

[GrabPay] 50% off All Park Admission Tickets Terms & Conditions:

- Promotion is valid from 1 January 2024 to 15 December 2024.
- Limited admission ticket purchase per park, per month, while stocks last.
- 50% off admission ticket pertains to cardholders paying only 50% for Adult or Child type admission tickets only across Night Safari, River Wonders and Singapore Zoo.
- 30% off admission ticket pertains to cardholders paying only 30% for Adult or Child type admission tickets for Bird Paradise from April 2024 onwards (subject to change).
- Customers must pre-book their date and time of visit (for Night Safari and Bird Paradise).
- All tickets are inclusive of tram rides.
- River Wonders ticket does not include Amazon River Quest boat ride; ride must be purchased separately
- Tickets can be utilised on all days, subject to pre-booking availability, except on the eve of and during Public Holidays
- Each ticket is valid for redemption once only before stated expiry date – no extension of validity will be granted
- All other Terms & Conditions stated on the e-ticket must be adhered to
- Free admission for children below 3 years old
- The standard terms and conditions of admission into and tickets for Bird Paradise, Singapore Zoo, River Wonders and Night Safari (collectively, the “Standard T&Cs”) will also apply. These Standard T&Cs can be found at <https://www.mandai.com/en/park-admissionterms.html> and <https://www.mandai.com.sg/en/park-terms.html> respectively.
- Mandai Wildlife Reserve shall not be liable (to the extent permitted by law) for any death, injury, loss, damage or inconvenience caused to or sustained by any visitors to the Mandai Wildlife Reserve Parks unless caused by the negligence, wrongful act or omission of its employees, officers, directors or agents.
- Mandai Wildlife Reserve reserves the right to change the above terms and conditions without prior notice.

Grab T&Cs:

1. Use of the GrabPay Wallet

- Type of payments that can be made with the GrabPay Wallet:
The GrabPay Wallet may be used for the sale and purchase of goods and services from all transportation providers, merchants and agents lawfully offering GrabPay as a payment solution (either by way of static/dynamic QR Code payment, settlement via the Application, or online settlement), PROVIDED HOWEVER that no payments in violation of the provisions of these Terms of Use, including the Acceptable Use Policy (below) shall be permitted.
- Applicable Fees and Charges: There shall be no charges levied by the Company on usage of the GrabPay Wallet other than as agreed with you in writing.
- User Transaction Statement:
A full statement of User’s transactions may be downloaded from the following website: <https://www.grab.com/sg/>
- Fraudulent activity or stolen e-money:
You agree to immediately notify the Company by visiting our Help Centre: <http://help.grab.com> or by calling on the following Customer Service number Tel: +65 6902 1036 of any fraudulent activity or theft of funds in the GrabPay Wallet of which you become aware.

- The Company has the right to suspend, or later reverse, the processing of any transaction where it reasonably believes that the transaction may be fraudulent, illegal or involves any criminal activity or where the Company reasonably believes you to be in breach of the Terms of Use.
- The Company reserves the right to suspend the use of your account entirely, disable the cashless feature in the GrabPay Wallet or block any financial instruments e.g credit or debit card where it reasonably believes that the account activity may be fraudulent, illegal or involves any criminal activity or where the Company reasonably believes you to be in breach of the Terms Of Use.
- Unless the context dictates otherwise, references in these Terms of Use to the GrabPay Wallet, shall include all such stored value facility e-wallets issued to Users by the Company to include the GrabPay Consumer Wallet, the GrabPay Driver Wallet and the GrabPay Merchant Wallet.

2. Use of the Service

- Payments by the GrabPay service may be made directly in the Grab application via the addition of a credit or debit card, PayNow QR / VPA or via such other method of making payment to merchants as is available in the Application, or by the use of the GrabPay Wallet.
- Users may choose to add any credit or debit cards, PayNow QR / VPA, or such other methods of loading funds into the GrabPay Wallet as are made available in the Application (each, together with those payments in the first bullet point a "Funding Source").
- You agree that we may verify and authorize the Funding Source details when you first register the Funding Source with us as well as when you use the Service.
- In the case of debit or credit cards as Funding Sources, you agree that we may issue a reasonable authorization hold, which is not an actual charge against your card, in order to verify your payment method via your card. The hold may appear in your statement as "pending". The authorization hold is issued as a preventive measure against any unauthorized or fraudulent usage of your card.
- In the event your payment through the GrabPay Wallet using a debit or credit card as your Funding Source is processed overseas, you will be liable for any additional charges in relation thereto.
- Your GrabPay Wallet will hold Singapore Dollars together with those foreign currencies as are from time to time made available to Users.
- In the event your payment through the GrabPay Wallet is made to an overseas merchant offering goods or services in a currency other than Singapore Dollars (either by way of QR Code payment or online settlement):
 - Payment will first be drawn from those multi-currency pockets which match the advertised currency of settlement of the merchant for such goods or services; and
 - In the event that no such currency as matches the currency of settlement of the merchant is held by the User in their GrabPay Wallet, payments will be made:
 - Where the overseas merchant is a GrabPay merchant capable of accepting such payments, by way of the application of a dynamic exchange rate for payments settled directly to the overseas GrabPay merchant; and
 - Where the overseas merchant is not a GrabPay merchant capable of accepting such payment, by way of payment by GrabPay Card in accordance with Section 21 of these Terms of Use (where such method is available).
- When you make or receive a payment, you are liable to the Company for the full amount of the payment sent to you plus any fees if the payment is later invalidated for any reason including but not limited to claims, chargebacks, or if there is a reversal of the payment. You agree to allow the Company to determine (or in the case where a debit or credit card is used as the Funding Source, to work with your debit or credit card issuer) to determine the appropriate party to incur the burden of such claims, chargebacks or reversals and where applicable to recover any amounts due to the Company by debiting your GrabPay Wallet. For the avoidance of doubt, if there is an error in relation to a transfer or an entry is incorrect, we reserve the right to submit corrected entries.
- Your GrabPay registration also allows Users to make direct Debit Card and Credit Card payments to selected merchants.
- You shall be responsible to resolve any disputes with your debit or credit card company, or your bank in relation to payments or top-ups of your GrabPay Wallet on your own. The Company shall not be responsible for any such lost or misdirected payments.
- You may choose to top-up your GrabPay Wallet automatically by activating the "Auto Top-Up" option via the Application. By activating "Auto Top-Up", you authorise us to transfer into your GrabPay Wallet a specified amount that you have selected via the Application by deducting from or charging to your Funding Source, should the balance in your GrabPay Wallet fall below a designated amount. To withdraw such standing instruction, you may deactivate "Auto Top-Up". You hereby authorise us to perform such transfer from the Funding Source in accordance with instructions via the Application. Such authorisations and standing instructions will remain

effective and unchanged unless you have requested to deactivate or cancel the “Auto Top-Up” in accordance with such method as we may prescribe and such request has been accepted by us. For the avoidance of doubt, such cancellation shall only be effective after we have confirmed acceptance of cancellation of the Auto Top-Up function via the Application and any transfers prior to such confirmation shall proceed unaffected. Your instructions in relation to such prior transfers are irrevocable.

