

**STARHUB'S SERVICE SPECIFIC TERMS & CONDITIONS
REWARDS**

These are StarHub's Service Specific Terms & Conditions for the rewards that we offer to our customers who have subscribed for or who have purchased our Services (the "**Rewards**").

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I. SECTIONS

I.1 These Service Specific Terms & Conditions for Rewards are divided into the following sections:-

- (i) Section A: Birthday Treats
- (ii) Section B: Hub Club
- (iii) Section C: Hub Club Benefits
- (iv) Section D: Hub Club Discount
- (v) Section E: Platinum Club
- (vi) Section F: StarHub Rewards Points and Loyalty Programmes
- (vii) Section G: Privileges

I.2 For the avoidance of doubt, only the Section(s) relating to you would apply to your relationship with us.

2. SERVICE SPECIFIC TERMS & CONDITIONS

2.1 In addition to the Service Specific Terms & Conditions, there may be other Service Specific Terms & Conditions which would apply specifically to the Service that you have subscribed for or the value-added Services that you have purchased.

- 2.2 **The Terms & Conditions:** These Service Specific Terms & Conditions, together with the Consumer General Terms & Conditions, and other Service Specific Terms & Conditions form the terms of the contract between you, the consumer, and us, StarHub (collectively the "**Terms & Conditions**"). You agree to use the Rewards in accordance with the Terms & Conditions and our policies, guidelines, instructions, notices and directions as may be prescribed by us from time to time. The provisions of StarHub's Personal Data Protection Policy would also apply to your relationship with us.
- 2.3 **Capitalised terms:** Unless the context otherwise requires, capitalised terms not defined in these Service Specific Terms & Conditions have their meanings set out in the Consumer General Terms & Conditions.

SECTION A: BIRTHDAY TREATS

1. Eligibility

1.1 You are eligible for birthday treats (the "**Treats**") if you are an active StarHub customer paying a monthly billable Service.

1.2 Please note that you will not be eligible for the Treats if:-

1.2.1 you are a StarHub customer:-

- (a) with a commercial account;
- (b) with a charity account;
- (c) with a condo bulk account without any paid upgrade services;
- (d) with a service apartment bulk account without any paid upgrade services; or
- (e) with an outstanding account that is due and owing to us.

1.2.2 you are a StarHub employee.

2. Additional terms

2.1 **The Offer:** You are required to present the StarHub Birthday eDM/SMS, your StarHub mobile operator logo or StarHub bill and your NRIC/FIN at any of the participating merchants on any day in your birthday month to enjoy the offer.

2.2 **Merchants' terms and conditions:** The redemption of discounts/offers is subject to the merchants' terms and conditions.

SECTION B: HUB CLUB

1. Eligibility

- 1.1 You will automatically qualify as a member of the Hub Club Membership Programme (a "**Hub Club member**") if you are a StarHub residential customer and continue to:-
- 1.1.1 subscribe to all three Services, namely post-paid mobile Services (voice and/or data plans), TV Services and Home Broadband Services (the "**3 StarHub Services**");
 - 1.1.2 register the 3 StarHub Services under the same customer name, NRIC/FIN and Service Address or registered address. 1 of the 3 StarHub Services will be selected on a random basis for the Hub Club membership. Each post-paid mobile line, TV or Home Broadband Service will only be selected once; and
 - 1.1.3 ensure that the selected post-paid mobile line, StarHub TV Service and StarHub Home Broadband Service remain active.
- 1.2 You will not be eligible for a Hub Club membership if you:-
- 1.2.1 are our business customer;
 - 1.2.2 are our customer on any corporate scheme or special bulk scheme;
 - 1.2.3 are our employee; and/or
 - 1.2.4 subscribe to our Services on special promotions.

2. Membership

- 2.1 **One membership per Service Address:** Each Hub Club member is only entitled to one Hub Club membership per Service Address.
- 2.2 **Services under the membership:** Each Hub Club membership will comprise of a maximum of 1 TV Service, 1 Home Broadband Service and up to 6 auto-nominated mobile post-paid lines.
- 2.3 **Personal Data:** You agree that we may use your Personal Data to provide this membership programme to you.
- 2.4 **Terms and Conditions:** The Terms & Conditions for StarHub Rewards Monthly Points and the Terms & Conditions for specific privileges & benefits associated with this Hub Club Membership Programme will also apply.

3. Discounts

- 3.1 Hub Club discounts will apply to additional Home Broadband Service accounts under the same Service Address.
- 3.2 Subject to Clause 3.3, 3.4, 3.5 and 3.6 below, the Hub Club discount comprises of the following discounts on our Services:-
- 3.2.1 up to 30% discount for a StarHub post-paid mobile subscription;
 - 3.2.2 10% discount on our TV Service; and

3.2.3 5% discount on our Home Broadband Services.

