





Visit www.FrasersRewards.com —— for a full list of participating retailers, offers and FAQs.



FRASERS REWARDS

member today and your next purchase could be paid by us!

Frasers Rewards is a point-based loyalty programme accepted at 12 Frasers Centrepoint Malls (FCM) island-wide.

With Frasers Rewards, it's easy to earn FCM\$ (points) and redeem for annual e-cash and Gifts with Purchase during promotional periods whenever you shop at participating retailers. Simply shop, swipe & redeem!

So hurry, sign up now at any designated Frasers Centrepoint Malls Customer Service Counter or at www.FrasersRewards.com.



FRASERS REWARDS IS ACCEPTED AT:

- Anchorpoint
- Bedok Point
- Causeway Point
- Changi City Point
- China Square Central
- Compass Point
- Eastpoint Northpoint
- The Centrepoint
- Robertson Walk
- Valley Point
- YewTee Point



Earn FCM\$ and Travel Perks

Swipe your Frasers Rewards card and earn 10FCM\$ for every \$10 spent at participating retailers across our malls. You could also win a holiday with every \$30 spent.

(A minimum spend of \$10 per transaction applies. FCM\$ earning is capped at 8000FCM\$ per redemption year starting 1 July, and ends 30 June of the following year.)

Double up on Birthdays

Be rewarded with 2X FCM\$ throughout your birthday month whenever you shop at participating retailers. Every \$10 spent gets you 20FCM\$ - it's our present to you!

Convert your FCM\$ into E-cash for Free Shopping

Redeem your FCM\$ for annual e-cash anytime before 30 June of each year and use your e-cash to offset your next purchase - just like you would a gift card. Converted e-cash has no expiry! Flip over to find out how e-cash works.

(Annual e-cash earning is capped at \$80 (8000FCM\$) per redemption year starting 1 July, and ends 30 June of the following year. Minimum of 500FCM\$ is required to redeem for annual e-cash.)

Redeem Instant Rewards

Enjoy complimentary Gifts with Purchase whenever vou shop and swipe your Frasers Rewards card at participating retailers. Check in-mall or visit our blog -PlusPoint for the latest promotions.

(Promotions vary across malls, minimum spend applies. Visit www.fraserscentrepointmalls.com for more details.)

Year-round Free Weekday Parking

Enjoy 1 hour of complimentary parking from Monday to Friday, including Public Holidays, at all malls with a single same-day, same-mall transaction of minimum \$101 or \$502 swiped to your Frasers Rewards card.

¹Anchorpoint, Bedok Point, China Square Central, Robertson Walk, Valley Point

²Causeway Point, Changi City Point, Compass Point, Eastpoint, Northpoint and The Centrepoint.

(Limited to the first 200 Members per day at The Centrepoint and first 50 Members per day at the rest of the malls.)



FRASERS REWARDS: HOW DOES IT WORK?



STEP 1: SWIPE!

Present and swipe your Frasers Rewards card at participating retailers when making

You no longer need to present your receipts at Customer Service Counter except to prove your mode of payment (credit/NETS)

Example	Total Spending	FCM\$ Earned
Shopping at Watsons	\$80	80FCM\$
Dining at Crystal Jade	\$250	250FCM\$
Shopping at Uniqlo	\$370	370FCM\$
Shopping at Harvey Norman	\$7,300	7,300FCM\$
Sub Total	\$8,000	8,000FCM\$
E-cash Earned	\$8000 (8000FCM\$) = \$80 annual e-cash	
Total Chances Earned for Travel Draw	\$8000 ÷ \$30 = 266 chances	



STEP 2: EARN!

By swiping your Frasers Rewards card, you:

• Earn FCM\$ (points),

\$10 = 10FCM\$

- Qualify for seasonal instant rewards (e.g. free umbrellas, promotional e-cash, collectibles etc) and
- Earn chances in the Frasers Rewards Travel Draw during promotional periods.

\$30 = 1 Lucky Draw Chance

You may also convert FCM\$ into annual e-cash if you spend at least \$500 (500FCM\$) between 1 July of the current year and 30 June of the following year.

Every 500FCM\$ (\$500) = \$5 annual e-cash



STEP 3: REDEEM!

- To redeem seasonal instant rewards: • Present your NRIC/FIN and Frasers Rewards card at Customer Service Counter.
- Your entitlements will be determined based on the transactions recorded when you swipe your Frasers Rewards card.



