

**ANEXT BANK PRIZE DRAW
TERMS AND CONDITIONS**

- 1. NO PURCHASE NECESSARY TO ENTER OR WIN. BY ENTERING THIS PRIZE DRAW, ENTRANT ACCEPTS AND AGREES TO THESE TERMS AND CONDITIONS AND THE DECISIONS OF THE PROMOTER, WHICH SHALL BE FINAL IN ALL MATTERS.**
2. **HOW TO ENTER:** Beginning on 19th September 2023 at 1:16pm through 22nd September 2023 at 11:26am, invited participants can click on the survey link in the e-mail they receive for the Brand Health Study (the **Survey**) and follow the on-screen entry instructions. Fill in all required information. You may enter only once. Use of any robotic, automatic, programmed, or similar entry method or entering more than the number of times permitted will void all entries and result in disqualification.
3. **ELIGIBILITY:** Open to all individuals:
 - (a) who are Singapore Citizens, Permanent Residents and non-permanent residents residing in Singapore; and
 - (b) have participated and completed either a focus group or in-depth interview upon invitation by ANEXT Bank Pte. Ltd.

Employees of Promoter and its affiliates, subsidiaries, advertising and promotion agencies, suppliers (together, "Promoter Entities") and their immediate family members (including mother, father, sister, brother, daughter, son or spouse), regardless of where they live; or persons who reside in the same household, whether related or not, are not eligible.

4. **DRAWING:** A random drawing will be conducted by the Promoter at 1 Finlayson Green, #15-01 Singapore, 049246, Singapore no later than 20th October 2023 to select the winner from among all eligible entries received. Potential winner will be notified by email and must confirm acceptance of the prize by responding by email with a delivery address within 14 days of the date notice is sent. Failure to respond within this time will result in forfeiture of prize and the Promoter shall have the option to award the prize to an alternate winner. The return of any prize notification or prize as undeliverable may result in disqualification and an alternate winner may be selected. The prize will be sent to the winner via Bank Transfer within 14 days of their confirmation of acceptance.
5. **LIMITATION OF LIABILITY:** By entering this prize draw, entrants waive all right to, and hold the Promoter harmless from, any claim, liability, loss, damage (including punitive, incidental, and consequential damages), or expense (including attorneys' fees) arising out of or in connection with participation in this prize draw or the acceptance, use, or misuse of any prize. **SOME JURISDICTIONS DO NOT ALLOW CERTAIN LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE WILL ONLY APPLY TO YOU TO THE EXTENT PERMITTED BY LAW.** The Promoter will not be responsible for: late, incomplete, or incorrect entries; an entrant's failure to receive prize notices due to entrant's

spam, junk e-mail, or other security settings or for entrants' provision of incorrect or otherwise non-functioning contact information; technical, hardware, or software malfunctions, lost or unavailable network connections, or failed, incorrect, inaccurate, incomplete, garbled, or delayed electronic communications whether caused by the sender or by any of the equipment or programming associated with or used in this prize draw; by any human error which may occur in the processing of the entries in this prize draw; or any typographical, technological, or other error in the publishing of the offer, administration of the prize draw, or announcement of the prize. If, in the Promoter's opinion, there is such an error, or there is any suspected evidence of tampering, or if technical difficulties (including viruses and bugs) compromise the integrity of the prize draw, the Promoter reserves the right, in its sole discretion, to cancel or modify this prize draw in a manner it deems appropriate. In the event of termination, winners will be selected from among all eligible entries received as of date of termination. In the event a dispute arises as to the identity of a potentially winning entrant, entries will be declared by the name on the online entry form.

6. **PRIZE:** A prize of S\$500.00 cash will be awarded in a random drawing using a computer process among all entrants. No substitution or transfer of prize permitted by winner. The prize for the winner is non-exchangeable and non-transferable. The Promoter reserves the right to substitute a prize of equal or greater value. If a potential winner is disqualified for any reason, the Promoter will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only three (3) alternate drawings will be held, after which the prize will remain un-awarded.
7. **OWNERSHIP:** Entries are the property of the Promoter and will not be returned.
8. **CHOICE OF LAW AND FORUM:** The governing law and venue for resolution of any dispute arising under or in relation to the prize draw and these terms and conditions will be as follows:

If the Entrant is resident in:	The governing law is that of:	The courts having exclusive jurisdiction are:
Singapore	Singapore	Courts of Singapore

9. **COMMUNICATIONS AND PRIVACY:** Entry into the prize draw, constitutes (i) consent to receive communications from the Promoter about the prize draw, and (ii) agreement to the Promoter's Privacy Policy available at <https://account.yougov.com/sg-en/account/privacy-policy>. Entrants agree to the use of their personal information in the conduct of the prize draw, and winner agrees to use of winner's first name and last initial, and city/state of residence, in announcing the winner of the prize draw if any such announcement is made. By accepting the prize, winner also consents to use and publication of winner's first name and last initial, city/state of residence, likeness, voice, testimonials, biographical information and/or statements by Promoter and its designees worldwide in perpetuity for all purposes in all media without further compensation or approval. See also condition 10 below with regards to the announcement of winners.
10. **WINNERS LIST:** The Promoter may either publish or make available information that indicates that a valid award took place. From 20th October 2023, the Promoter may send the

first name and last initial and city/state of the prize winner, to anyone who emails qual.apac@yougov.com . If you object to any or all of your first name and last initial and city/state being published or made available, please contact the Promoter at qual.apac@yougov.com. In such circumstances, the Promoter must still provide the information to the appropriate regulatory authority upon request.

11. PROMOTER

- (a) YouGov Singapore PTE. Limited