3.3 Post-paid Mobile

3.3.1 To qualify for Hub Club discounts, the qualifying post-paid mobile line(s) must be registered to the same customer (same name and NRIC/FIN number) at the same Service Address or registered address as the customer's StarHub TV and Home Broadband subscriptions.

3.3.2 The Hub Club Discount applies to the net recurring Charges payable by Hub Club members for the subscription of the post-paid mobile service(s), excluding SmartSurf HD plans, value-added Services and/or usage Charges.

3.3.3 The Hub Club Discount is limited to a maximum of 6 selected post-paid mobile lines per Hub Club member. Hub Club discount will not be extended from the 7th mobile lines onwards.

3.3.4 Without applying any promotional discounts, the top 6 highest-valued mobile subscription plans and mobile data plans, based on the value of their subscription Charges, will be automatically nominated as participating mobile lines for the Hub Club discounts. These top 6 highest-valued plans must be registered under the same customer's NRIC/FIN.

3.3.5 Hub Club members with less than 6 mobile post-paid lines under their NRIC/FIN number may log on to www.starhub.com/hubclub-nominate to nominate mobile lines of member(s) of their household. The household member(s) must share the same Service Address or registered address as the Hub Club member for that household member's mobile line to enjoy Hub Club discounts. Each Hub Club member can only have up to 6 mobile post-paid lines nominated under their Hub Club membership. Once there are more than 6 mobile post-paid lines registered under one Hub Club member's NRIC/FIN number, such mobile lines will be auto-nominated by our systems and will override any previous selection made by you.

3.3.6 The Hub Club mobile line(s) must be active at all times to enjoy the Hub Club discounts.

3.3.7 **Early Mobile Recontract Fee:** Waiver of \$200 Early Mobile Recontract Fee is only applicable to one mobile line that is registered under a Hub Club member's NRIC/FIN every 12 months. This is provided that there are no outstanding balances and the mobile line for which the waiver is sought must be in active use for at least 12 months.

3.4 StarHub TV

3.4.1 The Hub Club Discount applies only to net recurring subscription Charges payable by Hub Club members for the subscription of StarHub TV Services (which include Charges for additional set-top boxes).

3.4.2 The Hub Club Discount is limited to 1 StarHub TV subscription account per Service Address.

3.4.3 If you are a subscriber of our StarHub TV d'Lite Pack (including the respective Charges such as the additional screen Charge and value-added Services subscribed under a StarHub TV d'Lite subscription), you are eligible for Hub Club membership but will not be eligible for Hub Club Discounts.

3.5 **Home Broadband Service:** The Hub Club Discount only applies to subscription Charges for our Home Broadband plans.

3.6 **MaxMobile Data Plans:** If you are a subscriber of our MaxMobile Data Plans, you are eligible for the Hub Club membership but will not be eligible for the Hub Club Discounts.

4. **Our rights**

4.1 **Conclusiveness of records:** Our records shall be conclusive evidence of the accuracy and completeness of all matters relating to this Hub Club Membership Programme (including a person's right to participate in this Hub Club Membership Programme) and our decision on all matters relating to this Hub Club Membership Programme (including a person's right to participate in this Hub Club Membership Programme) will be final and conclusive.

4.2 **Right to terminate:** We reserve the right to terminate:-

4.2.1 the Hub Club membership of any Hub Club member; and/or

4.2.2 a Hub Club member's right to receive any privileges and benefits (including Hub Club discounts) conferred by his Hub Club membership, without notice if he fails to comply with any of these Terms & Conditions governing the use of any of the 3 StarHub Services.

Upon withdrawal from the membership in this Hub Club Membership Programme or termination of such membership, the Hub Club member will cease to enjoy all privileges and benefits (including Hub Club Discounts) conferred by this Hub Club Membership Programme.

4.3 **Termination or variation without notice:** We reserve the right to terminate and vary this Hub Club Membership Programme at any time and without notice. No Hub Club member will be entitled to any payment or compensation whatsoever in respect of such termination.

SECTION C: HUB CLUB BENEFITS

1. Eligibility

You are eligible for the Hub Club Discount if you are a Hub Club member.

2. Benefits

Each Hub Club member may only enter into an Early Mobile Re-contract on a selected mobile line (that is registered under Hub Club member's NRIC/FIN) without paying the first \$200 of the early mobile recontract fee (the "**Early Mobile Recontract Fee**"), if the following conditions are met:-

- 2.1 the relevant Hub Club mobile line must be in active use for at least 12 months prior to the recontract, and customers under a 12-month contract must fulfil the full contractual period;
- 2.2 the waiver of the Early Mobile Recontract fee is limited to 1 post-paid mobile line for each registered NRIC and Service Address every 12 months;
- 2.3 the Hub Club member agrees that the minimum period of service for the relevant mobile line will be extended by the minimum period of service imposed under the Relevant Service; and
- 2.4 if the Early Mobile Recontract Fee for their service plan is more than \$200¹, the Hub Club member shall bear the remaining balance.

