

FY24/25 SAFRA Family Scheme (SFS) Bonus Draw (“Draw”) Terms and Conditions

Eligibility

1. The FY24/25 SFS Bonus Draw (**“Draw”**) is exclusively open to:
 - a. All Principal Members with active Dependent members as of 31 Mar 2025.
 - b. All Principal members who sign-up / renew their Dependent members between 1 Sep 2024 – 31 Mar 2025 (inclusive).
2. By participating in the Lucky Draw, the Member agrees that SAFRA may contact him/her in relation to the Lucky Draw.
3. Any member who does not wish to participate in the Lucky Draw can contact SAFRA via email at mship_mktg@safra.sg to indicate his intention to be excluded from the Lucky Draw.
4. Winner’s details may be published on SAFRA’s communication channels for the purpose of announcing the winners and for such other purposes as permitted by the Personal Data Protection Act. For more information on use of personal data, please refer to SAFRA’s Privacy Policy (available at <https://www.safra.sg/privacy-policy>).
5. The closing date for the Lucky Draw is 31 Mar 2025 (**“Closing Date”**).
6. Members shall be disqualified from participating in the Lucky Draw if by the Closing Date:
 - (a) The membership of the participating Member is voluntarily terminated and not renewed;
 - (b) The membership of the participating Member is terminated and/or suspended by SAFRA for any reason whatsoever and not reinstated by the Closing Date;
 - (c) The Membership Account of the participating Member is in arrears; or
 - (d) The membership of the participating Member is no longer valid for any reason whatsoever.
7. The following persons are not eligible to participate in the Lucky Draw:

- (a) Employees of SAFRA and their immediate family members, including their spouse(s), children, parents, parents-in-law and siblings;
- (b) Honorary Members, Members of SAFRA's Board of Governors, Management Committee and Executive Committee, as well as their immediate family members, including their spouse(s), children, parents, parents-in-law and siblings;
- (c) Members who are given trial SAFRA Membership (Ordinary A F).

For the avoidance of doubt, in the event of any dispute, SAFRA shall determine at its sole discretion the eligibility of any prospective participant, and its decision in this respect is final.

- 8. Notwithstanding any conditions stated herein, SAFRA reserves the sole and absolute discretion to determine the eligibility of any person in relation to the Lucky Draw, and SAFRA may at any time before, during or after the Lucky Draw disqualify any person from participation in the Lucky Draw without providing any reason whatsoever.
- 9. Participation in the Lucky Draw is subject to the terms and conditions stated herein and the Member agrees to be bound by and to comply with the terms and conditions stipulated. Entry into the Lucky Draw is deemed as acceptance of the terms and conditions herein, and any amendments, modifications and variations hereto, which shall be final and binding in all respects on each participant.

Lucky Draw Chances

- 10. Qualifying members will be entitled to varying Lucky Draw chances based on the following criteria:
 - All Principal Members with active Dependent members as of 31 Mar 2025 will stand one (1) chance in the Draw.
 - All Principal members who sign up / renew their Dependent members between 1 Sep 2024 – 31 Mar 2025 (inclusive) will be accorded an additional one (1) chance for every additional Dependent included in SFS.
- 11. All Lucky Draw chances will be generated backend and winners will be computer-generated. No coupons or tickets will be issued. SAFRA shall not be responsible or liable for delayed, lost or misdirected entries and submissions caused by any reason whatsoever.

12. The total number of Lucky Draw chances allocated to each family unit shall be determined by SAFRA based on the said criteria and in case of any ambiguity, SAFRA's decision shall be deemed final and conclusive.
13. Lucky Draw chances accumulated are not transferable and will be cancelled by SAFRA, without incurring any liability, upon the suspension, cancellation and/or termination of any SAFRA membership account.
14. The total number of Lucky Draw chances allocated shall only be applicable for this Lucky Draw and rollovers of chances to any subsequent lucky draws, if any, are not allowed.