To redeem annual e-cash using FCM\$:

- Login to www.FrasersRewards.com and select "Redeem E-cash". The annual e-cash will be credited to your Frasers Rewards account within 7 working days and an SMS confirmation sent.
- Alternatively, make your request for annual e-cash redemption at Customer Service Counter by presenting your Frasers Rewards card and NRIC/FIN.

TERMS & CONDITIONS

- FCM\$ are issued over 12 months from 1 July of the current year to 30 June of the following year. This is known as a redemption year.
- Members who accumulate a minimum of 500FCM\$ can exchange them for annual e-cash anytime within the redemption year. After a 3 month grace period ending 30 September of each year, FCM\$ will expire. Unredeemed FCM\$ will be forfeited. No further extensions will be entertained.
- FCM\$ earning is capped at 8000FCM\$ or equivalent to \$80 annual e-cash per redemption year.
- Annual and promotional e-cash collected will have a 5-year rolling validity, as long as the Member shows an active transaction in the past 12 months prior to the end of each 5-year block.
- Please email member@fraserscentrepoint.com if you detect a discrepancy in FCM\$ or e-cash. If no discrepancy is reported at the end of each month, the online statement at www.FrasersRewards.com will be deemed final.





For enquiries, please contact us at **member@fraserscentrepoint.com**

www.FrasersRewards.com





TERMS & CONDITIONS

Frasers Centrepoint Property Management Services Pte Ltd ("FCPMS"), property managers of Frasers Centrepoint Malls, shall offer its loyalty card service known as "Frasers Rewards" (the "Programme") upon the terms and conditions as listed below (the "Terms & Conditions") to each Member of the Programme (a "Member").

The Programme shall be governed by these Terms & Conditions.

The submission of a duly signed application for membership at any designated Frasers Centrepoint Mals Customer Service Counter is deemed to be an acceptance of these Terms & Conditions. If the application is submitted online at www.FrasersRewards.com, the applicant shall agree to the online Terms & Conditions. Any online submission of the application form for membership is deemed to be an acceptance of these Terms & Conditions.

The membership and Members' entitlement to benefits and privileges of the Programme, including the redemption of any benefits and privileges, shall be in accordance with these Terms & Conditions.

SECTION 1 - ELIGIBILITY AND FRASERS REWARDS MEMBERSHIP

- Individuals aged 18 and above and who are residing in Singapore are eligible to apply for membership in the Programme.
- 2. In order to be eligible to become a Member, during the registration process, the applicant must provide his/her current, complete and accurate personal particulars as requested, including without limitation, his/her full name, NRIC number, passport number, work permit number, employment pass number or dependant's pass number, date of birth, local address, contact numbers and such other information as may be required by PCPMS from time to time. The Member hereby agrees and consents that the aforementioned personal particulars together with information pertaining to the Member's redemption transactions (collectively the "Information") will be held in a database system managed by PCPMS and/or a data intermediary on behalf of FCPMS.
- 3. The applicant is required to produce his/her NRIC, passport, work permit, employment pass, dependent's pass or any other form of Identification acceptable to FCPMS ("Form of Identification") for verification purposes in connection with the application. Successful applicants shall present his/her Form of Identification for identity verification purposes when collecting the Frasers Rewards card in person at any designated Frasers Centrepoint Malls Customer Service Counter in order to become qualified Members of the Programme.
- The applicant represents and warrants that all information provided by him/her in connection with his/her application are accurate.
- 5. The Member acknowledges and agrees that the collection, use and processing of his/her Information during the registration process is necessary in order for FCPMS to administer benefits and privileges under the Programme and to send the following information via letters, phone calls, SMS and/or email to the Member:
 - subject to clause 28 below, information on catalogues and promotional materials in relation to the Programme ("Promotional Materials"); and
 - notifications as required under these Terms & Conditions; and
- notifications on the accumulation of FCM\$, conversion of FCM\$ to e-cash, collection of prizes
 and lucky draws and/or redemption of rewards under and in connection with the Member's
 participation in the Programme ("Member Alerts").

The Member consents and authorises FCPMS and/or its data intermediary to collect and/or use and/or process his/her Information for the purposes stated in this clause 5.