3. Additional terms

- 3.1 **Usage of the Hub Club benefits:** Hub Club's benefits shall not be used in conjunction with any discount, promotional offer or similar scheme, unless otherwise permitted by us in our absolute discretion.
- 3.2 **Conclusiveness of records:** Our records shall be conclusive evidence of the accuracy and completeness of all matters relating to the Hub Club benefits and our decision on all matters relating to the Hub Club benefits will be final and conclusive.
- 3.3 **Terms and conditions:** The terms and conditions of the Hub Club Membership Programme will also apply to the Hub Club benefits.

¹ The following service plans are subject to a \$300 Early Mobile Recontract Fee: HomeHub Go Mobile, HomeHub Go Mobile Add-On, iPhone contracts, SmartSurf HD Value, SmartSurf HD Plus, SmartSurf HD Premium, 4G 300M, 4G 3, 4G 4, 4G 5, 4G 6, 4G 12 and Lite, XS, S, M, L, XL contracts.

SECTION D: HUB CLUB DISCOUNT

1. Eligibility

- 1.1 You are eligible for the Hub Club Discount if you are a Hub Club member.
- 1.2 If you are a subscriber of our MaxMobile Data Plans, you are eligible for the Hub Club membership but will not be eligible for the Hub Club Discount.
- 1.3 If you are a subscriber of our StarHub TV d'Lite Pack (including the respective charges such as additional screen charge & value-added Services subscribed under StarHub TV d'Lite subscription) you are eligible for Hub Club membership but will not be eligible for Hub Club Discounts.
- 1.4 Subject to the Hub Club Discount not being used in conjunction with any discount, promotional offer or similar scheme (unless otherwise determined by us in our absolute discretion), the Hub Club Discount applies to all post-paid mobile service plans.

2. Validity

The Hub Club Discount is valid till 28 February 2019.

3. Discounts

The Hub Club Discount comprises of up to a:-

- 3.1 30% discount on post-paid mobile subscriptions;
- 3.2 10% discount on StarHub TV subscription; and
- 3.3 5% discount on StarHub Home Broadband Services,

subject to the following conditions:-

(a) Post-paid Mobile

- (i) the Hub Club Discount applies to the net recurring Charges payable by Hub Club members for the subscription of the post-paid mobile service(s), excluding SmartSurf HD plans, value-added Services and/or usage Charges;
- (ii) the Hub Club Discount is limited to a maximum of 6 selected post-paid mobile lines per Hub Club member. Hub Club Discount will not be extended from the 7th mobile lines onwards;
- (iii) without applying any promotional discounts, the top 6 highest-valued mobile subscription plans and mobile data plans, based on the value of their subscription Charges, will be automatically nominated as participating mobile lines for the Hub Club Discounts; and
- (iv) the Hub Club mobile line(s) must be active at all times to enjoy the Hub Club Discounts;

- (b) **StarHub TV**
 - (i) The Hub Club Discount applies only to net recurring subscription Charges payable by Hub Club members for the subscription of StarHub TV Services (which include the 'Telescope' and additional set-top boxes); and
 - (ii) The Hub Club Discount is limited to 1 StarHub TV subscription account per Service Address; and
- (c) **Home Broadband Service:** The Hub Club Discount applies only to net recurring subscription Charges payable by Hub Club members for the subscription of StarHub Home Broadband plans.

4. **Additional terms**

- 4.1 **GST:** The Hub Club Discount does not apply to any applicable goods and services tax.
- 4.2 **Active Services:** Hub Club members must ensure that the selected mobile post-paid Services, TV Services and Home Broadband Services are active at all times in order to enjoy the Hub Club Discount.
- 4.3 **Commencement of discounts:** Once your Hub Club membership is successfully registered, the Hub Club Discount will take effect from your next billing period for the respective bills to which the Hub Club Discount applies.
- 4.4 **Conclusiveness of records:** Our records shall be conclusive evidence of the accuracy and completeness of all matters relating to the Hub Club Discount and our decision on all matters relating to the Hub Club Discount will be final and conclusive.
- 4.5 **Our rights:** We reserve the right to terminate your right to receive the Hub Club Discount conferred by your Hub Club membership, without notice if you fail to comply with any of the Service Specific Terms & Conditions governing the use of any of the 3 StarHub Services.
- 4.6 **Terms and conditions:** The terms and conditions of the Hub Club Membership Programme will also apply to the Hub Club Discount.

SECTION E: PLATINUM CLUB

1. Eligibility

1.1 Enrolment to the Platinum Club programme is:-

1.1.1 open to selected StarHub residential customers and is strictly by exclusive invitation from us. Residential customers invited by us to enrol in the Platinum Club programme shall be referred to as a "**Platinum Club member**"; and

1.1.2 not applicable to our business customers, customers on any corporate or special bulk schemes and/or our employees.

