TERMS AND CONDITIONS GOVERNING THE CHANGI PAY IN-AIRPORT ACQUISITION (MAY – JUNE 2024) EXCLUSIVE TOP UP & MAKE FIRST OVERSEAS SPEND PROMOTION (the "Promotion")



- 1. This Promotion is organized by Changi Airport Group (Singapore) Pte Ltd. ("CAG").
- 2. By participating in this Promotion, all participants ("Participants") shall be deemed to have read, understood and agree to be bound by the following terms and conditions and all amendments, additions, replacements, and modifications hereto as may be made from time to time. Subject to the terms and conditions contained herein, this Promotion is valid for all Changi Pay users from 24 May 2024, 0730 hours (SGT) to 23 June 2024, 2200 hours (SGT), or while redemption quotas are available, whichever is earlier (the "Promotion Period").
- 3. To be eligible for this Promotion, Participants must perform and complete all the following steps during the Promotion Period:
 - a. Launch the Changi Pay feature, i.e. the digital wallet page in the Changi Application;
 - b. Register for Liquid Account¹ for the first time;
 - c. Enter the referral code² on the registration page of the Liquid Account **before** completing the registration process on the Changi Application;
 - d. Do a one-time top-up of at least S\$50 into the Liquid Account via PayNow ("Initial Top-up Amount"); and
 - e. Make a first overseas spend (with no minimum spend required) with Changi Pay via Alipay+ network by 30 June 2024.
- 4. Upon completing the steps set out in clauses 3(a) to 3(d) above, the Participant will be eligible to receive a complimentary gift immediately at the Changi Pay pushcarts in Terminals 1, 2, 3 and 4 transit area and S\$30 worth of e-vouchers which comprises a S\$10 Changi Pay e-voucher, a S\$10 The Cocoa Trees e-voucher, and a S\$10 Fragrance e-voucher in their Changi Pay digital wallet account within 14 working days after the expiry of the Promotion Period.
- 5. Upon successful completion of the first overseas spend by 30 June 2024, the Participant will be eligible to receive a S\$20 Changi Pay e-voucher in their Changi Pay digital wallet account within 14 working days after 30 June 2024.
- 6. This Promotion is limited to: in respect of clause 4, the first 800 complimentary gifts and 800 sets of e-vouchers; and in respect of clause 5 above, the first 240 e-vouchers. All gifts and e-vouchers will be given away on a first to complete, first to be given basis.
- 7. All e-vouchers are valid for a period of 6 months starting from the date of receipt of the e-vouchers. No extension, refund, or replacement shall be permitted or entertained.

These terms and conditions are updated as of 24 May 2024.

¹ Liquid Account refers to the e-money account provided by Liquid that would be linked to Participant's Changi Pay account that can be used as an e-wallet for payment.

² The referral code will be provided by the Changi Pay marketing agents in Terminals 1, 2, 3 and 4 transit area.

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- 8. All e-vouchers can be used for purchases at participating outlets at Changi Airport Terminals (both Transit and Public area, excluding Terminal 2 canteen), Jewel Changi Airport and on iShopChangi.com with no minimum spend required and it must be applied by the Participant in Changi Pay before payment is being processed. The list of participating outlets can be found via https://www.changiairport.com/en/shop/changipay/outlets.html.
- 9. Participant will not be eligible to participate in the Promotion if they previously held a Liquid Account (e.g. by deleting their existing Liquid Account linked to Changi Pay and subsequently registering for a new Liquid Account), if they held a Liquid Account through Changi Pay before the Promotion Period, and/or if they withdraw the Initial Top-up Amount from their Liquid Account during the Promotion Period and fourteen (14) working days after the Promotion Period. In the event that a Participant is determined to have been or becomes ineligible to participate in the Promotion, CAG reserves the right to withdraw the e-vouchers.
- 10. All Participants cannot qualify for any other new Liquid Account user promotions rolled out by CAG.
- 11. All gifts and e-vouchers (or any part thereof, including any unutilized portion) are strictly non-transferable, non-refundable, and non-exchangeable for cash, credit, goods or benefits-in-kind, unless otherwise stated. The e-vouchers are subject to such further terms and conditions as may be stipulated on the e-vouchers. CAG reserves the right to replace or change the complimentary gifts and e-vouchers without prior notice.
- 12. CAG shall not be responsible for any consequences, including but not limited to loss of life, injury to person and/or damage to property, arising from and/or in connection with the Participant's participation in the Promotion, or the Participant's redemption and/or use of the gifts and e-vouchers.
- 13. CAG's determination on all matters relating to the Promotion shall be final, conclusive, and binding. No correspondence and/or appeals will be entertained.
- 14. All Participants whose e-vouchers have been unredeemed or forfeited shall not be entitled to any payment or compensation.

GENERAL TERMS & CONDITIONS

15. All payment services relating to the use of Changi Pay are provided by Liquid Group Pte Ltd ("Liquid"). CAG is marketing the aforesaid payment services on behalf of Liquid. Liquid is the holder of a Major Payment Institution licenses for account issuance, domestic money transfer, cross-border money transfer, merchant acquisition and e-money issuance under the Payment Services Act.

These terms and conditions are updated as of 24 May 2024.

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- 16. CAG shall not be liable for any damages, loss or inconvenience for any matter arising out of or in connection with this Promotion, and each Participant agrees to indemnify and hold CAG harmless from and against any and all claims, damages, losses, costs or expenses suffered or incurred by CAG in relation to the Promotion.
- 17. CAG reserves the right in its sole and absolute discretion to terminate the Promotion or to vary the terms and conditions herein at any time at its absolute discretion without further notice.
- 18. In the event of any inconsistency between these terms and conditions and any other form of publicity collateral relating to the Promotion, these terms and conditions shall prevail.
- 19. These terms and conditions shall be construed and governed in accordance with the laws of the Republic of Singapore. CAG and all Participants hereby accept the exclusive jurisdiction of the Singapore courts to rule on any issues or disputes related thereto.