- The Member may at any time withdraw his/her consent to the collection, processing and use of his/her Information by giving FCPMS prior written notice of such withdrawal of consent. The Member agrees and acknowledges that if the Member withdraws his/her consent to the collection, processing AND use of his/her Information, FCPMS will not be able to administer the Member's benefits and privileges under the Programme and/or send Member Alerts. Upon any such withdrawal of consent, the Member's entitlement to participate in the Programme shall terminate in accordance with clauses? 7 and 8 below.
- 7. Within thirty (30) working days of FCPMS' receipt of the Member's written notice of withdrawal of consent pursuant to clause 6 above, the Member's membership and entitlement to participate in benefits and privileges under the Programme shall terminate in accordance with these Terms and Conditions. Upon termination, FCPMS shall be released and discharged from any further obligations to the Member.
- 8. If the Member withdraws his/her consent pursuant to clause 6 above and/or terminates his/ her Membership at any time, for any reason, all unused FCMS and e-cash shall automatically be cancelled and no longer be available for use by the Member. Upon such termination, the Frasers Rewards card issued to the Member shall cease to be valid with immediate effect and the Member shall also immediately cease to be entitled to participate in any other benefits and privileges under the Programme.
- The applicant acknowledges and agrees that the acceptance of his/her application is subject to the approval of FCPMS at its sole and absolute discretion and that his/her application may be rejected by FCPMS without assigning any reasons thereto.
- 10. Upon approval of an application, the applicant will be issued with a Frasers Rewards card with a unique 19-digit card number. Upon issuance of the Frasers Rewards card, the Member shall be entitled to participate in the Programme and enjoy membership benefits and privileges in relation to the Programme.
- 11. The membership and its associated benefits and privileges are for the Member's sole enjoyment and shall not be transferable. FCPMS reserves the right to vary, amend and modify the benefits and privileges and the Terms and Conditions of the Programme at its sole and absolute discretion without prior written notice.
- 12. Each Member can only hold one Frasers Rewards card at any one time, which is non-transferable and the Member agrees and acknowledges that each Frasers Rewards card and any FCM\$ (as hereinafter defined) earned under the Frasers Rewards card may only be used by the Member to whom the particular Frasers Rewards card has been issued. By accepting the Frasers Rewards card, the Member agrees and undertakes to provide any merchants who shall be tenants or licencees located within Frasers Centrepoint Malls and are taking part in the Programme at FCPMS' sole discretion (the "Merchants") proof or verification of his/her identity on demand.
- Unless otherwise terminated in accordance with these Terms & Conditions, the membership shall be valid for such period determined by FCPMS at the time of application.

- The Frasers Rewards card is the property of FCPMS and is not a charge card or credit card and is not redeemable for cash.
- 15. The Member may only use his/her Frasers Rewards card within Frasers Centrepoint Malls at the Merchants' outlets. The Frasers Rewards card shall not be valid at any other mall or at any other outlet of the Merchants not located within Frasers Centrepoint Malls, unless determined otherwise by FCPMS.

SECTION 2 - MEMBERSHIP REWARDS & REDEMPTION

16. FCM\$

- The Member shall be entitled to earn points known as "FCM\$" for the nett value (less FCM shopping voucher and/or gift card, Frasers Rewards e-cash payment, or Merchant voucher) at any Merchant outlets as FCPMS may determine in its sole discretion from time to time.
- FCPMS shall have the sole discretion to determine the value of each FCM\$. The terms for accrual of FCM\$ and conversion of FCM\$ to e-cash shall be at the sole and absolute discretion of FCPMS.
- c. Subject to clause 22 below, FCM\$ will be awarded only to Members who present their Frasers Rewards card for crediting of FCM\$ at the point of payment at Merchant outlets. Members who fall to present their Frasers Rewards card during payment shall not be entitled to retrospectively earn or credit any FCM\$ into their Frasers Rewards card for that transaction.
- d. The FCM\$ accumulated by each Member from Merchant outlets will be credited to their Frasers Rewards card within twenty-four (24) hours of a transaction at Frasers Centrepoint Malls or such other time periods as shall be determined by PCPM\$.
- e. The FCMS earned and accumulated by the Member shall be valid only for the redemption year (as hereinafter defined) in which it is earned. FCMS shall only be converted by the Member to e-cash during each redemption year in which it is earned and the grace period given in accordance with clause 17b below. A "redemption year" means a period of 12 months, starting 1 July and ending 30 June of the following year.