1.2 Person(s) residing with a Platinum Club member and using the same Service Address as such Platinum Club member to subscribe for our Service(s) will be automatically invited to enrol in the Platinum Club programme together with such Platinum Club member, and shall hereinafter be referred to as a "**Platinum Club family member**".

1.3 We have the sole and absolute discretion to determine enrolment to the Platinum Club programme. Among other factors, enrolment will be based on residential customers with a valid NRIC/FIN who:-

1.3.1 subscribe to at least one of following Services: post-paid Mobile, TV, Home Broadband; and

1.3.2 achieve a minimum monthly expenditure² of at least \$350 for a consecutive 6-month period.

1.4 Enrolment to the Platinum Club programme is not applicable to StarHub business customers, customers on any corporate or special bulk schemes and/or StarHub employees.

2. Validity

2.1 **Validity Period:** A Platinum Club member's and Platinum Club family member's membership to the Platinum Club programme is valid for one calendar year from the date of our invitation, subject to any renewal.

2.2 **Active subscriptions:** The Service(s) which Platinum Club members and Platinum Club family members subscribe to must be active at all times during the membership period.

2.3 **Platinum Club family member:** For a Platinum Club family member to maintain his/her membership to the Platinum Club programme, he/she must maintain the same Service Address as the relevant Platinum Club member at all times during the membership period.

3. Additional terms

3.1 **No transfer of membership:** Membership to the Platinum Club programme and all privileges and benefits thereunder are not transferable.

3.2 **Fee Waiver:** There will be a fee waiver for any Value-added Service activation, installation (excluding cabling installations), service call or delivery service for Platinum Club members and Platinum Club family members.

² "**monthly expenditure**" as referred to in Clause 1.3.2 means recurring expenditure on the Service(s) as reflected in the monthly invoice issued by us to residential customers and excludes ad-hoc Charges such as (1) goods and services tax; (2) bill reminder fees; (3) waivers made due to bill adjustments; and (4) all penalty related Charges relating to downgrading or termination of Service(s) such as Early Termination Charge (ETC), One-Time Charges (OTC) and Other Credits and Charges (OCC).

- 3.3 **8-day Mobile Exchange Service for handsets**
- 3.3.1 **Handsets purchased from Shops:** For handsets purchased from StarHub Shops, Roadshows or Exclusive Partners, exchange is available only at our Shops at Nex, Plaza Singapura, Tampines Mall or VivoCity.
- 3.3.2 **Handsets purchased from Online Store:** For handsets purchased from our Online Store or sales hotline 1630, please contact our Platinum Consultants via our dedicated hotline 1800-822-6868 or 6822 6868 (Overseas) to make arrangement for the exchange.
- 3.3.3 **Applicability:** This Exchange Service is only valid for handphones with manufacturer defects.
- 3.3.4 **Validity:** Such handphones are eligible for exchange within 8 days of purchase with the receipt.
- 3.3.5 **Exchange:** The Exchange is based on the same handset model and subject to stock availability. Request for handphone exchange due to abuse, negligence, visible cosmetic defect such as dent(s) and/or crack(s) on device chassis, including device screen and other causes will not be accepted.
- 3.3.6 **Apple devices:** Exchange is not applicable for Apple devices.
- 3.4 **Our right:** We have the right to change the 8-day Mobile Exchange Service for handsets at our discretion.
- 3.5 **No liability:** We shall not be liable in any circumstances for any losses, expenses, damages, claims, liabilities or costs suffered or incurred by any Platinum Club member and/or Platinum Club family member arising out of or in connection with his/her membership to the Platinum Club programme.
- 3.6 **No warranties:** We make no warranty, express or implied, with respect to the benefits and privileges conferred under the Platinum Club programme.
- 3.7 **List of privileges:** You may visit www.starhub.com/platinumclub for a list of the privileges and benefits conferred under the Platinum Club programme at the time.
- 3.8 **Conclusiveness of our decision:** Our decision on all matters relating to the Platinum Club programme (including, without limitation, a customer's eligibility to enrol in the Platinum Club programme, the renewal of the selected customer's membership to the Platinum Club programme or the termination of the Platinum Club programme) shall be final and conclusive.
4. **Personal Data**
- 4.1 **Consent:** By joining the Platinum Club programme, you consent to us and our data intermediaries collecting, using and disclosing your personal data, including information on your monthly expenditures on our Services, for the following purposes:-
- 4.1.1 to provide the privileges and benefits; and
- 4.1.2 to determine your continued eligibility for renewal under the Platinum Club programme.
- 4.2 **Acknowledgement:** By joining the Platinum Club programme, you confirm that you have read and understood the StarHub Personal Data Protection Policy.