- Where you have activated “Auto Top-Up”, you understand and agree that you shall, at all times, maintain sufficient funds available in your Funding Source(s). Failing to do so may lead to a failure in the “Auto Top-Up” resulting in failed payment transactions and/or delays, among other consequences. You understand and agree that we will not be responsible or liable in any way for any such consequences of any nature whatsoever and you agree not to take any action or to release us from any claims whatsoever in relation to any such consequences.

3. GrabPay Credits

- You may purchase and hold credits for the GrabPay Wallet (“GrabPay Credits”) via a Funding Source in Singapore Dollars or such other foreign currencies that are offered.
- Other than for those GrabPay Driver Wallet and GrabPay Merchant Wallet Users notified in writing to the contrary, the maximum amount of GrabPay Credits that a User of the GrabPay Wallet can hold at any time is S\$5,000 (or such equivalent aggregate amount in foreign currencies), or such lesser limit as is notified to you under the Application) and the total value of consumer payment transactions using the GrabPay Wallet in a calendar year may not exceed S\$30,000 (or such equivalent aggregate amount in foreign currencies).
- You may transfer GrabPay Credits funds between currency pockets held in your GrabPay Wallet at the applicable daily exchange rate, which rate shall be notified to you immediately prior to completing the transaction.
- If you purchase GrabPay Credits via any Funding Source, you are deemed to have agreed to the terms of service of the Company’s processing partners and your financial institution. You will bear all fees that may be charged by such processing partners and/or your financial institution (if any) for the payment method you have selected.
- The Company may at its sole and absolute discretion reject your request to purchase GrabPay Credits or reject a payment transaction, or refund a payment or other transaction, for any reason whatsoever, including without limitation, where your proposed GrabPay Credits purchase:
 - would cause the aggregate amount of stored value held by the Company, directly or indirectly, alone or together with any person over whom the Company has control or influence, to exceed any value permitted under the prevailing laws and regulations; or
 - would cause the amount of GrabPay Credits held by you (or in the case of transfers of GrabPay Credits, the recipient of the transfer) to exceed the respective maximum amount for the GrabPay Wallet detailed above or any other regulatory or risk limit prescribed for that GrabPay Wallet.
- All GrabPay Credits will only be valid for one (1) year from the date of your last purchase or spend, whichever the later. The expiry date set out in the Application shall serve as conclusive evidence of the expiry date of your GrabPay Credits. The Company shall have the right to deal with the expired GrabPay Credits in such manner as it deems fit in its absolute discretion including such GrabPay Credits being forfeited.
- You will not receive interest or other earnings on your GrabPay Credits. The Company may receive interest on amounts that the Company holds on your behalf. You agree to assign your rights to the Company for any interest derived from your GrabPay Credits.
- You may check your GrabPay Credits balance in the Application. The GrabPay Credits balance set out in the Application shall serve as a conclusive evidence of your GrabPay Credits balance.
- As GrabPay Wallet purchases may involve credit card transactions through a financial institution, in the event of any error in such transaction which results in chargebacks from the financial institution, the Company reserves the right to clawback the amount (up to the disputed amount) from your GrabPay Credits or by any other way it deems fit in its sole discretion.
- The Company has the right to forfeit your GrabPay Credits where it reasonably believes that your use of the Service may be fraudulent, illegal or involves any criminal activity or where the Company reasonably believes you to be in breach of the Terms of Use.

4. Withdrawal and Transfer of GrabPay Credits

- The GrabPay Credits for the GrabPay Wallet cannot be resold or transferred for value. The GrabPay Credits shall not be regarded, construed, or used as valuable or exchangeable instruments under any circumstances.
- You may transfer GrabPay Credits to, and receive GrabPay Credits from, other GrabPay Wallet Users.
- Save for any Non-Transferable Balance (as defined below), you may transfer GrabPay Credits to, and receive GrabPay Credits from, accounts held locally with the following banks and e-wallets which are part of the FAST and PayNow bank transfer network in Singapore:

Banks

- 1) DBS Bank/POSB
- 2) OCBC Bank
- 3) United Overseas Bank
- 4) Standard Chartered Bank
- 5) CIMB Bank
- 6) Citibank NA
- 7) Citibank Singapore Ltd
- 8) ANZ Bank
- 9) Deutsche Bank
- 10) HL Bank
- 11) The Hongkong and Shanghai Banking Corporation Limited, Singapore Branch (HSBC)
- 12) HSBC Bank (Singapore) Limited
- 13) ICICI Bank Limited Singapore
- 14) Industrial and Commercial Bank of China Limited
- 15) Maybank Singapore Ltd
- 16) Malayan Banking Berhad
- 17) Mizuho Bank
- 18) Bank of China
- 19) RHB Bank
- 20) BNP Paribas
- 21) Sumitomo Mitsui Banking Corporation
- 22) The Bank of Tokyo Mitsubishi UFJ
- 23) Sing Investments & Finance Ltd

E-wallets

- 1) Singtel Dash
- 2) Transferwise
- 3) MatchMove
- 4) RazerPay

- Non-Transferable Balance: All purchases of GrabPay Credits from credit cards and foreign debit cards cannot be transferred out to local bank accounts or e-wallets.
- Subject to prior agreement with the Company, Business Users notified in writing may accept settlement of payments by GrabPay Credits directly to their designated bank account.
- The Company may decide to reverse or refuse transfers of GrabPay Credits at any time and at its sole discretion.

5. Establishing your Identity

- The Company is required to comply with all applicable laws, regulations, notices and guidelines issued by the relevant government and regulatory authority, including the Payment Services Act 2019 of Singapore and MAS Notice PSN01 on Prevention of Money Laundering and Countering the Financing of Terrorism – Holders of Payment Services Licence (Specified Payment Services) issued by the Monetary Authority of Singapore (“MAS”).
- Pursuant to such applicable laws, regulations, notices and guidelines, Users of the GrabPay Wallet may be required to provide, either via the Application, or via MyInfo, to the Company such data to allow the Company to establish and verify their identity (together with, in the case of corporate account, the identity of the beneficial owners, directors or individuals with executive authority, and individuals authorised to operate the account) both at the time of opening the GrabPay Wallet account, at periodic intervals after opening the account, and on ongoing basis.
- You hereby acknowledge that the Company may collect such data on request, and use such data provided for the purposes of establishing your identity and implementing an ongoing monitoring program to ensure the adherence of the Company and the User to the applicable laws, regulations, notices and guidelines, together with sharing such data internally with its affiliates and with third-party outsourcees (both in Singapore and overseas), as well as in relation to transfers and reporting of such data and your transactions to the MAS, and such other

government or regulatory authority as the Company may deem appropriate or as may be required under any applicable laws, regulations, notices and guidelines.