17. <u>E-cash</u>

- a. Conversion of FCM\$ must be made by the Member personally attending and presenting their Frasers Rewards card and Form of Identification at the point of redemption at any designated Frasers Centrepoint Malls Customer Service Counter. The Member shall provide an acknowledgement as may be required by FCPMS upon conversion of any FCM\$. Alternatively, Member may submit an online e-cash conversion request via the Members' portal with their NIFIC/FIN and assigned password.
- b. Any FCM\$ that is not converted during the redemption year in which it is earned will expire and cannot be rolled over upon the expiry of the redemption year, save that the Member shall be given a three (3) months grace period following the expiry of the preceding redemption year to convert any unused FCM\$ earned and accumulated at the end of such redemption year, failing which such FCM\$ shall expire and FCPMS shall not be responsible to the Member for any unconverted FCM\$.
- The total FCM\$ accumulated by each Member shall determine the Member's eligibility for conversion to e-cash in each redemption year.
- d. After the Member duly personally attends and presents his/her Frasers Rewards card and Form of Identification to convert FCM\$ to e-cash at any designated Frasers Centrepoint Malls Customer Service Counter or submits an online e-cash conversion request via the Members' portal at www.FrasersRewards.com, the e-cash converted from the FCM\$ by the Member will be credited to his/her Frasers Rewards card after seven (7) working days or such longer time period as shall be determined by FCMPS.
- The e-cash earned and accumulated by the Member shall have a 5-year rolling validity as long as the Member effects a single transaction in the last 12 months prior to the ending of each 5-year block.
- E-cash earned that is not utilised within the validity period will expire. FCPMS shall not be responsible to the Member for any unutilised e-cash.
- g. E-cash may be utilised within the validity period specified in clause 17(e) above in any one of the forms below:
- (i) to offset the whole or part of the retail prices of selected goods or services;
- (ii) for redemption of selected gift items (subject to availability); or
 (iii) such other mode as may be determined by FCPMS from time to time

Instant Rewards

- a. In addition to FCMS, the Member shall also be entitled to receive instant rewards. Instant rewards are rewards offered by the individual Frasers Centrepoint Malls that may be redeemed by Members who spend a minimum amount (as may be determined by the individual Frasers Centrepoint Malls) per day in the respective malls.
- b. Members who purchase from Merchants participating in instant rewards must ensure that their Frasers Rewards cards are duly swiped at point of payment to record the transaction in order to qualify for instant rewards. Members who purchases from Merchants not participating in instant rewards must retain and present a copy of the payment receipt(s) on the day of the purchase to qualify for instant rewards.
- c. Instant rewards may only be redeemed by Members who personally present their Frasers Rewards card and proof of identity on the day of the purchase at the designated Frasers Centrepoint Malls Customer Service Counter located at the individual Frasers Centrepoint Malls. Should the redemption require proof of payment, actual receipts and/or payment card must be presented for verification.

The following receipts, including but not limited to:

- (i) AXS/SAM machines;
- (iii) Pushcarts/kiosks/roadshows/atrium fairs of non Frasers Centrepoint Malls tenants;
 (iii) Cashcard/stored value card/prepaid SIM card top-up transactions and purchases;
- (iv) Money changers, banks and ATMs;
- (v) Mall/tenant shopping voucher/gift card purchases;
- (vi) Bill/installment payments/deposits;
- (vii) Lottery tickets, deposits and cheque payment

are not entitled to FCM\$ and/or instant rewards redemption.

- All redemption tiers in respect of the instant rewards, including but not limited to setting of
 minimum and maximum redemption amounts shall be determined by FCPMS and shall be at
 the sole discretion of FCPMS.
- The instant rewards and manner of redemption may vary amongst the different Frasers Centrepoint Malls. All instant rewards are subject to availability. The redemption of instant rewards will not cause any FCM\$ and e-cash to be deducted from the Member's Frasers Rewards card.
- FCPMS reserves the right to sight purchases before granting instant rewards redemption.
- Once any FCM\$ or e-cash has been utilised, such FCM\$ or e-cash cannot be refunded or transferred back into the Member's Frasers Rewards card.
- FCM\$ and/or e-cash accumulated under different Members' Frasers Rewards card is nontransferable and cannot be combined.
- Members may be able to check their FCMS and/or e-cash balance online at www.FrasersRewards.com or at any designated Frasers Centrepoint Malls Customer Service Counter located at the individual Frasers Centrepoint Malls.
- 22. In the event of any terminal downtime:
- the Merchant will be required to submit the payment receipt(s) and completed authorised form (Member to provide name and Frasers Rewards card number) for manual FCMS adjustment at any designated Frasers Centrepoint Malls Centre Management Office; and
- FCM\$ awarded manually will only be credited within fourteen (14) working days after FCPMS has been informed of the approved transaction;
- FCPMS shall have the sole discretion to deduct, cancel or reject/refuse to award FCM\$ for any
 transaction(s) which in FCPMS's sole discretion is doubtful or not genuine or deduct, cancel or
 reject/refuse to award FCM\$ that have been wrongfully recorded.
- 24. The Member shall notify FCPMS of any dispute on the FCM\$ and/or e-cash balance by email to member@fraserscentrepoint.com or such other email address as may be informed by FCPMS to the Member at any time or by written notice to FCPMS at 176 Orchard Road #06-02, The Centrepoint, Singapore 238843 within seven (7) days from the date of the transaction. FCPMS' determination of all disputes shall be final, binding and conclusive.