5. Membership renewal

5.1 **By invitation:** Only members of the Platinum Club programme who are invited to renew their membership by us upon its expiry can renew their membership. We have sole and absolute discretion to determine the renewal of your membership to the Platinum Club programme.

5.2 **Factors for consideration:** Among other factors, renewal will be based on a Platinum Club member:-

5.2.1 subscribing to at least one active StarHub service; and

5.2.2 achieving an average monthly expenditure³ of at least S\$350 for a consecutive 11-month period.

5.3 Family members

5.3.1 If a Platinum Club member's membership to the Platinum Club is renewed, the relevant Platinum Club family member's membership to the Platinum Club will similarly be automatically renewed.

5.3.2 For a Platinum Club family member to maintain his/her membership to the Platinum Club programme, he/she must maintain the same Service Address as the relevant Platinum Club member at all times during the renewal period.

5.4 **Validity:** Any renewal of a Platinum Club member's and a Platinum Club family member's membership to the Platinum Club programme is valid for one calendar year from the date of our invitation to renew.

5.5 **Personal Data:** Clause 4 continues to apply to all renewed Platinum Club memberships.

5.6 **Active Service:** The StarHub Service(s) which Platinum Club members and Platinum Club family members subscribed to must be active at all times during the renewal period.

6. Membership termination

6.1 Our rights

6.1.1 We reserve the right to terminate the Platinum Club programme at any time and without notice. No Platinum Club member or Platinum Club family member will be entitled to any payment or compensation whatsoever in respect of such termination.

6.1.2 If a Platinum Club member or a Platinum Club family member fails to comply with any of the Platinum Club Programme terms & conditions or the Service Specific Terms & Conditions governing the use of any of our Services, we reserve the right to terminate any of the following without notice:-

(a) the membership of such member to the Platinum Club programme; and/or

(b) such member's right to receive any privileges and/or benefits conferred under the Platinum Club programme.

³ "**monthly expenditure**" as referred to in Clause 5.2.2 means recurring expenditure on the Service(s) as reflected in the monthly invoice issued by us to residential customers and excludes ad-hoc Charges such as (1) goods and services tax; (2) bill reminder fees; (3) waivers made due to bill adjustments; and (4) all penalty related Charges relating to downgrading or termination of Service(s) such as Early Termination Charge (ETC), One-Time Charges (OTC) and Other Credits and Charges (OCC).

- 6.2 **Cessation or transfer of Services subscription:** If a Platinum Club member or a Platinum Club family member ceases to subscribe to all StarHub Services, or transfers all StarHub Services subscribed by him/her to a third party, he/she will immediately cease to be a member of the Platinum Club programme and will not be entitled to any payment or compensation whatsoever in respect of such cessation.
- 6.3 **Family members:** If a Platinum Club member ceases to be a member of the Platinum Club programme pursuant to these terms & conditions or for any reason whatsoever, the relevant Platinum Club family member will automatically cease to be a member of the Platinum Club programme at the same time and will not be entitled to any payment or compensation whatsoever in respect of such cessation.
- 6.4 **Cessation of privileges and benefits:** When a Platinum Club member or a Platinum Club family member ceases to be a member of the Platinum Club programme, such member will cease to enjoy all privileges and benefits conferred under the Platinum Club programme.
- 6.5 **Changing of plan:** A Platinum Club member's or a Platinum Club family member's membership to the Platinum Club programme will not be affected if he/she changes his/her plan in respect of the relevant Service, provided that he/she continues to meet these terms & conditions.

SECTION F: STARHUB REWARDS POINTS AND LOYALTY PROGRAMMES**1. Terminology**

Term	Description
Active Service Account	Refers to an account for StarHub Services which has not been suspended or terminated
Document ID	Refers to the identification documentation and number issued by the Government of Singapore being the NRIC in the case of Singaporeans and Permanent Residents and work (or other relevant) passes in the cases of non-Singaporeans
Participating Merchant	Refers to a merchant recognised by us as one who is participating in the StarHub Rewards and Loyalty Programme
StarHub Rewards Points	Refers to the points issued by us under the StarHub Rewards and Loyalty Programme subject to these terms and conditions
StarHub Shop	Refers to the shops operated by us as listed at: www.starhub.com
Working Day	Refers to any day in a week other than Saturday, Sunday and gazette public holidays in Singapore

2. Eligibility

2.1 You are eligible to participate in the StarHub Rewards and Loyalty Programme if you:-

2.1.1 are a StarHub residential customer with an Active Service Account; or

2.1.2 have signed up under a corporate scheme but have registered with us under an individual Document ID.

2.2 You are not eligible to participate in the StarHub Rewards and Loyalty Programme if you:-

2.2.1 are a business customer with a Business Registration Number; or

2.2.2 are a user of our prepaid mobile Services.

