

CPF Planner Redemption on Be Ready with CPF microsite

As part of the “Be Ready with CPF” microsite experience, you can redeem a Premium (the “**Redemption**”) after completing the CPF Planner and its designated tasks (the “**Tasks**”) <Bereadywithcpf.sg> on the Be Ready with CPF website (the “**Website**”) run by the Central Provident Fund Board (the “**Board**”). This CPF Planner aims to help you better understand how to plan for your retirement with CPF.

IMPORTANT NOTICE:

By interacting with the CPF Planner and submitting an entry for the Redemption, you are deemed to have read, understood, and agreed to abide by the Terms & Conditions for the Redemption set out below.

TERMS & CONDITIONS

1. The Redemption is managed by the Board and moderated by the Board’s appointed agent through the Board’s website. Any other references to the “Board” hereinafter shall include the Central Provident Fund Board constituted under the Central Provident Fund Act (Chapter 36) and its servants and agents and any officer authorised by the Board to act on its behalf.

A. Redemption Period

2. The Redemption will start from **11 November 2020** on the Website, until all Premiums are fully redeemed.

B. Redemption Mechanics

3. To be eligible for the Redemption, you must collect three stars by completing **all Tasks** on the website:

- (a) Complete the CPF Planner and receive your personalised workbook to earn the first star.
- (b) Try out at least one of the tools recommended to you in the workbook to earn the second star.
- (c) Share the CPF Planner through any one of the linked social media channel buttons listed in the workbook to earn the third star.

4. Upon collecting three stars, you are required to submit your particulars and your unique redemption code to the Board via the redemption form (the “**Entry**”) and our appointed agent will contact you with redemption details.

5. Entries submitted elsewhere or through other means or on posts other than the redemption form will not be considered.
6. The Board reserves the right to validate your Entry in order to determine your eligibility for the Redemption.

C. Premiums

7. You are entitled to ONE Redemption for one Premium only, regardless of the number of Entries. You will receive a unique redemption code tagged to your NRIC number. Each redemption code can only be used **once**.
8. Redemptions are based on a first-come, first-served basis, while stocks last.
9. The Board reserves the right to substitute or replace the Premiums with any other items of similar value without prior notice to you.
10. The Board will not entertain any requests to exchange, replace or negotiate on the Premiums.

D. Eligibility Criteria

11. All Singapore residents are eligible to participate in the Redemption. For the purpose of this Redemption, an individual is considered a Singapore resident if he/she is:
 - (a) a Singapore citizen or permanent resident, residing in Singapore; and
 - (b) above the age of 15 at the time of submitting the Entry.
12. The following groups of people are not eligible for this Redemption, and the Board reserves the right to disqualify any participant whom the Board believes and/or has reasonable ground to believe is not eligible:
 - (a) all of the Board's promotional or advertising agencies or their respective affiliates; and any other party involved in the administration and execution of the Redemptions.
13. The Board reserves the right to disqualify your Entry if:
 - (a) your Entry contains false, inaccurate and/or incomplete information;
 - (b) a conflict of interest has arisen or is likely to have arisen in respect of your participation in the Redemption;
 - (c) you are engaging or have engaged in any one of the following:
 - (i) act in violation of any applicable law, regulation or third-party rights; or
 - (ii) non-compliance with these Terms & Conditions or any other agreement entered into in connection with the Redemption.

E. Personal Data and Privacy Policy

14. Your personal information will be collected in the course of your participation in the Redemption. You agree that all personal information submitted in your Entry for the Redemption may be collected, processed, stored and otherwise used by the Board, its affiliates, agents, contractors and/or partners for all purposes relating to the CPF Planner, including but not limited to the disclosure of your information to the Board's auditors.
15. All personal information collected is subject to the Board's privacy policy located at: <https://www.cpf.gov.sg/members/others/member-pages/Privacy-statement> ("**Privacy Policy**").
16. By participating in the Redemption, you agree to the Board's Privacy Policy, as it may apply to the collection and use of your personal information and acknowledge that you have read and accepted the Board's Privacy Policy.
17. This "Personal Data and Privacy Policy" clause shall survive the cancellation, end/expiration or termination of the Redemption.

F. Limitation of Liabilities

18. The Board shall not be liable for any breakdown or malfunction in any computer system or equipment and any notice or item (including the Premiums) which is misdirected or lost.
19. If for any reason, any aspect of the Redemption is not capable of running as planned, including, but not limited to, by reason of infection by computer virus, network failure, bugs, tampering, unauthorised intervention, fraud, technical failures or any cause beyond the reasonable control of the Board which corrupts or affects the administration, security, fairness, integrity or proper conduct of the Redemption, the Board may in its sole discretion cancel, terminate, modify or suspend this Redemption, or invalidate any affected Entries.

G. Third Parties

20. A person who is not a party to these Terms & Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Terms & Conditions. Notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms & Conditions.

H. Governing Laws

21. These Terms & Conditions and all its subsequent variations shall be subjected to, governed by and interpreted in accordance with the Laws of the Republic of Singapore.

I. Others

22. In the event of any inconsistency between these Terms & Conditions, and any marketing or promotional materials relating to the Redemption, these Terms & Conditions, and all its

subsequent variations, shall prevail.

23. Notwithstanding anything in these Terms & Conditions, the Board reserves the right at any time, in its sole and absolute discretion, to vary and/or amend these Terms & Conditions without prior notice to you. Please refer to *[bereadywithcpf.sg]* for the latest version of these Terms & Conditions. All amended Terms & Conditions shall take effect upon publication.
24. The Board reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Redemption or Website or who violates these Terms & Conditions. The Board has the right, in its sole discretion, to maintain the integrity of the Redemption, to void Entries for any reason, including, but not limited to: multiple Entries from the same user from different IP addresses; multiple Entries from the same computer in excess of that allowed by these Terms & Conditions; or the use of bots, macros, scripts or other technical means for entering. Any attempt by an entrant to deliberately damage the Website in order to undermine the legitimate operation of the Redemption may be a violation of criminal and civil laws. Should such attempt be made, the Board reserves the right to seek damages to the fullest extent permitted by law.

J. Contact Us

25. For any queries on the Redemption, please email to events@cpf.gov.sg with your contact information.