SECTION 3 - LOST / STOLEN / DAMAGED CARD

- 25. The Member shall immediately inform FCPMS upon discovering his/her Frasers Rewards card to be lost, stolen or damaged by email to member@fraserscentrepoint.com or by written notice to FCPMS at 176 Orchard Road #06-02, The Centrepoint, Singapore 28848/3 or in person at any Frasers Centrepoint Malls Customer Service Counter, if the notification is made by the Member in person at any Frasers Centrepoint Malls Customer Service Counter, the Member shall follow up with written notification of the lost, stolen or damaged Frasers Rewards card by email to FCPMS within seven (7) days from the notification date (which shall be the date the Member notified the loss or damage of the Frasers Rewards card in person at the Frasers Centrepoint Malls Customer Service Counter).
- 26. The lost, stolen or damaged Frasers Rewards card may be replaced subject to payment of a replacement fee of \$10.00 for each lost, stolen or damaged Frasers Rewards card. The application for a replacement Frasers Rewards card may be rejected by FCPMS without assigning any reasons thereto.
- 27. Upon notification in accordance with clause 25 above, FCPMS will invalidate the lost, stolen or damaged Frasers Rewards card within a reasonable time without further notice to the relevant cardholder. FCPMS disclaims any and all liability for any losses or damages that may be suffered by the Member arising either directly or indirectly from the invalidation of the Frasers Rewards card or any delay in cancelling the Frasers Rewards card.

SECTION 4 — PROMOTIONAL MATERIALS

- 28. Upon submitting the application for the Programme, and the Member may opt in to receive Promotional Materials. If the Member opts in to receive Promotional Materials the Member acknowledges, agrees and consents that his/her information may be used for the purposes of sending him/her Promotional Materials as referred to in clause 5. If the Member subsequently chooses not to receive Promotional Materials, the Member shall notify FOPMS by prior written notice and within thirty (30) working days of FOPMS's receipt of the Member's written notice, FCPMS will cease sending Promotional Materials to the Member.
- 29. The Member shall not hold FCPMS and the Merchants liable for any losses or damages that may be suffered by the Member arising either directly or indirectly from delay or non-receipt of the Promotional Materials or error in the Promotional Materials, if any,

SECTION 5 — DATABASE

- 30. In respect of any change of the Member's Information (as defined above), the Member shall:
- immediately notify FCPMS of the change of particulars in writing;
- b. be personally present at any designated Frasers Centrepoint Malls Customer Service Counter to update the Member's particulars: or
- c. personally effect self-updating of particulars online at www.FrasersRewards.com

For the purposes of verification and updating of the Member's Information, the Member shall without delay furnish evidence or proof of the Member's change in personal particulars to FCPMS directly via post or the Frasers Centrepoint Malls Customer Service Counter staff. All Members who effect self-updating of their particulars at www.FrasersRewards.com shall furnish such evidence or proof upon request by FCPMS.

31. FCPMS shall take all practicable steps to update the Member's Information within thirty (30) working days of receipt of the written notification provided that FCPMS is satisfied that there are reasonable grounds for the update of the Member's Information and FCPMS shall not be liable for any losses or damages that may be suffered by the Member arising either directly or indirectly from FCPMS' delay in updating the Member's Information in the event that FCPMS is not satisfied on reasonable grounds that any written request for the update to the Member's Information is valid and acceptable to FCPMS in its sole discretion.

SECTION 6 — TERMINATION

- The Member may terminate his/her membership at any time by giving FCPMS fourteen (14)
 working days notice in writing accompanied by the return of the Frasers Rewards card.
- 33. FCPMS may at its absolute discretion, without prior notice to the Member, suspend or terminate the Programme (in whole or in part) for any reason whatsoever as it deems fit. FCPMS also has the absolute discretion to immediately bar, terminate, change, suspend or cancel the membership or impose additional conditions on the usage of the Frasers Rewards card.
- 34. FCPMS may at any time with or without prior notice require the Member to return the Frasers Rewards card without assigning any reasons whereupon, the Member shall immediately return the Frasers Rewards card to FCPMS upon request and whenever FCPMS shall deem fit at its sole discretion, FCM\$ and/or e-cash accumulated under the Frasers Rewards card will be forfeited without prior notice.
- 35. If the Programme is suspended or terminated for whatever reason, FCPMS shall not be liable to the Members for any losses or damages suffered or that may be suffered by the Member arising either directly or indirectly from the suspension or termination of the Programme.