- You agree that you will cooperate in relation to any anti-money laundering and countering terrorism financing screening that is required and to assist the Company in complying with any applicable laws, regulations, notices and guidelines in place. Further you agree that you are not a Politically Exposed Person as such term is defined under MAS Notice PSN01 / PSN01A / PSN03, and in the event that you become such Politically Exposed Person you agree to inform the Company immediately.

6. Representations and Warranties

- By using the Service, you expressly represent and warrant that you are legally entitled to accept and agree to the Terms of Use. By using the Service, you further represent and warrant that you have the right, authority and capacity to use the Service and to abide by the Terms of Use. You further confirm that all the information which you provide shall be true and accurate.
- You agree that you shall not open more than one GrabPay Wallet account.
- Your use of the Service is for your own sole personal use. You undertake not to authorize others to use your identity or User status, and you may not assign or otherwise transfer your User account to any other person or entity. When using the Service, you agree to comply with all applicable laws whether in Singapore or otherwise in the country, state and city in which you are present while using the Service.
- You may only access the Service using authorized means. It is your responsibility to check and ensure that you have downloaded the correct Software for your device. The Company is not liable if you do not have a compatible device or if you have downloaded the wrong version of the Software to your device. The Company reserves the right not to permit you to use the Service should you use the Application and/or the Software with an incompatible or unauthorized device or for purposes other than which the Software and/or the Application is intended to be used.
- By using the Software or the Application, you agree that:
 - You will only use the Service for lawful purposes;
 - You will only use the Service for the purpose for which it is intended to be used;
 - You will not use the Application for sending or storing any unlawful material or for fraudulent purposes;
 - You will not use the Application and/or the Software to cause nuisance, annoyance, or inconvenience;
 - You will not use the Service, the Application and/or the Software for purposes other than obtaining the Service;
 - You will not impair the proper operation of the network;
 - You will not try to harm the Service, the Application and/or the Software in any way whatsoever;
 - You will not copy, or distribute the Software or other content without written permission from the Company;
 - You will only use the Software and/or the Application for your own use and will not resell it to a third party;
 - You will keep secure and confidential your account password or any identification we provide you which allows access to the Service;
 - You will provide the Company with proof of identity as it may reasonably request or require;
 - You acknowledge and agree that only one (1) GrabPay Wallet account can be registered on one mobile phone or other electronic device operating the Application;
 - You agree to provide accurate, current and complete information as required for the Service and undertake the responsibility to maintain and update your information in a timely manner to keep it accurate, current and complete at all times during the term of this Agreement. You agree that the Company may rely on your information as accurate, current and complete. You acknowledge that if your information is untrue, inaccurate, not current or incomplete in any respect, the Company has the right but not the obligation to terminate this Agreement and your use of the Service at any time with or without notice;
 - You will only use an access point or device which you are authorized to use to access the GrabPay Wallet;
 - You shall not employ any means to defraud the Company or enrich yourself, through any means, whether fraudulent or otherwise, through any event, promotion or campaign launched by the Company to encourage new subscription or usage of the Service by new or existing consumers;
 - You agree that the Service is provided on a reasonable effort basis; and
 - You agree to abide by the terms of the GrabPay Wallet Acceptable Use Policy (below) in relation to your use of the Service.

7. Acceptable Use Policy

- You agree to assume full responsibility and liability for all loss or damage suffered by yourself, the Company or any third party as a result of any breach of the Terms of Use.
- You agree not to use the Service in such a manner that you violate any law, statute, ordinance or regulation.
- Save as permitted by the Company but subject always to applicable laws and regulations, you agree not to perform transactions using the GrabPay Wallet involving:
 - Adult media depicting or related to illegal activity such as child pornography, rape, incest, etc;
 - Any goods or services promoting hate, violence, harm or intolerance in any form;
 - Any goods or services subject to UN Security Council's sanctions;
 - Branded, trademarked or copyrighted goods of any kind unless the seller is the intellectual property / copyright holder or licensee;
 - Circumvention services, devices or software used to circumvent the law or remove copyright protections;
 - Deceptive business practices such as Ponzi / pyramid schemes, multi-level marketing, guaranteed results, investment or trading courses and services;
 - Flammable, explosive, pyrotechnic, toxic and hazardous materials including but not limited to fireworks, explosives, radioactive materials and substances, gunpowder;
 - Foreign government entities including but not limited to embassies and consulates;
 - Fortune tellers, astrology, card reading, tarot, hypnosis and similar services;
 - Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, fantasy sports, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not legally defined as gambling) and sweepstakes;
 - Government, law enforcement and military issued items including but not limited to uniforms, badges, decorations, unless historical and/or clearly not genuine or official (e.g. toys);
 - Human parts of any kind, including but not limited to organs, body parts, human remains, body fluids, stem cells, embryos;
 - Illegal drugs, tobacco or health products. Substances designed to mimic the effects thereof. Related accessories and products used to create or consume them such as bongos, hookahs and similar devices;
 - Items that encourage, promote, facilitate or instruct others to engage in illegal activity;
 - Items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of Singapore or any jurisdiction;
 - Legal and tax consultancy, bankruptcy and any similar services;
 - Narcotics, steroids, certain controlled substances or other products that present a risk to consumer safety;
 - No-value-added services of any kind, including but not limited to resale of government offerings without authorization or added value, services that are unfair, deceptive, or predatory towards consumers;
 - Offering or receiving payments for the purpose of bribery or corruption;
 - Political, religious, spiritual, charitable and non-profit organizations of any kind;
 - Products of wildlife trafficking, illegal hunting and poaching of endangered species such as marine mammals, shark fins, rhino horns, ivory, deer musk, bear bile, tiger penis, and any similar products;
 - Property sharing, timeshares, house-swapping, sub-letting, bed & breakfast and similar businesses;
 - Sale of social media activity, click farms including but not limited to sale of Facebook likes, Twitter followers, YouTube views;
 - Sexually oriented materials or services;
 - Stolen goods including unlawfully acquired or copied digital and virtual goods;
 - The personal information of third parties in violation of Singapore law;
 - The sales of products or services identified by Singapore government agencies to have a high likelihood of being fraudulent or to be being transacted by the User in violation of Singapore law;
 - Unlicensed travel agents; or
 - Weapons of any kind including firearms, ammunition, knives, nunchakus and related products, parts or accessories thereof. Weapons or knives regulated under Singapore law. Toys, gift and replicas of any kind resembling closely any of such items.

8. Taxes

- You agree that this Agreement shall be subject to all prevailing statutory taxes, duties, fees, charges and/or costs, however denominated, as may be in force and in connection with any future taxes that may be introduced at any point of time.
- You further agree to use your best efforts to do everything necessary and required by the relevant laws to enable, assist and/or defend the Company to claim or verify any input tax credit, set off, rebate or refund in respect of any taxes paid or payable in connection with the Service supplied under this Agreement.