2.3 **Rewards account:** If you are eligible for the StarHub Rewards and Loyalty Programme, a StarHub Rewards account will be automatically created and a Hub iD will be required to access the account and for the redemption of your StarHub Rewards Points.

3. StarHub Rewards Points

3.1 **Purchase of Services and products:** 1 StarHub Rewards Point will be issued for each Singapore dollar paid for our Services and products, unless otherwise notified by us. For the avoidance of doubt, no StarHub Rewards Points will be issued in respect of any payment that is due and outstanding.

- 3.2 **Excluded spending:** No StarHub Rewards Points will be issued for the following payments made to or through us:-
- 3.2.1 mobile prepaid cards Services and top-ups;
 - 3.2.2 deposits;
 - 3.2.3 third party services (e.g 1900 services);
 - 3.2.4 third party hardware or equipment;
 - 3.2.5 good and services tax;
 - 3.2.6 by way of redemption of StarHub Rewards Points under the StarHub Rewards and Loyalty Programme; and
 - 3.2.7 in conjunction with the procurement of StarHub Services.
- 3.3 **Points issuance under StarHub & Agoda.com Programme**
- 3.3.1 The StarHub Rewards Points award is applicable to all our Customers with a Rewards account.
 - 3.3.2 StarHub Rewards Points are issued only when you enter your NRIC/FIN number on the exclusive StarHub-Agoda checkout page at www.starhub.com/agoda.
 - 3.3.3 Issuance of StarHub Rewards Points is applicable to hotel room charges only (excluding local taxes, service fees and additional charges), rounded down to the nearest whole number.
 - 3.3.4 StarHub Rewards Points will be credited into your Rewards account after you have completed your hotel stay and by the 20th of the following month.
- 3.5 **Points issuance under StarHub & HL Assurance Programme**
- 3.5.1 The StarHub Rewards Points award is applicable to all our Customers with a Rewards account.
 - 3.5.2 StarHub Rewards Points are issued only when you enter your NRIC/FIN number on the exclusive StarHub-HL Assurance website at www.starhub.com/hlas.
 - 3.5.3 Issuance of StarHub Rewards Points is rounded down to the nearest whole number.
 - 3.5.4 StarHub Rewards Points will be credited into your Rewards account after your purchase of the insurance and by the 20th of the following month.
- 3.6 **Our discretion:** We shall have the sole discretion to change, add or remove the criteria for the issuance of StarHub Rewards Points at any time.
- 3.7 **No refunds or exchange:** StarHub Rewards Points are not refundable or exchangeable for cash or credit.
- 3.8 **Usage of StarHub Rewards Points:** StarHub Rewards Points are personal to a Customer and are not transferable except as gifts or otherwise provided under these terms and conditions.
- 3.9 **Consolidation of points:** The StarHub Rewards Points for all our Services will be consolidated based on your Document ID number.

3.10 **Our rights**

3.10.1 We reserve the right not to issue any StarHub Rewards Points if we deem that you are not eligible, or if we deem that the relevant conditions for issue of StarHub Rewards Points are not met.

3.10.2 We shall be the sole determinant as to the number of StarHub Rewards Points to be issued, and the eligibility criteria of any Customer. In the event that StarHub Rewards Points have been issued in excess of your entitlement for any reason, we reserve the right to cancel, withdraw or put on credit the excess StarHub Rewards Points.

4. **Redemption of StarHub Rewards Points**

4.1 **Rewards catalogue:** You may use your StarHub Rewards Points to redeem such products and Services as set out in the StarHub Rewards catalogue, subject always to availability of such products and Services.

4.2 **Our rights:** We reserve the right to determine the:-

4.2.1 products and services available for redemption at any point in time, and shall not be obliged to replenish or replace any redemption product or service;

4.2.2 number of StarHub Rewards Points required for the redemption of each redemption product and Service.

4.3 **Conditions for redemption**

4.3.1 **Active account:** You must have an Active Service Account with no outstanding payments at the point of redemption.

4.3.2 **Redemption request:** You must submit a request for redemption using the channels made available by us from time to time, namely via:-

(a) online submission at www.starhub.com;

(b) the self-help selection process available at the StarHub 1633 hotline⁴; and/or

(c) using the myStarHub mobile application.

Once a redemption request is submitted, it cannot be cancelled, modified or withdrawn.

4.3.3 **Processing time:** Each redemption request will be processed instantly unless otherwise stated.

4.3.4 **Effective redemption:** Any redemption for products and services including the StarHub Bill Rebates will take effect or will be made available only in the next billing cycle.

4.3.5 **No refund or exchange:** All redeemed products, whether utilized or not, may not be refunded or exchanged for other products in the StarHub Rewards catalogue, StarHub Rewards Monthly Points, cash, credit or in kind.

