TERMS AND CONDITIONS FOR
MASTERCARD X KRIS+ REBATES SG CHALLENGE PROMOTION

These terms and conditions govern the Oct'26 Mastercard x Kris+ Challenge for Singapore (the "**Promotion**") organised by Kris+ Pte. Ltd. ("**Kris+**"). This promotion will be carried out on the Kris+ mobile application ("**Kris+ App**").

1. The Promotion is applicable to all KrisFlyer members ("**Participants**") who have downloaded the Kris+ App and have carried out Eligible Payment Transactions using Kris+ App, at any Participating Kris+ Partner with a Mastercard debit or credit card after starting the Mastercard Rebates SG Challenge promotion ("**Challenge**"). A Participant is considered to have started the Challenge and eligible for its rewards only after going to the Challenge screen on the Kris+ app, and tapping on "Start" under the "Oct'26 Mastercard Rebates SG" Challenge.

2. The Challenge will be available from 1 October 2026, 0900hrs (SGT) to 31 October 2026, 2359hrs (SGT) (the "**Promotional Period**").

3. "**Eligible Kris+ Payment Transactions**" refers to the transaction in which a Participant makes one (1) payment of minimum SGD 50 using a Mastercard debit/credit card (via Apple Pay or Google Pay), directly through the Kris+ App at any "**Participating Kris+ Partner**". All Eligible Kris+ Payment Transactions must be completed using the Kris+ App and will be valid regardless of the type of mobile device from which such Eligible Kris+ Payment Transactions are performed, as long as they are carried out within the Promotional Period after starting the Challenge.

4. Participating Kris+ Partners are defined as merchants based in Singapore that accept payments through the Kris+ app via Apple Pay (for iOS devices) or Google Pay (for Android devices). For transactions on Pelago, only payments made directly through the Kris+ App payment page are considered Eligible Kris+ Payment Transactions. For avoidance of doubt, transactions on Chope accessed through the Kris+ App are not considered Eligible Kris+ Payment Transactions.

5. After making Eligible Kris+ Payment Transactions, the Participant will have successfully completed the Challenge and will be eligible to receive 1,000 KrisPay miles (worth approximately SGD 10) ("**Rebate**"), provided that each Participant shall not split the purchase for any goods or services (including food items and dine-ins at food and beverage outlets) purchased on a single occasion into different payment transactions or receipts ("the **Proviso**") to obtain the Rebate. Without prejudice to any other rights or remedies it may have, Kris+ reserves the right to forfeit the whole or part of the Rebate obtained by any Participant in contravention of the Proviso.

6. Each member is eligible to receive the Rebate after completing Challenge, and only once during the Promotional Period.

7. The Rebate is only limited to only the first 9,600 Participants who have started the Challenge and completed the required Eligible Kris+ Payment Transactions.

8. Any Rebate received from a successful completion of the Challenge is not transferrable to the Participant's KrisFlyer account and can only be used in the Kris+ app. Rebates will only be valid for 6 months after being issued.

9. By participating in the Challenge, each Participant:
    a. agrees to comply with and be bound by these terms and conditions, Kris+'s conditions of use of website, Kris+'s Privacy Policy, and the Terms of Use for Kris+ (collectively, "Kris+ Terms & Conditions"). Non-compliance with or breach of any of these Kris+ Terms and Conditions may result in the participant being disqualified at any stage of the Promotion, and any prizes won may be forfeited, withheld, withdrawn or reclaimed; and
    b. agrees that any and all personal data he/she submits (including his/her KrisFlyer membership number) may be collected, used, disclosed, or otherwise processed (collectively, "Processed") by Kris+ for the purposes of organizing the Promotion and issuing the Prizes. All collection, use and disclosure of each Participant's personal data will be in accordance with Kris+'s Privacy Policy (available online at https://www.singaporeair.com/content/dam/sia/web-assets/pdfs/ppsclub-krisflyer/use-miles/krisplus/Privacy_Policy.pdf).

10. Kris+ reserves the right to vary these terms and conditions, amend the list of Participating Kris+ Partners in which Eligible In-App Payment Transactions may be made, and terminate or otherwise amend this Promotion without prior notice, at its sole and absolute discretion.

11. Kris+ reserves the right to verify the eligibility of Participants. The demise of a Participant automatically disqualifies his/her entry.

12. To the extent permitted under applicable law, Kris+ will not be responsible or liable for any consequences that any Participant may suffer (including without limitation any damage, loss, injury or disappointment) by participating in the Promotion or the participant's acceptance of any prize.

13. Unless otherwise specified, Kris+ is not responsible for and will not bear any and all expenses and ancillary costs which may be incurred in the participation in the Promotion and/or with the use or redemption of the Award.

14. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore and shall be subject to the exclusive jurisdiction of the Singapore courts.

15. For enquiries, please contact KrisFlyer Membership Services at https://www.singaporeair.com/en_UK/help-page/