- You agree that details of your GrabPay Wallet account and all transactions thereunder may be provided on request to any tax authorities either in Singapore or overseas where the purpose of such request is the lawful payment of tax obligations and/or the identification of assets for taxation.

9. License Grant & Restrictions

- The Company is a licensee of GrabTaxi Holdings Pte Ltd (Company No. 201316157E, having its registered address at 6 Shenton Way, #38-01 OUE Downtown, Singapore 068809) in relation to the Application.
- The Company, its affiliates and its licensors including GrabTaxi Holdings Pte. Ltd., where applicable hereby grant you a revocable, non-exclusive, non-transferable, non-assignable, personal, limited license to use the Application and/or the Software, subject to the Terms of Use herein. All rights not expressly granted to you are reserved by the Company and its licensors.
- You hereby agree that you shall not:
 - license, sublicense, sell, resell, transfer, assign, distribute or otherwise commercially exploit or make available to any third party the Application and/or the Software in any way;
 - modify or make derivative works based on the Application and/or the Software;
 - create internet “links” to the Application or “frame” or “mirror” the Software on any other server or wireless or internet-based device;
 - reverse engineer or access the Software in order to (a) build a competitive product or service, (b) build a product using similar ideas, features, functions or graphics of the Application and/or the Software, or (c) copy any ideas, features, functions or graphics of the Application and/or the Software;
 - launch an automated program or script, including, but not limited to, web spiders, web crawlers, web robots, web ants, web indexers, bots, viruses or worms, or any program which may make multiple server requests per second, or unduly burdens or hinders the operation and/or performance of the Application and/or the Software;
 - use any robot, spider, site search/retrieval application, or other manual or automatic device or process to retrieve, index, “data mine”, or in any way reproduce or circumvent the navigational structure or presentation of the Service or its contents;
 - post, distribute or reproduce in any way any copyrighted material, trademarks, or other proprietary information without obtaining the prior consent of the owner of such proprietary rights; or
 - remove any copyright, trademark or other proprietary rights notices contained in the Service.
- You may use the Software and/or the Application only for your personal, non-commercial purposes and shall not use the Software and/or the Application to:
 - send spam or otherwise duplicative or unsolicited messages;
 - send or store infringing, obscene, threatening, libelous, or otherwise unlawful or tortious material, including but not limited to materials harmful to children or violative of third party privacy rights;
 - send material containing software viruses, worms, trojan horses or other harmful computer code, files, scripts, agents or programs;
 - interfere with or disrupt the integrity or performance of the Software and/or the Application or the data contained therein;
 - attempt to gain unauthorized access to the Software and/or the Application or its related systems or networks;
 - impersonate any person or entity or otherwise misrepresent your affiliation with a person or entity; or
 - engage in any conduct that could possibly damage the Company’s reputation or amount to being disreputable.

10. Intellectual Property Ownership

- The Company and its affiliates, where applicable, shall own all right, title and interest, including all related intellectual property rights, in and to the Software and/or the Application and by extension, the Service and any suggestions, ideas, enhancement requests, feedback, recommendations or other information provided by you or any other party relating to the Service.
- These Terms of Use do not constitute a sale agreement and do not convey to you any rights of ownership in or related to the Service, the Software and/or the Application, or any intellectual property rights owned by the Company and/or its licensors.
- The Company’s name, the Company’s logo, the Service, the Software and/or the Application and the third-party merchants or transportation providers’ logos and the product names associated with the Software and/or the Application are trademarks of the Company and/or its affiliates or third parties, and no right or license is granted to use them.

- For the avoidance of doubt, the term the “Software” and the “Application” herein shall include its respective components, processes and design in its entirety.

11. Data Privacy & Personal Data Protection Policy

- You agree and consent to the Company collecting, using, disclosing and processing your Personal Data for the Purposes and in the manner as identified hereunder.
- For the purposes of this Agreement, “Personal Data” means information about you, from which you are identifiable, directly or indirectly, including but not limited to your name, identification card number, birth certificate number, passport number, nationality, address, telephone number, credit or debit card details, race, gender, date of birth, email address, any information about you which you have provided to the Company by any means and/or any information about you that has been or may be collected, stored, used and processed by the Company.
- The provision of your Personal Data is voluntary. However, if you do not provide the Company your Personal Data, your request for the Application may be incomplete and the Company will not be able to process your Personal Data for the Purposes outlined below and may cause the Company to be unable to allow you to use the Service.
- The Company may collect, use, disclose and process your Personal Data for business and activities of the Company which shall include, without limitation the following (the “Purposes”):
 - to perform the Company’s obligations in respect of any contract entered with you;
 - to provide you with any services pursuant to the Terms of Use herein;
 - process, manage or verify your application for the Service pursuant to the Terms of Use herein;
 - to validate and/or process payments pursuant to the Terms of Use herein;
 - to process any refunds, rebates and or charges pursuant to the Terms of Use herein;
 - to facilitate or enable any checks as may be required pursuant to the Terms of Use herein;
 - to develop, enhance and provide what is required pursuant to the Terms of Use herein to meet your needs;
 - for internal administrative purposes, such as auditing, data analysis, database records;
 - for purposes of detection, prevention and prosecution of crime including in relation to its obligations under any applicable laws, regulations, guidelines or notices issued by any government or regulatory authority (whether in Singapore or overseas);
 - for the Company to comply with its obligations any applicable laws, regulations, guidelines or notices issued by any government or regulatory authority (whether in Singapore or overseas including disclosing such Personal Data to Singapore and overseas law enforcement agencies or courts);
 - to respond to questions, comments and feedback from you;
 - in accordance with any applicable laws permitting the use, collection, disclosure and processing of Personal Data,

provided that in the event your data is shared with an external third party, such third party shall be contractually obliged to provide no less protection for that data than the Company.

