

ValueChampion Metaverse Campaign

Terms and Conditions

1. General

1.1 These terms and conditions ("Terms and Conditions") shall apply to the ValueChampion Metaverse Campaign ("VCWorld") organised by ValueChampion ("Organiser"), a brand of PolicyPal Pte Ltd ("PolicyPal"). This campaign is exclusive to ValueChampion's registered users ("Participant") who sign up through the VCWorld game developed in partnership with OurWorldIsFlat ("Partner") and/or the ValueChampion's mailing list.

1.2 By registering or taking part in this Campaign, the Participant agrees to be bound by these Terms and Conditions and the decisions of ValueChampion in relation to and in connection with the campaign.

1.3 ValueChampion reserves the right to change the Campaign Period.

1.4 The Campaign is open to all Singapore citizens and residents of Singapore who are (i) aged 18 and above as at the start of the Campaign Period (if the Participant is under the age of 18, the Participant should obtain the consent of their parents or legal guardians before participating or submitting any personal information), (ii) not prohibited in any manner by any person, entity, authority or law from participating in this campaign or any similar promotion.

2. Eligibility

2.1 The Participant must sign up in the VCWorld game with a name and verified email address with OurWorldIsFlat (OWF) ("Partner") through ValueChampion's ("Organiser") VCWorld sign up page.

2.2 The VCWorld Campaign will commence from 29 September 2022 12:00 AM to 19 October 2022 11:59 PM ("Campaign Period").

2.3 The sign up must occur during the VCWorld Campaign Period.

2.4 All details submitted when signing up through the ValueChampion website must be accurate and complete. Any incorrect and inaccurate information will result in the chance of the prize being void.

2.5 This Campaign is not valid in conjunction with any on-going or existing promotions, coupons, rebates, staff discounts and privileges, unless otherwise stated.

2.6 The following categories of people are not eligible to participate in the Giveaway:

2.6.1 All permanent and/or contract employees ("Employees") of ValueChampion and their immediate family members (i.e. spouses, children, parents, brothers and sisters) ("Immediate Family Members").

2.6.2 All agencies and/or service providers engaged by ValueChampion (including but not limited to advertising agencies, promotions agencies, printing companies, event management agencies and any persons assisting or who are involved in the Giveaway) and their Employees and Immediate Family Members.

2.6.3 All partners and/or distributors of the products of the ValueChampion Metaverse Campaign and their Employees and Immediate Family Members.

2.7 ValueChampion has the absolute discretion to determine the eligibility of the Participant. Such determination shall be final and conclusive and ValueChampion is not obliged to give any reason for its determination.

3. Treasure Chests Prizes

3.1 The treasure chest prizes ("Prizes") includes S\$10,000 Cash, a 2D1N resort stay and Trip.com Voucher. There will be one (1) Winner ("Winner") per category.

| Treasure Chest | Prize(s) | Number of Winners |
|----------------|---|-------------------|
| Grand Chest | S\$10,000 Cash | 1 |
| Travel Chest | 2D1N Stay For Two at Montigo Resort in Batam (Inclusive of Ferry Round-Trip Tickets) worth S\$338 | 1 |
| Voucher Chest | S\$200 Trip.com Voucher | 1 |

3.2 All images shown in marketing collaterals are for illustration purposes only. Actual products may vary due to product variation and enhancement.

3.3 The Participant in the Giveaway must comply with all up-to-date 'anti-spam' laws including but not limited to the Spam Control Act of Singapore.

4. **Daily Giveaway Prizes**

4.1 The Daily Giveaway Prizes ("Prizes") for this campaign includes Grab voucher, CapitaLand Voucher, Golden Village Weekday Movie Tickets, Lazada Vouchers, Amazon Gift Cards, Universal Studios Singapore Tickets, and Singapore IFLY Tickets. The Giveaway Prize(s) are shown in the table below. There will be multiple Winner/ Winners ("Winner"/ "Winners") per category.

| DAY | Giveaway Prize(s) | Number of Winners |
|-----|---|-------------------|
| 1 | \$10 CapitalLand Voucher | 5 |
| 2 | Golden Village Weekday Movie Tickets | 1 |
| 3 | \$10 Grab Vouchers | 5 |
| 4 | \$20 Lazada Vouchers | 2 |
| 5 | \$10 Amazon Gift Cards | 3 |
| 6 | Universal Studios Singapore Tickets For Two Pax (Valid only for Wed-Sun) | 1 |
| 7 | \$10 CapitalLand Voucher | 5 |
| 8 | Golden Village Weekday Movie Tickets | 1 |
| 9 | \$10 Grab Vouchers | 5 |
| 10 | \$20 Lazada Vouchers | 2 |
| 11 | \$10 Amazon Gift Cards | 1 |
| 12 | Singapore IFLY Ticket (The Challenge Package (Local) with 2 skydives) | 1 |

4.2 All images shown in marketing collaterals are for illustration purposes only. Actual products may vary due to product variation and enhancement.

4.3 The Participant in the Giveaway must comply with all up-to-date 'anti-spam' laws including but not limited to the Spam Control Act of Singapore.

5. Referral Campaign

5.1 The Referral Prize ("Prize") for this campaign is S\$500 Cash. There will be one (1) Winner ("Winner") for the referral campaign and the Prize will be awarded to the Participant with the highest number of referrals.

| NAME | Referral Prize(s) | Number of Winners |
|--------------|-------------------|-------------------|
| Top Referrer | S\$500 | 1 |

5.2 All images shown in marketing collaterals are for illustration purposes only. Actual products may vary due to product variation and enhancement.