Results & Prizes

15. A total of 10 winners will be selected to win one of the prizes listed in the prize list (see Annex A).
16. Each winner is only entitled to win one prize regardless of how many times his name is generated by the system as a winner for the Lucky Draw.
17. SAFRA may in its sole and absolute discretion substitute any prize with another prize of similar value without prior notice.
18. The draw will be held in May 2025 at SAFRA Mount Faber, Level 3. The details of the draw will be listed on SAFRA's website closer to the date of the said draw.
19. The results of the Lucky Draw may be advertised in the newspaper or any other media platform which SAFRA may decide in its sole discretion, within ten (10) days from the date of the draw, or within such time period as SAFRA may in its discretion deem fit.
20. All winners of the Lucky Draw will be contacted via a notification letter sent by post, email and/or phone call using the respective winner's last known contact details as maintained in SAFRA's records after the draw is conducted.
21. Winners are required to acknowledge and collect the prize within 1 month from the date of the notification letter, failing which SAFRA reserves the right to nullify the prize and pick a substitute winner.
22. Prizes are neither transferrable nor exchangeable for cash, credits or otherwise.
23. Prize will be disseminated via the method stipulated in the notification letter issued. Members shall be required to acknowledge receipt of the prize and to duly complete a Declaration Form prepared by SAFRA to that effect.

24. SAFRA is not an agent of nor affiliated with the agency providing the prizes. The redemption and/or usage of the prizes are subject to such other terms or conditions that the agency supplying the prizes may impose. Accordingly, any issue or dispute about the quality, satisfactory quality and fitness for purpose of the prizes must be resolved directly with the agency supplying the prizes respectively.
25. For the avoidance of doubt, where prizes contain a specific validity period during which it should be utilised, prizes must be utilised within the period or date specified by SAFRA. All unused / unredeemed prizes shall be deemed null and void, and no requests for extensions or replacements whatsoever will be entertained.

General Terms & Conditions

26. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with the Lucky Draw or the prizes are the property of their respective owners.
27. SAFRA's decision on all matters relating to and/or in connection with the Lucky Draw, including but not limited to the eligibility of a member, the manner in which the prizes are awarded to the winner and the conduct of the Lucky Draw, shall be final and binding on all parties concerned. SAFRA shall not be obliged to enter into any correspondence with any member on any matter concerning the Lucky Draw.
28. SAFRA shall not be liable in any way to any member or any other person for any loss or damage arising in connection with the Lucky Draw, including but not limited to any act or omission relating to the Member's participation in the Lucky Draw, howsoever caused.
29. The Member shall fully indemnify and hold SAFRA harmless from and against any loss, damage, cost, liability or expense (including but not limited to legal fees), whether direct or indirect, which SAFRA incurs in respect of, in connection with and/or arising from the Member's breach of these terms and conditions herein.
30. To the maximum extent permitted by law, each member agrees that SAFRA and their officers and / or authorised representatives shall not be liable for loss, claims or damage of any kind arising out of or in connection with participating in the Lucky Draw, the Member's acts, omissions or negligence, and/or from acceptance or use or misuse of the prizes. Each member agrees to waive, release and indemnify SAFRA from the abovementioned claims and liabilities.
31. The winner(s) and/or other person(s) who benefit from the prizes are to redeem and/or utilize the prizes at their own risk. SAFRA will not be responsible for any injuries, loss, claim or damage suffered or incurred as a result of the redemption or usage of the prizes.
32. SAFRA reserves the right to revise the terms and conditions of the Lucky Draw stated herein (including but not limited to varying the Closing Date of the Lucky Draw) or withdraw or terminate the Lucky Draw at any time without prior notice. In the event of any inconsistency

between these terms and conditions with any other form of publicity collaterals relating to the Lucky Draw, these terms and conditions shall prevail.

33. The terms and conditions of the Lucky Draw whether set out herein or otherwise are not intended to confer any right on any third party, whether pursuant to the Contracts (Rights of Third Parties) Act or otherwise, and no third party shall have any right to enforce any provision of these terms and conditions.
34. The Lucky Draw and the terms and conditions herein shall be construed and governed by the laws of Singapore.

Annex A

Item	Number of Winners	Amount Per Winner
Chan Brothers Travel Gift Vouchers	10	\$500.00
Total	10	\$5,000.00

***Items listed in table above subject to:**

- a. Availability in May 2025.**
- b. Change due to unforeseen circumstances.**

SAFRA will replace items with those of similar value.