- In addition to the above, the Company may wish to communicate with you either by email, telephone or text message in relation to the following matters (the “Marketing Purposes”):
 - to process your participation in any events, promotions, activities, focus groups, research studies, contests, promotions, polls, surveys or any productions and to communicate with you regarding your attendance thereto;
 - to send you alerts, newsletters, updates, mailers, promotional materials, special privileges, festive greetings from the Company, its partners, advertisers and or sponsors;
 - to notify and invite you to events or activities organized by the Company, its partners, advertisers, and or sponsors; and/or
 - to share your Personal Data amongst the companies within the Company’s group of companies comprising the subsidiaries, associate companies and or jointly controlled entities of the holding company of the group (the “Group”) and with the Company’s and Group’s agents, third party providers, developers, advertisers, partners, event companies or sponsors who may communicate with you for any reasons whatsoever.
- If you do not consent to the Company processing your Personal Data for any of the Marketing Purposes, or if any of the Personal Data that you have provided to us changes, for example, if you change your e- mail address, telephone number, payment details or if you wish to cancel your account or withdraw your permission to receive communications, please notify the Company through the HelpCenter: <https://help.grab.com/passenger/en-sg/115005943607-How-do-I-opt-in-or-opt-out-of-marketing-communications> or if there are any queries about

your personal data, please contact our Data Privacy Officer at:

Grab Data Protection Officer c/o Grab Holdings Inc.6 Shenton Way #38-01 OUE Downtown Singapore 068809

Email: dataprotection@grab.com

- The Company will, to the best of its abilities, effect such changes as requested within fourteen (14) working days of receipt of such notice of change.
- You consent to and the Company reserves the right to transfer your Personal Data to its business partners, affiliates and outsourcees (whether in Singapore or overseas) for the purpose of the use of such data in the use and operations of the GrabPay Wallet stored value facility, including but not limited to where you have subscribed to other services provided by the Company's business partners or affiliates and/or where the operational support is provided to the Company by such business partners, affiliates or outsourcees.
- The Company is committed to full compliance with the provisions of the Personal Data Protection Act 2012 and has appointed a Personal Data Protection Officer for these purposes. Such officer may be communicated with in writing at the above email address.

12. Third Party Interactions

- During use of the Service, you may enter into correspondence with, purchase goods and/or services from, or participate in promotions of third-party providers, advertisers or sponsors showing their goods and/or services through the Service, the Software and/or the Application.
- Any such activity, and any terms, conditions, warranties or representations associated with such activity, is solely between you and the applicable third-party.
- The Company and its affiliates and licensors shall have no liability, obligation or responsibility for any such correspondence, purchase, transaction or promotion between you and any such third-party.
- The Company does not endorse any applications or sites on the Internet that are linked through the Service, the Application and/or the Software, and in no event, shall the Company, its licensors or the Group be responsible for any content, products, services or other materials on or available from such sites or third-party providers.
- The Company provides the Service to you pursuant to the Terms of Use. You recognize, however, that certain third-party merchants or transportation providers, goods and/or services may require your agreement to additional or different terms of use prior to your use of or access to such goods or services, and the Company is not a party to and disclaims any and all responsibility and/or liability arising from such agreements between you and the third-party providers.

13. Indemnification

- By agreeing to the Terms of Use upon using the Service, you agree that you shall defend, indemnify and hold the Company, its licensors and each such party's parent organizations, subsidiaries, affiliates, officers, directors, members, employees, attorneys and agents harmless from and against any and all claims, costs, damages, losses, liabilities and expenses (including attorneys' fees and costs and/or regulatory action) arising out of or in connection with:
 - your use of the Service, the Software and/or the Application in your dealings with the third-party merchants, transportation providers, third party providers, partners, advertisers and/or sponsors;
 - your violation or breach of any of the Terms of Use or any applicable law or regulation, whether or not referenced herein;
 - your violation of any rights of any third party;
 - your misuse of the Service, the Software and/or the Application.

14. Limitation of Liability

- The Company makes no representation, warranty or guarantee as to the reliability, timeliness, quality, suitability, availability, accurate or completeness of the Service, the Application and/or the Software.
- The Company does not represent or warrant that:
 - The use of the Service, the Application and/or the Software will be secure, timely, uninterrupted or error-free or operate in combination with any other hardware, software, system or data;
 - The Service and/or Rewards will meet your requirements or expectations;
 - Any stored data will be accurate or reliable;
 - The quality of any products, services, information, rewards or another material purchased or obtained by you through the Application will meet your requirements or expectations;
 - Errors or defects in the Application and/or the Software will be corrected; or

- The Application or the Server that make the application available are free of viruses or other harmful components.
- The Service and Rewards (as defined below) are provided to you strictly on an “as is” basis.
- All conditions, representations and warranties, whether express, implied, statutory or other, including without limitation, any implied warranty of merchantability, fitness for a particular purpose, or non-infringement of third party rights, are here excluded and disclaimed to the highest and maximum extent allowed under Singapore law.
- The Service, the Application and/or the Software may be subject to limitations, delays and other problems inherent in the use the internet and electronic communications including the device used by you or other GrabPay Wallet Users being faulty, not connected, out of range of mobile signals or functioning incorrectly. The Company is not responsible for any delays, delivery failures, damages or losses resulting from such problems.
- To the fullest extent permitted by law, the Company shall not be liable for any claim, loss, damage, data loss, costs or expenses incurred (whether direct or consequential), suffered or sustained by you arising from or in connection with you use of the Service, the Application and/or the Software.

15. Termination

- Either the Company or you may terminate this Agreement on one month’s notice in writing to the other.
- You hereby agree that this Agreement shall terminate immediately in the event that you are:
 - declared bankrupt, insolvent or enter into liquidation or such other scheme of arrangement or administration; or
 - found in default of your debt obligations to a licensed bank by a Singapore court;
 - deceased.
- In the event of any of the above, the Company reserves the right to deal with any such trustee, executive or representative of the Singapore courts as in its sole discretion is considers appropriate in relation to the administration of any outstanding balance of Credits in the GrabPay Wallet.
- You hereby agree that the Company is entitled to terminate this Agreement immediately in the event that you are found to be in breach of any of the terms stipulated in this Agreement.
- Any outstanding amounts in the GrabPay Wallet will be paid to you by the Company.

16. Complaints about use of the Service

- Users are invited to contact the Company in the first instance in the event they wish to make a complaint about the use of the Service either via the following Customer Service line: Tel: +65 6902 1036 or via our Help Centre <http://help.grab.com>
- You agree to raise any complaints and disputes about incorrect Service within one month of the transaction for payment of goods and services or within seven days of the person to person transfer of GrabPay Credits, or of you becoming aware of the fraudulent usage of the GrabPay Wallet, whichever is earlier.

17. Notices

- The Company may give notice by means of a general notice on the Application, or by electronic mail to your email address in the records of the Company, or by written communication sent by registered mail or pre-paid post to your address in the record of the Company. Such notice shall be deemed to have been given upon the expiration of 48 hours after mailing or posting (if sent by registered mail or pre-paid post) or 1 hour after sending (if sent by email).
- You may give notice to the Company (such notice shall be deemed given when received by the Company) by letter sent by courier or registered mail to the Company using the contact details as provided in the Application.

18. Assignment

- This Agreement as constituted by the Terms of Use as modified from time to time may not be assigned by you without the prior written approval of the Company but may be assigned without your consent by the Company.
- Any purported assignment by you in violation of this section shall be void.