5.3 To be eligible for referral campaign:

- The Referrer must be an existing VCWorld Participant with a verified email.
- The Referrer must have retrieved the auto-generated referral link
- The referral must occur during the Campaign Period.

5.4 A sign up referral is deemed successful for the Referrer only if the Referred has completed the following actions.

| Referred does the following | Referrer gets |
|--|-----------------------|
| The Referred <ol style="list-style-type: none"> 1. Sign up as a Participant in VCWorld and insert the referral code form 2. Confirm and verify email 3. Enter the VCWorld 4. Explore from one area to another within the VCWorld | 1 Successful Referral |

5.5 The Referred and the Referrer cannot be the same person. ValueChampion will automatically disqualify suspicious Referrals. The Referred is tracked by the verified email address and actions completed in (5.4).

5.6 In the event where there are two Participants with the same number of referrals, the Participant who attains the largest number first wins.

5.7 The Participant in the Giveaway must comply with all up-to-date 'anti-spam' laws including but not limited to the Spam Control Act of Singapore. Any distribution of referral link that could constitute unsolicited commercial email or 'spam' under any applicable law or regulation is expressly prohibited and will be grounds for immediate termination of the Referrer's ValueChampion account and exclusion from the Referral Campaign.

6. Details for collection of Prize(s)

6.1 After the campaign period has ended, ValueChampion, the organiser, will send an email notification for details of redemptions to the Winners of the VCWorld Prizes within 14 working days.

6.2 ValueChampion reserves the right to replace the Prizes with other items of similar value if the Prizes are not available. ValueChampion will not be responsible for any delays from the third party suppliers of the prizes.

6.3 The Winner is required to confirm receipt of the notification via email and agree to collect the prize within three (3) months from the receipt of the notification.

6.3.1 If the prize is not collected within the three (3) months' period, the prize will be forfeited.

6.4 The Winner or his authorised representative must be able to furnish proof of identity upon collection (e.g. provide his/her NRIC).

6.5 If the prize incurs any tax liability, such tax shall be the sole responsibility of the Winner.

6.6 Any notice given to the Winner shall be deemed sufficiently served if addressed to the email address furnished by the Winner.

6.7 If the Winner is discovered to have cheated or use of prohibited tools (eg. malicious bots, hacks), ValueChampion has the right to disqualify the Winner from the Prize.

7. Use of Personal Information

7.1 The information the Participant provides when signing up for VCWorld is to enable ValueChampion, Partner and their related sponsor parties to contact the Participant for possible future marketing-related activities.

7.2 Advisors Alliance Group is an authorised representative of AIA Financial Advisers Private Limited (Reg. No. 201715016G)

7.3 By the provision of the Participant's contact particulars in this form, the Participant consent to be contacted by such means, including by: (a) email at the email address provided,; and (b) phone call and text messages at the phone number provided, if a phone number has been furnished

7.4 ValueChampion and its associated third parties (including sponsors and partners) may collect, retain, use, disclose and transfer the Participant's personal data which are necessary for the purpose of providing marketing information and other services to the Participant as well as to administer the relevant campaign/promotion/offer/giveaway. Under no circumstance will we sell, rent or share the Participant's personal data with un-associated third parties.

7.5 The Participant may withdraw consent to the use of the furnished personal data for receiving marketing materials or revoke interest in participating in any promotion, offer, or giveaway from ValueChampion and its associated third parties (including sponsors and partners) at any time by sending an email to ValueChampion and its associated third parties respectively (including sponsors and partners). The Participant will stop receiving marketing, advertising, and promotional information via the selected communication channels after 30 days at most.

7.6 Participants with valid entries in the Campaign will be contacted by email at the email address provided and by phone call or text messages at the phone number furnished, if the phone number has been furnished.

7.7 Duplicate, inaccurate, or incomplete registrations will be voided and will not be entertained.

8. Changes to Terms and Conditions

8.1 ValueChampion reserves the right to change these Terms and Conditions from time to time without prior notice and without liability.

8.2 By participating in the Campaign, the Participant agrees to be bound by the following terms and conditions and the Participant represent and warrant that they have met the eligibility criteria set out under these terms and conditions. The Participant also consent to the use of furnished personal information for feedback and marketing purposes by ValueChampion.

8.3 ValueChampion reserves the right to rescind or cancel the prizes granted or to be granted to the user in case of any fraudulent, dishonest and inappropriate, as deemed solely by ValueChampion, activities related to this Campaign. Such activities include but are not limited to fraudulent account details, accounts set up using a third party's information without consent, and other malicious actions.

8.4 ValueChampion reserves the right to partially or completely change the terms, cancel, terminate or suspend the Campaign for any reason without any liability whatsoever.

8.5 ValueChampion's decisions on all matters pertaining to the Campaign are final and binding. No further correspondence regarding this Campaign, these terms and conditions, or any decision made by ValueChampion in connection therewith and/or the results will be entertained.

9. General Provisions

9.1 ValueChampion shall not be responsible for any injury, loss or damage suffered as a result of, or in connection with the Campaign and/or redemption or use of the Prizes howsoever arising, including but not limited to, fulfilment of the Prize(s), any error in computing chances, any breakdown or malfunction in any computer system or equipment, any notice which is misdirected and/or lost in the post, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise. For the avoidance of doubt, cancellation, termination or suspension by ValueChampion for this Campaign shall not entitle any party to any claim or compensation against ValueChampion for any and all losses or damage suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.

9.2 In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, these Terms and Conditions shall prevail.

9.3 The Campaign and these Terms and Conditions shall be governed by the laws of the Republic of Singapore and all Participants (including the Winners) are deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.

9.4 A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any terms of such agreement.

Information is correct as of **15 November 2022.**