations, business units, authorised agents, service providers, and their respective officers, employees, contractors and agents (collectively, the **"Indemnified Parties"**) from and against any and all claims, causes of action, damages, liabilities (including negligence), losses (including any loss of opportunity), personal injuries, obligations, costs, debts, expenses (including legal fees) and amounts paid in settlement—whether direct or indirect, special or consequential—arising out of or in connection with the Participant's involvement in the Competition or any breach of these T&Cs.

By participating in the Competition 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.

SAFRA cannot accept any responsibility for any damage, loss, injury, or disappointment suffered by any Participant for their involvement in the Competition and/or accepting any Prize(s).

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 Competition and/or SAFRA.

The Participant 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 their use of the "Site" 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 the Participant to stop any such breach or any unlawful or inappropriate use of the Email and/or the Competition, including informing any third-party SAFRA deems appropriate of such breach or use and/or disclosing their Information to such third-party.

The Organiser reserves the right to assume the exclusive defence and control of any matter for which Participants have agreed to indemnify the Organiser, and Participants agree to fully cooperate with the Organiser in the defence or settlement of any such matter.

The Organiser shall not be liable in any failure, malfunction, or breach by any third party in connection with the Competition, nor for any issues arising from the acceptance and/or use of the Prize, however caused. The Organiser accepts no responsibility for any loss suffered by a Participant in connection with the Competition or any Prize.

The Organiser makes no warranties, representations or guarantees, whether expressed or implied, regarding any Prize, including but not limited to warranties of merchantability or fitness for a particular purpose. In such cases, the Organiser shall not be liable if a Prize fails to reach the Winner due to circumstances beyond the Organiser's control.

9) NOTICE

The decision of SAFRA on all matters pertaining to the Competition (including any dispute arising from the Email and Social Media platforms or interpretation of these Terms and Conditions) shall be final and binding on all parties. No correspondence or further claims shall be entertained.

You hereby agree and acknowledge: (i) that all electronic communications made pursuant to the use of the Email and/or participation in the Competition 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 competition the legally binding nature, validity, or enforceability of any transaction on the Email on the ground that it was entered into electronically.

10) GOVERNING LAWS

These T&Cs 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 "Site" or SAFRA's Main Facebook and Instagram Page you irrevocably submit to the exclusive jurisdiction of the Courts of the Republic of Singapore.

All information above is correct as of 7 August 2026.