19. General

- This Agreement shall be governed by Singapore law, without regard to the choice or conflicts of law provisions of any jurisdiction, and any disputes, actions, claims or causes of action arising out of or in connection with the Terms of Use or the Service shall be referred to the Singapore International Arbitration Centre (“SIAC”), in accordance with the Rules of the SIAC as modified or amended from time to time (the “Rules”) by a sole arbitrator appointed by the mutual agreement of the parties (the “Arbitrator”). If parties are unable to agree on an arbitrator, the Arbitrator shall be appointed by the President of SIAC in accordance with the Rules. The seat and venue of the arbitration shall be Singapore, in the English language and the fees of the Arbitrator shall be borne equally by the parties, provided that the Arbitrator may require that such fees be borne in such other manner as the Arbitrator determines is required in order for this arbitration clause to be enforceable under applicable law.
- No joint venture, partnership, employment, or agency relationship exists between you, the Company or any third-party provider as a result of the Terms of Use or use of the Service.
- If any provision of the Terms of Use is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall be enforced to the fullest extent under law. This shall, without limitation, also apply to the applicable law and jurisdiction as stipulated above.
- The failure of the Company to enforce any right or provision in the Terms of Use shall not constitute a waiver of such right or provision unless acknowledged and agreed to by the Company in writing.
- The Terms of Use comprises the entire agreement between you and the Company and supersedes all prior or contemporaneous negotiations or discussions, whether written or oral (if any) between the parties regarding the subject matter contained herein.

20. International Remittance Business

- Users of the GrabPay Wallet who have completed the appropriate identity checks under Section 5 are entitled to use the Company’s international remittance business services (“IRB Services”) pursuant to which Users may transfer GrabPay Credits to Grab e-Wallets held by overseas users in other countries where the Company’s affiliates offer such service, or to banking partners and licensed Remittance Agents in the country of receipt (each, an “IRB Transaction”).
- Use of the IRB Services shall incur those charges for IRB Transactions detailed in the Application.
- Use of the IRB Services shall be subject to the maximum IRB Transaction amounts notified to Users in the Application, charges and commission together with the applicable exchange rate as notified to the User at the time of making, or attempting to make, the IRB Transaction, provided however, that no IRB Transaction will be allowed which, together with the application of the charges and commission, would cause the User to hold a negative balance in their GrabPay Wallet, nor that would cause the recipient to breach the terms of their respective GrabPay Wallet in the country of receipt.
- The Company shall not be liable for errors made by the User in entering the recipient identification information into the Application for the purposes of identifying the recipient of the Transaction.
- The Company reserves the right to decline IRB Services, or to stipulate limits on the use of IRB Services, to any User.
- The Company provides a full guarantee of the safe receipt of funds for all IRB Services involving the transmission of GrabPay Credits to Grab e-Wallets overseas, or a full refund to the sending User of the amount remitted.
- Queries in relation to the use of the IRB Services may be made in accordance with Section 16.

21. GrabPay Card

- Users of the GrabPay Wallet who have completed the appropriate identity checks under Section 5 are entitled to register for a prepaid MasterCard linked to their GrabPay Wallet (“GrabPay Card”), via the Application. The Company is licensed by MasterCard to issue the GrabPay Card, allowing Users to make transactions using their GrabPay balance online and offline at MasterCard’s merchants or retail points worldwide, to be provided with a Multi-currency Purse and/or Overseas GrabPay Wallet(s) (as defined below), and where applicable to withdraw cash from ATMs locally and overseas (“GrabPay Card Services”).
- The use of the GrabPay Card and GrabPay Card Services shall be in accordance with these Terms of Use. By using the GrabPay Card, you agree to be fully bound by the Terms of Use herein set out. The Company reserves the right to enhance, modify or cancel any features and benefits of the GrabPay Card without prior notice.
- You may apply for the virtual and/or physical GrabPay Card via the Application. You may be required to produce appropriate photo identification documents for the registration and the Company may request any additional information where necessary. The Company may at its sole and absolute discretion accept or reject any registration for the GrabPay Card. The fees, exchange rates, charges, commissions, or such other costs applicable for the registration of the GrabPay Card and use of the GrabPay Card Services, are published in the Help Centre;

in the event of any changes, we will also endeavour to notify you via the Help Centre, an in-app notification or email as soon as possible (usually with at least 48 hours notice) before the change becomes effective, or otherwise in accordance with Section 17.

- You shall not transfer the ownership of your GrabPay Card to any person under any circumstances or by whatever means.
- In addition to the virtual GrabPay Card provided within the Application, you may order a physical GrabPay Card which will be delivered to you by post. Upon receipt of the physical GrabPay Card, you are required to activate it in the Application without delay and to immediately sign at the signature panel on the Card. If your physical GrabPay Card is damaged or defaced, you may apply for a replacement or new GrabPay Card subject to payment of the applicable fee.
- The GrabPay Card issued shall be valid for the period stipulated on the face of your GrabPay Card, which may be subject to automatic renewal, reissuance, suspension, termination or reactivation by the Company with applicable charges or waivers thereof. Upon the expiry of the GrabPay Card, you are required to cut the Card in half across the magnetic stripe and chip ensuring it is completely damaged. Termination of the GrabPay Wallet account will automatically terminate the GrabPay Card. During the validity period, you may at any time deactivate, suspend or terminate your GrabPay Card via the Application or by calling the GrabPay Card helpline number Tel: +65 6902 1036.
- The GrabPay Card issued to you shall be set in the default currency of your GrabPay Wallet where you have applied for your GrabPay Card ("Home Currency"). In addition to Singapore Dollars, the GrabPay Card may be enabled with a foreign currency feature whereby your GrabPay Card may be linked with a multi-currency purse which enables you to hold foreign currencies to other currencies ("Foreign Currency") within your GrabPay Wallet ("Multi-currency Purse"). Exchange rates shall apply on such conversions of balance to a Foreign Currency. The Company may introduce new or vary existing Foreign Currency from time to time as notified to you via the Application.
- The GrabPay Card may be used for transactions at MasterCard's merchants or retail points worldwide in both Singapore Dollars and Foreign Currency auto-deducted from the available balance in your GrabPay Wallet, or Multi-currency Purse. Any GrabPay Card transaction made in the Singapore Dollars shall be settled in Singapore Dollars. Any GrabPay Card transaction made in a Foreign Currency, whether locally or overseas, shall be processed and settled in such Foreign Currency where there is such available balance within the Multi-currency Purse. In the event of insufficient balance in the relevant Foreign Currency within the Multi-currency Purse, the outstanding amount shall then be settled in Singapore Dollars at a dynamic exchange rate prescribed by the Company.
- For all transactions performed via GrabPay Card outside Singapore, exchange rates shall apply and are determined by MasterCard, based on prevailing wholesale interbank rates. The Company may levy a fee based on a percentage of the converted amount in the respective Home Currency, as specified in the Fees and Charges published in the Help Centre.
- The maximum balance and spend limit of the GrabPay Card shall be in accordance with the maximum amount of GrabPay Credits that a User of the GrabPay Wallet can hold at any time as prescribed by local regulatory requirements and in Singapore Dollars.
- The GrabPay Card may not be added as a funding source to any other GrabPay Wallet whether in Singapore or overseas.
- No GrabPay Card transaction which would cause the Users to hold zero or a negative balance in their GrabPay Wallet. If there are insufficient funds held in both Singapore Dollars and/or Foreign Currency within the Multi-currency Purse, Overseas GrabPay Wallet(s) and/or GrabPay Wallet to pay for a transaction, the GrabPay Card transaction will be declined. You are solely responsible for determining the balance held in Singapore Dollars and Foreign Currency, and for ensuring you have sufficient funds for all GrabPay Card transactions.
- Subject to the provisions set by the Company and the relevant regulators in accordance with Section 4, the physical GrabPay Card may be enabled with withdrawal function used for local and/or overseas ATM withdrawal where MasterCard is accepted. Applicable withdrawal charges may apply.
- The GrabPay Card shall be enabled with a security system by the Company and the MasterCard including 3DS, dynamic CVV capability, and Chip & Personal Identification Number (PIN) requirements. You shall be solely responsible to ensure safeguard, security, and shall not allow unauthorised persons to use your GrabPay Card. The Company reserves the right to block or restrict any transactions that is deemed high risk or suspicious and the right to suspend or terminate the GrabPay Card.
- Your PIN is strictly confidential. You shall not disclose the PIN to any person under any circumstances or by whatever means, failing which you shall be fully responsible and liable for all transactions effected by the use of the PIN whether with or without your knowledge and authority.
- You shall observe all security measures prescribed by the Company relating to your GrabPay Card and Account (such as but not limited to updating device browser to the latest version, patching operating systems regularly, using strong password comprising numbers, letters and symbols). If your PIN is compromised or suspected to be

