



Standard Terms and Conditions CASHOME Rewards Program and Lucky Draw (From 01 January 2010 – 31 March 2010)

Eligibility

1. The CASHOME Rewards Program and Lucky Draw is organized by Singapore Post Limited ("SingPost").
2. Customers who perform a remittance transaction with CASHOME via Bank Negara Indonesia (BNI), Philippine National Bank (PNB) and VISA Money Transfer (VMT) ("CASHOME Remittance Transaction") at any Post Office or S.A.M. during the promotional period will be eligible to participate in the CASHOME Rewards Program and Lucky Draw (the "Rewards Program").
3. SingPost has the absolute discretion at any time and from time to time to determine or cancel the eligibility of an otherwise eligible Customer and shall not be obliged to give any reason thereof.
4. SingPost employees and their immediate family members and SingPost's subsidiaries, advertising agencies and any other professional parties (including printers of collaterals and sponsored partners) who are involved in organizing and promoting the Rewards Program shall not be eligible to participate in it.

Rewards Program Validity Period

5. This Rewards Program is valid from 01 January 2010 to 31 March 2010.

Conduct of Rewards Program

6. It is a condition precedent of the Rewards Program that all winning Customers consent to the public disclosure of their names and their other particulars (including release of their photographs) for publicity or commercial purposes. Such winners also consent to cooperate with and participate in publicity activities organized by SingPost in relation to the Rewards Program without compensation whatsoever. SingPost reserves the right to disclose and publish the names and such other particulars of the winning Customers (including photographs) to any persons and in such mode and manner as SingPost may in its sole discretion deem appropriate.
7. Rewards Program Promotional Mechanics:
 - From 01 January 2010 to 31 March 2010, each Customer will be given a CASHOME Reward Card ("Reward Card") when they perform a CASHOME Remittance Transaction.
 - Each CASHOME Remittance Transaction performed at any Post Office or S.A.M will entitle the Customer to one stamp.

- A Reward Card containing two stamps entitles the Customer to redeem a CASHOME 5-in-1 Notepad. While stocks last.
 - A Reward Card containing four stamps entitles the Customer to redeem a CASHOME Photo Frame. While stocks last.
 - After redemption of a CASHOME 5-in-1 Notepad, the Customer may continue to accumulate stamps on the same Reward Card to qualify for the redemption of a CASHOME Photo Frame. Upon accumulation of 4 stamps in a Reward Card, the Customer may participate in the lucky draw to win one of the 10 Sony Portable DVD Players ("Lucky Draw").
 - The Customer must fill up his/her personal particulars at the back of the Reward Card after accumulating 4 stamps and drop the Reward Card into the CASHOME lucky draw box located at any Post Office to participate in the Lucky Draw.
 - Multiple Reward Cards for the Lucky Draw may be submitted provided every Reward Card is complete. Illegible handwriting will not be entertained. Photocopies of Reward Cards or stamps are void.
 - The Lucky Draw will be conducted on 19 April 2010 at Singapore Post Centre. Customers need not be present to win. All lucky draw prizes must be claimed by 18 June 2010. Winners will be notified by phone and post.
8. By participating in the Rewards Program, you consent to the public disclosure of your name and particulars for publicity or commercial purposes or otherwise to participate in the publicity activities of SingPost in relation to the Rewards Program. You also consent to the use and disclosure of any data provided by you and to receive marketing and promotional materials from SingPost, our agents and/or our partners.

Reward(s) & Redemption

9. Customers may redeem the CASHOME premiums or drop off their completed Reward Card at the CASHOME lucky draw box located at any of the 62 Post Offices island-wide.
10. All rewards and prizes are non-exchangeable, non-transferable and non-redeemable for cash, credit or any other prizes and other items in part or in whole. SingPost may at its sole discretion at any time and without prior notice replace or substitute any reward or prize with another reward or prize of similar value selected by SingPost.
11. Actual rewards or prizes may differ from the models shown on any brochures, marketing or promotional materials relating to this Rewards Program.
12. SingPost shall determine the exact specifications of the reward(s) or prize(s). The winner shall accept the rewards and prizes "as is".
13. SingPost makes no warranties or representations whatsoever as to the quality of fitness for purpose or any other implied terms or conditions with respect to any prize awarded.
14. All rewards and prizes must be redeemed by the stipulated date or while stocks last. All redemptions of any CASHOME premiums shall be made only upon presentation of the original Reward Card together with the requisite number of stamps. Customers who win the Lucky Draw are required to present his/her CASHOME card and original identification documents as proof of identity prior to claiming the lucky draw prizes. SingPost reserves

the right to decline awarding the lucky draw prize if the winner does not present the requisite documents upon collection.

15. All rewards and prizes shall be redeemed/ claimed by the winning Customer at his/her own risk and cost.
16. Any reward or prize not redeemed/ claimed within the said period shall be forfeited without any liability on the part of SingPost to the winning Customer, and the reward or prize may be donated by SingPost, at SingPost's discretion, to any charitable organization of SingPost's choice. Any winning Customer whose reward or prize has been forfeited shall not be entitled to any payment or compensation in lieu from SingPost.
17. All winning Customers shall accept the rewards and prizes as they are and subject to any terms and conditions which may be attached thereto. SingPost makes no representation, warranty or undertaking whatsoever as to any implied terms or conditions with respect to any reward and prizes awarded in this Rewards Program. SingPost assumes no liability or responsibility whatsoever in respect of any defect or deficiency in any of the rewards and prizes.
18. If SingPost subsequently discovers the winning Customer is in fact not entitled to participate in the Rewards Program, SingPost may at its discretion forfeit the reward and prizes (or reclaim it from the winning Customer if already redeemed or claimed) and award or dispose of the reward or prize in such manner and to such person(s) as SingPost deems fit.
19. SingPost reserves the right not to draw a reserve winning Customer to replace any winning Customer subsequently found to be disqualified from the Lucky Draw.
20. The quality of the products and accuracy of the claims are the responsibility of the manufacturer and/or distributor of the products. SingPost does not warrant, represent or guarantee the quality of the products or that the claims made by the manufacturer and/or distributor are accurate. To the fullest extent permissible by applicable law, SingPost disclaims all warranties (whether express or implied) including but not limited to, warranties that the products will meet your requirements or be fit for a particular purpose. SingPost shall not be responsible for any loss or damage incurred thereby.

General

21. Customers agree to be bound by these Terms and Conditions when they participate in this Rewards Program. If Customers do not agree to these Terms and Conditions, they should not participate in the Rewards Program.
22. The decision of SingPost on all matters relating to or in connection with this Rewards Program (including the eligibility of a Customer, the manner in which rewards or prizes are awarded to each Customer and the conduct of the Rewards Program shall be final and binding on all parties concerned. SingPost shall not be obliged to enter into any correspondence with any Customer on any matter concerning the Rewards Program.
23. SingPost shall not be liable in any way to any Customer for any loss or damage arising in connection with this Rewards Program, including any act or omission relating to the Customer's participation in the Rewards Program, howsoever caused.
24. SingPost may, at any time at its sole discretion and without prior notice or liability to any party, vary, modify, delete or add to these Terms and Conditions (including the conduct of the Rewards Program and the number of winners and rewards) and may also withdraw or

discontinue the Rewards Program at any time without any notice or liability to any Customer.

25. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Rewards Program, these Terms and Conditions shall prevail.
26. A person who is not a party to these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of the Republic of Singapore to enforce any term herein.
27. The validity and construction of these Terms and Conditions shall be governed by and interpreted in accordance with the laws of the Republic of Singapore and the parties hereto submit to the jurisdiction of the courts of Singapore.