⁴ Please note that an extra Charge (which may imposed by way of cash or StarHub Rewards Points) will be imposed on you if you make a redemption request to our customer service agents in attendance at our customer service centres or at the StarHub 1633 hotline

- 4.3.6 **No liability:** We are not responsible or liable for the quality of the redemption products or services. Redemption of any product or service constitutes a purchase of the product or service by you from the participating merchant. We are not responsible for any specification, non-performance or defects of the redeemed product or service. We are not an agent of the Participating Merchant. Any dispute regarding the redemption product or service shall be resolved directly with the Participating Merchant.
- 4.4 **Redemption vouchers**
- 4.4.1 **Forms of redemption vouchers:** The redemption of StarHub Rewards Points will take place by way of redemption vouchers issued by us. We may issue redemption vouchers or e-vouchers by way of printed vouchers, emails, unique codes or such other forms as may be determined by us from time to time.
- 4.4.2 **Delivery:** All redemption vouchers will be delivered to your billing address specified in your Service Account at the time of issue. You are responsible for ensuring that the correct and updated billing addresses are provided to us for the receipt of redemption vouchers at the time of submitting your redemption request. We shall not be liable to re-issue any redemption vouchers which have been sent to an address that is not correct or updated, or which have been lost or deleted (including deletion for spam email).
- 4.4.3 **Validity:** The redemption vouchers will be valid only for the period stipulated thereon and the validity period will not be extended or renewed. Any unutilized redemption or part thereof will be forfeited at the stipulated expiry date.
- 4.4.4 **Mode of redemption:** For redemption, you must present the redemption voucher to the Participating Merchant, together with your Document ID. For e-vouchers, you must print a copy of the redemption voucher to present to the Participating Merchant.
- 4.4.5 **Terms and conditions:** All redemption vouchers are subject to the terms and conditions set out thereon and such other terms and conditions as may be imposed by the Participating Merchant.
- 4.4.6 **Damaged and defected vouchers:** Any redemption voucher that has been damaged, defaced or expired will not be accepted.
- 4.4.7 **Outstanding amounts:** If the total bill for the purchase of products or services at the Participating Merchant exceeds the value of the redemption voucher, you shall settle any and all outstanding amounts directly with the Participating Merchant and we shall have no liability for the outstanding amount.
- 4.4.8 **Redemption products:** Redemption vouchers will be valid only for products and services stated thereon and are not applicable for other products, services discounts and promotions, unless otherwise stated.
- 4.5 **Charity**
- 4.5.1 **Participating charities:** Redemption of StarHub Rewards Points may be made for the benefit of such participating Charities as specified by us from time to time and we shall determine the number of StarHub Rewards Points required for each dollar of donation. Upon your redemption of the StarHub Rewards Points, we will make the stated donation to the specified Charity.
- 4.5.2 **Tax invoice:** The receiving Charity will be responsible to issue the tax invoice to you. We are not an agent of any Charity and shall not be responsible or liable to the you for any loss, damage, claim, fine or penalty suffered by the you in the event of a failure by the Charity to issue the relevant tax invoice or for any errors or discrepancies made in the tax invoice with regard to the amount of cash received by the Charity.

4.5.3 **No liability:** We are not an agent of the Charity and any dispute or discrepancy arising from the donation shall be settled between you and the Charity. However, in the event of a dispute regarding the amount donated, our records shall prevail.

4.5.4 **Tax deduction:** When you redeem a tax-deductible item, you authorise us to submit your name, NRIC number, mailing address and email address to the relevant authorities and organizations to facilitate auto-inclusion of the tax deductible.

4.5 **Our Services**

All our Services provided hereunder are subject to the relevant Service Specific Terms & Conditions.

4.5.1 StarHub Bill Rebates

- (a) You may request for StarHub Rewards Points to be used as credits for bills incurred by you for such Services and products as specified by us (the "**Bill Rebates**").
- (b) At the time of redemption, you must select the relevant billing accounts for the Bill Rebates to be used.
- (c) Bill Rebates may only be used for billing accounts registered under your Document ID.
- (d) Only one redemption for a Bill Rebate can be made for each bill for each active billing account per calendar month.
- (e) The Bill Rebates will take effect only in the next billing cycle for the billing accounts selected by you. You remain liable to pay all Charges which are due prior to the redemption taking effect and any amounts not covered by the Bill Rebates.
- (f) Bill Rebates are not transferrable, refundable nor exchangeable for cash or credit.
- (g) Bill Rebates are not subject to prevailing GST rates.

4.5.2 StarHub Digital Services

- (a) You may request to redeem StarHub Digital Services listed in the StarHub Rewards Catalogue.
- (b) Upon successful redemption, you will receive an e-voucher carrying a unique code which will allow you to redeem the selected StarHub Digital Service online.