exposed to another person, you are required to immediately lock your GrabPay Card via Application or by calling the GrabPay Card helpline number Tel: +65 6902 1036.

- In the event of loss of your physical card, you are required to immediately lock your GrabPay Card via Application or by calling the GrabPay Card helpline tel. number: +65 6902 1036.
- If your GrabPay Card was reported as lost / stolen and a replacement card was issued by the Company and the lost / stolen Card is subsequently recovered ("Recovered Card"), you shall immediately destroy the Recovered Card by cutting the Card into half.
- You are responsible for examining all GrabPay Card entries in the transaction history listed in the Application or in any form of transaction notification sent to you by the Company and report any unauthorised or incorrect transaction as soon as possible and in any event no later than 14 calendar days after the transaction date. If you do not report the transaction within 14 calendar days after the entry appears in the transaction history, the Company shall not be liable.
- You are required to make a police report if the Company requests such report to be made to facilitate with any claims or disputes investigation process.
- You have the duty to provide the Company with accurate and updated contact details (e.g. phone number or email address) at all times, as long as you open and maintain an active GrabPay Wallet with the Company, so that transaction notifications are enabled by you to be delivered.
- You are responsible in enabling transaction notification alerts for the GrabPay Card or GrabPay Wallet on any device used, opting to receive transaction notifications, monitoring all transaction notifications sent by the Company to identify any unauthorized transactions and reporting such unauthorized transactions timely (i.e. no later than 14 calendar days after the transaction date).
- The Company is not liable to resend any transaction notifications delivered or to provide reminders to any User to monitor their transaction notifications.
- You will be liable for any unauthorized transactions which require signature verification, PIN verification or carried out via the contactless function, if you have:
 - Acted fraudulently;
 - Delayed notifying the Company as soon as reasonably practicable after having discovered the loss of your GrabPay Card or any unauthorized use of your GrabPay Card (ie. if more than 14 calendar days have lapsed since the date of the unauthorized transaction or loss of Card);
 - Voluntarily disclosed your PIN to any other person(s); or
 - Failed to protect the confidentiality of your PIN such as but not limited to recording your PIN on the Card, or on anything kept in close proximity with the Card, or disclosing your PIN in a recognisable way, or recording your PIN that allows any other person to easily misuse the PIN.
- If you keep a record of your PIN, you are responsible in securing the record in an electronic or physical location known only to yourself that is unlikely to be found by any other person(s).
- The Company shall not be liable for any act or omission on the part of the Merchant including refusal by any Merchant to honour the Card or any defect or deficiency in any goods and/or services provided by the Merchant when you use the GrabPay Card. You shall resolve all complaints, claims and disputes against the Merchant directly with the Merchant and not through the Company.
- Any requests for refunds for goods and/or services that are purchased using the GrabPay Card are at the full discretion of the Merchant based on the respective Merchant's refund and exchange policies.
- These Terms of Use shall be subject to, governed by and construed in accordance with the applicable laws of Singapore and all relevant rules, regulations and guidelines of the Monetary Authority of Singapore (MAS) and other relevant bodies, in force from time to time.
- In the event of any inconsistency between these Section 21 Terms of Use with any brochures, marketing and promotional materials relating to any campaign or promotion, these Section 21 Terms of Use shall prevail.
- The use of the GrabPay Card and GrabPay Card Services shall also be subject to [MasterCard's Terms of Use](#), which may be updated by MasterCard from time to time. The Company reserves the right to enhance, modify or cancel any features and benefits of the GrabPay Card without prior notice.
- All disputes and unauthorised transactions made using the GrabPay Card will be subject to the rules established under the dispute resolution process of MasterCard.

22. GrabRewards Loyalty Programme

- By using the Application, you will automatically be a member of the loyalty programme named "GrabRewards Loyalty Programme" operated by the Company and/or its Affiliates ("GrabRewards Loyalty Programme", or as the context requires, the "Programme").
- Upon a successful registration for a Grab account, all Grab Users shall automatically be accorded with "GrabRewards Member" status and may commence accumulating GrabRewards points ("Points") from qualifying

transactions under the Programme. The GrabRewards Loyalty Programme membership is non-transferable and shall be for personal use of the Grab User only.