SECTION 7 — INDEMNITY

from all damages, claims, demands, liabilities, judgments, actions and suits and agrees to hold FCPMS and its authorised agents harmless against any liability for any loss, penatly, damage, costs and expenses (including but not limited to legal costs) which the Member may incur by reason of or arising either directly or indirectly from or in connection with the Member's use of the Frasers Rewards card and/or any other participation in the Programme, including without limitation:

36. The Member hereby agrees to indemnify, release and discharge FCPMS and its authorised agents

- a. the Member's breach of any of the provisions of these Terms & Conditions and/or any other agreement made between the Member and FCPMS;
- any infringement by the Member of any intellectual property, including copyrights, rights of confidence, moral rights, privacy rights or other rights, of any person or entity;
- c. the Member's Frasers Rewards card being lost, stolen or damaged;
- the accumulation, conversion, redemption and/or any other use of the FCM\$ or e-cash under the Member's Frasers Rewards card;
- the failure of any of the Merchants in crediting any FCM\$ or any errors, delays or omissions in
 the crediting or recording of FCM\$ or e-cash for whatever reasons (including but not limited
 to malfunction or interruption of the FCM\$ recording system, civil commotion, fire, or other
 force maleure events beyond the control of all parties concerned):
- any action taken or omitted to be taken in good faith by FCPMS and its authorised agents pursuant to any instructions, notice or request by the Member;
- the enforcement of these Terms & Conditions and/or the recovery of any sums owed by the Member in respect of the Programme; or
- h. claims of third parties which may be brought or asserted in respect of the Programme.

SECTION 8 — OTHER TERMS

- 37. To the full extent permitted by law, FCPMS hereby disclaims any and all such warranties, representations or statements made or given by the Merchants of the Programme, condition of the Merchants' outlets, and/or the benefits or privileges or rewards. The Member shall waive all claims against FCPMS arising from such disputes.
- 38. Notwithstanding any other terms or conditions, FCPMS shall not be liable for any loss, damage, inconvenience, embarrassment, cost and expense of any nature (including without limitation for any act, omission neglect or wilful default on the part of their agents, contractors, correspondents and/or their respective officers and employees) arising out of or in connection with the Programme which in any way may be suffered or incurred by the Member or by any other person in respect of or in connection with the Programme, including without limitation the Member's entitlement to FCMS and/or e-cash.
- FCPMS may notify the Member of changes in the Terms & Conditions by publishing such changes via website, email or by such other means of communication as FCPMS may determine in its absolute discretion from time to time.
- By participating in the Programme, all Members agree to be bound by the terms and conditions herein and all amendments, additions, replacements and modifications as may be made by FCPMS from time to time.
- 41. All fees paid under these Terms & Conditions are not refundable unless otherwise provided.
- Any notice to be given to the Member shall be deemed to have been properly given if sent by prepaid post, email, SMS or any one form of communication mode last recorded in the database
- 43 FCPMS shall not be responsible for (a) withdrawals of any of the Merchants from the Programme, (b) FCMS and/or benefits cancellation caused by withdrawals, or (c) changes or discontinuance of the Merchants which may affect the FCMS and/or benefits offered. Participating Merchants are subject to change at any time without notice.
- 44. Time shall be of the essence in respect of the Terms & Conditions but no failure to exercise or delay in or partial exercising of any of FCPMS' rights, power or remedies shall operate as waiver.
- 45. FCPMS shall be entitled to, at any time and without the consent of or notice to the Members, assign or transfer the whole or part of its rights and obligations in relation to the Programme or the Frasers Rewards card to any other person or entity.
- 46. The English version of the Terms & Conditions shall prevail over all other versions of the Terms and Conditions and any other publicity information relating to the Programme.
- 47. These Terms & Conditions shall be interpreted and enforced in accordance with the laws of Singapore and the Member hereby submits to the non-exclusive jurisdiction of the courts of Singapore.
- These terms and conditions are not intended to confer rights by a third party under the Contracts (Rights of Third Parties) Act Cap. 53B to enforce any provision of these terms and conditions.