4.5.3 Information Technology Products

- (a) You may request to redeem Information Technology Products (the "**IT Products**") listed in the StarHub Rewards Catalogue, while stocks last.
- (b) The redemption does not include installation services which will be provided and charged separately upon your request. The installation services may be provided by the supplier of the IT Product, and not us.
- (c) The redemption constitutes a purchase of the IT Product by you from the supplier or Participating Merchant. We will not be responsible for any specification, non-performance or defects in the redeemed IT Product.

4.5.4 Prepaid SIM Card

- (a) You may request to use your StarHub Rewards Points to redeem a new StarHub Prepaid SIM Card.
- (b) The redemption vouchers for a new StarHub Prepaid SIM Card must be presented at StarHub Shops only. Redemption will not be permitted at the outlets of our partners or distributors.
- (c) The Prepaid SIM card which will be issued under this redemption will be issued to:-
 - (i) you, in accordance with your personal identification ID; or
 - (ii) any person nominated by you.
- (d) Please note that Prepaid Mobile Registration Guidelines are applicable.

4.6 Lucky Draw

- 4.6.1 StarHub Rewards Points may be redeemed for a lucky draw chance in such stipulated lucky draws organized by us that are included in the StarHub Rewards and Loyalty Programme.
- 4.6.2 If you terminate all of your StarHub Services, all lucky draw chances previously redeemed by you will be immediately forfeited.
- 4.6.3 You will not be eligible to win your prize (if any) if you have any outstanding payments with us at the point of time where we select the winners of each lucky draw.
- 4.6.4 Each lucky draw will be subject to its own applicable terms and conditions as may be stipulated by us from time to time.

4.7 Other Reward programmes

- 4.7.1 You may redeem your StarHub Rewards Points in other participating reward programmes as specified by us from time to time.
- 4.7.2 We shall determine in our sole discretion the number of StarHub Rewards Points required for the conversion of each StarHub Rewards Point for each point in such other stipulated programme.
- 4.7.3 Upon conversion, all terms and conditions of the stipulated reward programmes will apply.
- 4.7.4 You accept and acknowledge that in order for you to redeem points in other participating reward programmes, the disclosure of your personal information (including your name, Document ID number, billing and mailing address and any other information personal to you which is necessary for your participation in such other participating reward programmes) will be required. You consent to such disclosure and hereby authorize us to make such disclosures to the organizers of the participating reward programmes.
- 4.7.5 We are not an agent for or an organizer of such other reward programmes and shall not be responsible for or liable to you thereunder. Any dispute relating to the reward programmes shall be resolved between you and such organizer. However, in the event of a dispute regarding the number of StarHub Rewards Points to which you are entitled, our records as to the number of StarHub Rewards Points utilised shall prevail.

5. **Termination and expiry**

5.1 **Validity:** All StarHub Rewards Points will automatically expire on 31st January and 31st July of each year regardless of the date of issue and any unutilized StarHub Rewards Points will be forfeited.

5.2 **Termination of Services:** In the event that all Services under your Document ID are terminated for any reason, all StarHub Rewards Points will be automatically forfeited, without refund or compensation.

5.3 **Termination of the StarHub Rewards and Loyalty Programme:** In the event that the StarHub Rewards and Loyalty Programme is terminated by StarHub, all unutilized StarHub Rewards Points will be forfeited automatically without any liability to you.

6. **Additional terms**

6.1 **Conclusiveness of decisions:** Our decision on all matters relating to the StarHub Rewards Points and Loyalty Programme will be final and conclusive.

6.2 **Personal Data:** By participating in the StarHub Rewards Points and Loyalty Programme, you agree to the collection, use and disclosure of your personal data, including but not limited to your name, NRIC number and contact information, for the following purpose:-

6.2.1 collection and use for administration of the StarHub Rewards Points and Loyalty Programme, including, contacting you for administrative matters via email, mail or phone, verification of identity, sending you vouchers via email or mail, and dealing with redemption and collection of vouchers; and

6.2.2 disclosure to rewards partners and merchants for verification of identity, and for administrative matters pertaining to redemption and collection of vouchers.

6.3 **Variation of the programme:** We may terminate the StarHub Rewards Points and Loyalty Programme or vary it in such manner as we deem fit at any time.

6.4 **Ambiguity:** In the event of ambiguity on the interpretation or application of these terms and conditions, we shall be the sole determinant on the meaning and application of these terms and conditions.

SECTION G: PRIVILEGES

1. Eligibility

1.1 You are eligible for the privileges if you are an active StarHub customer paying for monthly billable Services.

1.2 You are not eligible for the privileges if you hold a commercial account, charity and complimentary account, condo bulk account without any paid upgrade Services and service apartment bulk account without any paid upgrade services.

2. Additional terms

The redemption of discounts/offers is subject to the merchants' terms and conditions as stated at in these Service Specific Terms & Conditions.