

SINGAPORE BUSINESS FEDERATION

2019 E-PAY TO WIN - LUCKY DRAW

Terms and Conditions

1. This promotion (“**Lucky Draw**”) is organised by the Singapore Business Federation (“**SBF**”) and is open to SBF members only.
2. Participation in the Lucky Draw is subject to these Terms and Conditions (“**T&Cs**”). Entry into this Lucky Draw shall be deemed as acceptance of these T&Cs, including any amendments, additions, replacements, variations and modifications thereto. By entering the Lucky Draw, participants agree to be bound by and to comply with the T&Cs. Non-compliance with or breach of any of these T&Cs may disqualify a participant at any stage of the Lucky Draw, and any prizes won may be forfeited, withheld, withdrawn or reclaimed.
3. In the event of any inconsistency between these T&Cs and the terms of any brochure, marketing or promotional material relating to the Lucky Draw, these T&Cs shall prevail.
4. Employees of SBF and its affiliates (including but not limited to SBF Committees and Councils), their immediate family members, employees of any partners, sponsors and agencies (including any external auditor or advertising agencies) are not eligible to participate in the Lucky Draw. Winner(s) may be required to sign a written statement confirming their eligibility before prize collection.
5. SBF may at any time at its sole and absolute discretion, without notice or assigning any reason therefore: (a) substitute, withdraw, add to or alter any of the prizes; (b) suspend, withdraw or terminate the Lucky Draw; or (c) delete, vary, supplement, amend or modify these T&Cs in such manner as SBF deems fit, including without limitation, the eligibility of participants, the bases and methods of identification of any winner(s) and any dates in connection with the Lucky Draw, the Lucky Draw period, number of draws and Lucky Draw dates. SBF shall not, to the extent permitted by law, be liable to for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned changes. Any amendments to the T&Cs will be posted on the SBF website (www.sbf.org.sg).
6. Lucky Draw participation covers the period from 1 July 2019 to 31 October 2019 (both dates inclusive). Winners will be selected from SBF’s E-Receipt Report from July 2019 to October 2019 for the Lucky Draw. The closing date for participation in the Lucky Draw is 31 October 2019, 23:59 GMT +8. E-Receipts received after 31 October 2019 will not be considered for the Lucky Draw.

7. To enter the Lucky Draw, SBF members must make payments to SBF via any of the electronic payment modes with proper payment details indicated on the e-payment transactions. In addition, such participating members must not have any outstanding payments owed to SBF as at the closing dates of draws. For the avoidance of doubt, members making cheque payments are not eligible to participate in the Lucky Draw.

Eligible e-payment modes are as follows:

- PayNow Corporate
 - Direct Bank Transfer
 - Billing Organisation via UOB
 - Paid Organisation via DBS
 - Giro
 - *Only successful GIRO deductions made between July 2019 and October 2019 will be qualify for the lucky draws (Forms can be retrieved from SBF's website: (<http://www.sbf.org.sg/membership/membership-faq>))
 - Credit Card Payment via SBF's e-payment gateway
8. Each participant may enter the Lucky Draw with one chance each time an e-payment is made. However, every participant is only eligible to win a prize once in the Lucky Draw.
 9. SBF accepts no responsibility for any e-payments that are delayed, misdirected, or for whatsoever reason (including but not limited to incomplete payment details, technical glitches, system or infrastructure failures, delays in transmission etc) have failed to reach SBF on time or otherwise at all to enter the Lucky Draw.
 10. SBF will endeavour to hold the Lucky Draw on and at the date, time and venue and by the mode (manually or electronically) as advertised, but reserves the right, in its sole and absolute discretion, to conduct the Lucky Draw by another mode in such circumstances as SBF may deem appropriate.
 11. Winners will be notified within 14 days after the draw dates via telephone or email, or both, using the contact details provided by the participant. SBF will thereafter follow up with prize collection letters to the respective winners shortly after verification has been obtained and conducted to SBF's satisfaction. If any winner cannot be contacted by reasonable means or fails to respond within 21 days after the issuance of the prize collection letter, the winner will be disqualified, and SBF reserves the right to select another winner. All prizes which are not won or remain unclaimed after 2 months of the announcement of the winner(s) will be forfeited.

12. SBF's decision on all matters regarding the Lucky Draw is final, conclusive and binding, and no enquiries or appeals, either verbal or written, shall be entertained. All participants including the winner(s) shall accept and abide by any and all decisions made by SBF concerning, without limitation, these T&Cs, the rules, procedures and regulations of the Lucky Draw, the award of prizes and any other matters relating to the Lucky Draw.
13. Prizes are not transferable or exchangeable and non-cash prizes cannot be exchanged for cash. SBF accepts no responsibility for any tax or other liability that may arise from the prize winnings. Prizes are subject to availability and SBF has the right to substitute any prize for a comparable prize of equal or greater value to be awarded in lieu, subject to any applicable law.
14. Participants shall not, without the prior written approval of SBF, speak to the press or any other media nor give any interviews or comments relating to the Lucky Draw.
15. Each Lucky Draw winner consents to SBF disclosing and/or publishing his/her name, particulars and/or photographs in any manner which SBF may deem fit for publicity purposes. Each Winner agrees to co-operate with and participate in any advertising or publicity activities conducted by SBF relating to the Lucky Draw.
16. SBF shall not be liable for any loss (including, without limitation, indirect or consequential loss), damage, personal injury or death in the connection with the Lucky Draw, or any prize, except any liability that cannot be excluded by law (in which case that liability is limited to the minimum allowable by law). Any warranty claims in relation to a prize should be directed to the relevant manufacturer and not to SBF. Except to the extent that they may not be excluded by law, no representations, warranties, terms or conditions that are not expressly stated in these T&Cs apply to this Lucky Draw nor in respect of the prizes and all implied warranties are excluded, including but not limited to, the implied warranties of satisfactory quality, merchantability or fitness for a particular purpose of any of the prizes.
17. By participating in the Lucky Draw, participants are deemed to have agreed with SBF's data protection and privacy policy with regards to the collection, processing, use, disclosure of any personal data which it may obtain during this campaign.
18. All contact details provided pursuant to the Lucky Draw may be used by SBF in its sole discretion for future marketing related programs. Without prejudice to these T&Cs, all participants in the Lucky Draw expressly and irrevocably permit and authorise SBF to disclose, reveal and divulge information regarding their particulars to the parties involved in organising, promoting and conducting the Lucky Draw.
19. These T&Cs shall be governed by the laws of Singapore and the participants irrevocably submit to the exclusive jurisdiction of the courts of Singapore.

20. A person who is not a participant shall have no right under the Contracts (Rights of Third Parties) Act (Chapter 53B) of Singapore to enforce any of these T&Cs.