TERMS AND CONDITIONS FOR
KRIS+ X CAPITASTAR REBATE CAMPAIGN (NOVEMBER)

1. These terms and conditions govern the Kris+ x CapitaStar Rebate Campaign (the "Promotion") organised by Kris+ Pte. Ltd. ("Kris+"). The Promotion will be carried out on the Kris+ mobile application (the "Kris+ App").

2. The Promotion is applicable to eligible participants ("Participants") who:
    a. are at least 18 years old;
    b. have active and valid Kris+ and CapitaStar accounts;
    c. have linked their CapitaStar account to their Kris+ account through the Kris+ App before making payment; and
    d. have made an Eligible Payment Transaction during the Promotional Period.

3. The Promotion will be available from 1 November 2026, 0900hrs (Singapore Time) to 30 November 2026, 2359hrs (Singapore Time) (the "Promotional Period").

4. To participate in the Promotion, a Participant must start the CapitaStar Rebates challenge in the Kris+ App (the "Challenge") at any time during the Promotional Period.
    a. For the avoidance of doubt, Participants who start the Challenge after an Eligible Payment Transaction (as defined in clause 6) is made are still eligible to receive the Reward, provided that the Challenge was started within the Promotional Period.
    b. Participants who do not start the Challenge within the Promotional Period will not receive the reward, even if they have made Eligible Payment Transaction(s).

5. Each CapitaStar account may only be linked to one Kris+ account. A Participant must successfully link their CapitaStar account in the Kris+ App before making an Eligible Payment Transaction.

6. An "Eligible Payment Transaction" refers to a single transaction of at least SGD 150, made during the Promotional Period:
    a. directly through the Kris+ App;
    b. at a Participating Kris+ Partner located within a CapitaStar Participating Property in Singapore; and
    c. after the successful linking on a Participant's CapitaStar account in the Kris+ app.

7. For the avoidance of doubt, the SGD 150 minimum spend must be met in one single transaction. Multiple transactions cannot be combined to meet the minimum spend requirement.

8. "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 the avoidance of doubt, transactions on Chope, Pelago, and KrisShop accessed through the Kris+ App are not considered Eligible Payment Transactions under this Promotion.

9. Certain merchants, products, services, promotions and transaction types may be excluded from eligibility. Transactions that are voided, cancelled, or refunded will not qualify.

10. A "CapitaStar Participating Property" is defined as a participating property under the CapitaStar x Kris+ Instant Earn Programme, as updated from time to time and published at

https://www.capitastar.com/sg/en/capitastar_krisplus/earnwithkrisplus.html For avoidance of doubt, spend via Kris+ in ION Orchard, Paragon, and Jewel Changi Airport are not included.

11. For the avoidance of doubt, the applicable Kris+ miles earn rate will be as reflected in the Kris+ App. The applicable CapitaStar STAR$® earn rate, together with any additional earning criteria and limitations, will be determined by CapitaStar and may vary depending on the participating property, merchant and purchase. Participants should refer to the CapitaStar Programme Terms for further information at: https://www.capitastar.com/international/en/policy-and-terms/capitastar-policy-and-terms.html

12. Each Participant who has started the Challenge and completed an Eligible Payment Transaction will have completed the Challenge and will automatically receive 1,200 KrisPay miles (worth approximately SGD 12) (the "Reward') to their Kris+ account.
    a. Without prejudice to any other rights or remedies it may have, Kris+ reserves the right to forfeit the whole or part of the Reward obtained by any Participant in contravention of these terms and conditions.

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

14. The Reward is limited to the first 800 Participants who have started the challenge and completed an Eligible Payment Transaction.

15. The Reward is not transferable to the Participant's KrisFlyer account and can only be used in the Kris+ App.

16. Participants may link or unlink their CapitaStar and Kris+ accounts through the Kris+ App, subject to the applicable programme terms and any verification requirements. Rewards that have already been credited will not be affected by unlinking. However, transactions that are pending processing may not qualify if the accounts are unlinked before processing is completed.

17. Participants may relink their accounts, subject to the applicable programme terms and verification requirements. Relinking does not create an additional entitlement to the Rebate.

18. 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).

19. 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.

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

21. 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.

22. 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.

23. 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.

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