- As a member of the GrabRewards Loyalty Programme, you will gain access to the e-vouchers, promotions, discounts, free gifts, promotion codes and other benefits offered by the Company and/or third-party merchants as shown on the rewards catalogue that is made available from time to time in the Application (“Rewards”). The Company may, at its sole and absolute discretion, award you Points which can be used to redeem for Rewards upon the completion of the qualifying transactions. You may earn points by such methods as are provided for by the Company from time to time.
- The Company may, at its sole and absolute discretion, increase or decrease the rate of Points to be awarded for each selected transaction as may be notified to you from time to time. You shall not be entitled to request from the Company any explanation pertaining to the calculation methods (for crediting the Points) or other matters relating to the Points or discounts for whatsoever purposes.
- Points accumulated by the Member shall expire in the event the Member does not earn any points within the timeframe stipulated for your country. The timeframe may differ in different geographical locations. In such an event, the accumulated Points shall be automatically forfeited at the absolute discretion of Grab and without notice to the Member. Forfeited Points cannot be reinstated.
- You must use your Points earned to redeem for Rewards during their applicable validity period. There shall be no extension of time for the validity period of any unused Points. The Company shall have the right to deal with the expired Points in such manner as it deems fit in its absolute discretion. You agree that you will have no claim whatsoever against the Company for any expired Points.
- Partnership Programmes: The Company may periodically offer conversion of points to the points systems of partner rewards programmes, subject to the following:
 - Upon completion of the points conversion transaction under such conversion, reversal of the conversion of points is not possible.
 - The Company accepts no responsibility for errors in the crediting of points subject to such conversions, other than in relation to errors resulting from its own negligence.
- The conversion of points from the GrabRewards Loyalty Programme to points under partner programme(s) is subjected to the partner’s terms and conditions. Once converted into partner programme points, the converted points are also subject to the partner’s terms and conditions
- Points have no cash or monetary value and are not redeemable for cash in any form. They cannot be purchased, resold or transferred, for value or otherwise, under any circumstances. Points shall not be regarded, construed, or used as valuable or exchangeable instruments under any circumstances.
- If you comply with all these Terms of Use and have the required number of Points, you may select and redeem applicable Rewards via the Application. Your redemption of a Reward that is an e-voucher is subject to the additional terms and conditions of the Company or the third-party merchant (as the case may be) that offers the particular e-voucher that you wish to redeem.
- You must use your e-vouchers redeemed during their applicable validity period. There shall be no extension of time for the validity period of any e-voucher redemption dates. You agree that you will have no claim whatsoever against the Company for any expired e-vouchers.
- Rewards are not redeemable for cash nor are they exchangeable for other Rewards under any circumstances. They cannot be resold, exchanged or transferred for value under any circumstances. Rewards shall not be regarded, construed, or used as valuable or exchangeable instruments under any circumstances.
- Points that you have successfully redeemed for a Reward cannot be exchangeable for another Reward under any circumstances. No requests for exchange of Rewards will be entertained.
- The Company may at its sole and absolute discretion and without prior notice to you, reject your request to redeem Points for any reason whatsoever, including without limitation, where
 - There are insufficient Points to redeem for the particular Reward;
 - The Reward is no longer made available or out-of-stock by the third party merchant
 - The Points you wish to use for redemption of Rewards have been issued to you in error; or
 - The Company reasonably believes that that redemption transaction may be suspicious, illegal, involves any criminal activity or involves points that have been obtained through dishonest or fraudulent means or abusive behaviour
- You may check your Points balance and redemptions made in the Application. Your Points balance and redemptions as set out in the Application shall serve as a conclusive evidence of the same.
- The GrabRewards Loyalty Programme offers four (4) membership tiers as follows:
 - an entry membership tier known as “Member”;
 - a basic membership tier known as “Silver”;
 - a mid-level membership tier known as “Gold”;
 - a premier membership tier known as “Platinum”.

- Certain Points earned under the GrabRewards Loyalty Programme shall be designated as “Qualifying Points”. Such Qualifying Points shall exclude Points issued by designated marketing campaigns, refunds, appeasements and such other events to be determined by Grab in its sole discretion.
- Qualifying Points earned between 1 January to 30 June in a calendar year shall qualify you for the applicable membership tier from 1 July to 31 December of that calendar year.
- Qualifying Points earned between 1 July to 31 December in a calendar year shall qualify you for the applicable membership tier from 1 January to 30 June of the next calendar year.
- Upon expiration of your membership tenure in a particular tier and if you have not earned sufficient Qualifying Points to be retained in that tier, you shall be downgraded to the next relevant membership tier.
- The benefits and privileges of each membership tier shall be as set out from time to time in the Application.
- If you do not wish to be a member of the GrabRewards Loyalty Programme, you may do so by opting out through the Application.
- Upon your cessation to be a member of the GrabRewards Loyalty Programme, all then outstanding Points at such point of time shall be automatically cancelled. Points should be redeemed before ceasing membership as once cancelled, Points cannot be redeemed. No accumulation or carry over of Points will be permitted even if you subsequently reinstate your membership.
- The Company reserves the right to hold the issuance of Point earned until the transactions, including payment, are completed. Points earned from purchases from Partners will only be issued if the good(s) and services(s) purchased are not returned, cancelled or refunded.
- Fraud, abuse of redemptions or any dishonest activities related to the GrabRewards Loyalty Programme may result in the forfeiture of accumulated Points as well as, demotion of your membership tier, cancellation of your membership in the GrabRewards Loyalty Programme or termination of your account.
- To the extent as permitted by applicable laws, the Company reserves the right at any time to:
 - vary, modify or amend the terms and conditions of the GrabRewards Loyalty Programme (including adding or deleting any terms);
 - terminate or modify the GrabRewards Loyalty Programme;
 - revoke, adjust and/or recalculate any Points awarded;
 - change the number of Points required for redemption of specific Rewards or substitute any Reward with another of a similar value;
 - change the number of Points that can be earned on spendings on qualifying transportation services;
 - modify the qualifications and eligibility for earning Points;
 - modify the activities that earn Points;
 - modify the methods used to calculate the number of Points to be awarded;
 - withhold or cease the awarding of Points to you;
 - modify the qualifying Points or other criteria for membership tier upgrades and renewals; and
 - change or withdraw any benefits related to a particular membership tier; and/or
 - change the duration taken for Points to expire.

without prior notice to you and at its sole discretion.

- The Company may suspend the calculation and accrual of Points to rectify any errors in calculation or adjust the calculation as it reasonably deems fit without giving you prior notice or reason.
- You shall be responsible for any taxes, levies or duties that arise in connection with the issuance of Points to you, your redemption of Points and/or the utilization of Rewards you have redeemed and all costs and expenses relating to the same shall be borne by you.

23. Safeguarding of Your Funds

- The Company will safeguard any monies, including GrabPay Credits, received on your behalf in relation to the use of the Service or any other regulated GrabPay service as relevant money (“relevant money” as defined in Section 23 of the Payment Services Act 2019). In this regard:
 - (i) all relevant money will be held by the Company on your behalf in a separate trust account held with a safeguarding institution (as defined in Section 23 of the Payment Services Act 2019) in Singapore;

(ii) you acknowledge that relevant money received by the Company from you, or on your account, will be deposited in the client monies account together with, and commingled with, monies received by the Company from, or on account of, the Company's other customers;

(iii) you understand and accept that the risk of such commingling is that you may potentially be exposed to the losses of other customers, as your relevant money is commingled with monies of other customers in the same account; and

(iv) you also acknowledge that in the unlikely event of insolvency of the safeguarding institution, there is a risk you may not be able to fully recover your relevant money.

- **Notice for non-Singapore residents**

GPay Network (S) Pte Ltd is licensed by the Monetary Authority of Singapore to provide e-money issuance services. Please note that this does not mean you will be able to recover all the money you paid to GPay Network (S) Pte Ltd if its business fails.