

Nana's Green Tea Pte. Ltd.
nana's green tea card Terms and Conditions

PLEASE NOTE THAT:

The following Nana's Green Tea Pte. Ltd. ("Nana's Green Tea Pte. Ltd." or "we" or "us") nana's green tea card Terms and Conditions (the "Terms and Conditions") describes the terms and conditions that apply to the stored value account of your nana's green tea card.

Please note that Nana's Green Tea Pte. Ltd., the holder of the nana's green tea card stored value facility, does not require the approval of the Monetary Authority of Singapore. Consumers (users) are advised to read the terms and conditions carefully.

YOUR USE OF YOUR nana's green tea card IS GOVERNED BY THE TERMS OF THE TERMS AND CONDITIONS. PLEASE ENSURE THAT YOU HAVE READ AND UNDERSTOOD THESE TERMS BEFORE USING YOUR nana's green tea card. IF YOU DO NOT UNDERSTAND THESE TERMS YOU MAY CALL +65 6684 4312 TO DISCUSS YOUR CONCERNS WITH US BEFORE YOU FIRST USE YOUR nana's green tea card.

WE RECOMMEND YOU KEEP A COPY OF THE TERMS AND CONDITIONS FOR YOUR RECORDS.

1. About Your Account; nana's green tea Purchases Only. The nana's green tea card is issued to you by Nana's Green Tea Pte. Ltd. It allows you to load a monetary value on to your nana's green tea card for future purchases at participating nana's green tea. The nana's green tea card is to be treated like cash. It cannot be replaced if lost, stolen or destroyed. The monetary value that you load onto your nana's green tea card is a pre-payment only for the goods and services of participating nana's green tea. No credit card, credit line, overdraft protection or deposit account is associated with a nana's green tea card. No interest, dividends or any other earnings on funds loaded on to a nana's green tea card will accrue or be paid or credited to you by Nana's Green Tea Pte. Ltd. The value associated with the nana's green tea card is not insured or guaranteed by any person or entity.

Your nana's green tea card is valid for use in participating nana's green tea in Singapore only. We reserve the right not to accept any nana's green tea card or otherwise limit use of a nana's green tea card if we reasonably believe that the use is unauthorized, fraudulent or otherwise

unlawful.

2. Loading Value on Your Card. In Singapore, you can load value onto a nana's green tea card by using cash only by visiting any participating store.

The value of your nana's green tea card is subject to the following load limits:

- a maximum value of S\$900 may be stored on any nana's green tea card at any given time, and the minimum amount that can be loaded is S\$10 and increasing in denominations of S\$10.
- Bulk Purchase of any nana's green tea card is capped at S\$20,000 per transaction.
- Nana's Green Tea Pte. Ltd. may change these maximum and minimum amounts at any time by notifying you at the point of sale and such change shall not constitute an amendment to the Terms and Conditions.

3. Fees and Expiry of nana's green tea card. Nana's Green Tea Pte. Ltd. does not charge any fees for the issuance, activation, use or reloading of your nana's green tea card. unless otherwise stated.

Your nana's green tea card will expire three years after the last date of transaction. Any remaining balance in such an expired nana's green tea card will be cancelled immediately and without further notice. For the avoidance of doubt, notwithstanding anything to the contrary in the Terms and Conditions, any such remaining balance shall be non-refundable.

4. Receipts and Statements. Cardholders are not sent statements of itemized transactions from a nana's green tea card account. You can check the balance of your nana's green tea card or review the last ten recent transactions in the last 24 months on your nana's green tea card on the web site at <https://www.vcsys.com/se/nanagreenteasingapore/p/> or scanning QR Code on your card.

You should keep your receipts and check your online statement to ensure that your account balance is correct.

5. Redemption. Any amount on your nana's green tea card is non-refundable and may not be exchanged for cash or credit balance unless required by law or permitted by the terms of the Terms and Conditions. All reward benefits are valid only within their stipulated periods.

6. Refund. Refund of the balance value on your nana's green tea card can only be made personally at nana's green tea, The Atrium @ Orchard, Plaza Singapura 60B, Orchard Road, #03-80/82, Singapore 238891, together with the original receipt of the last purchase or reload transaction, along with the documentation of your identity such as your full name, address, identity card number and contact number must be produced for a refund to be processed.

- Refund of nana's green tea card will be in the form of cash or crossed cheque.
- The crossed cheque will be mailed to the account payee upon verification, within seven (7) working days from the request of refund made at nana's green tea, The Atrium @ Orchard, Plaza Singapura 60B, Orchard Road, #03-80/82, Singapore 238891.
- An administration fee of S\$30.00 will be imposed for all refund transaction (regardless to the amount). There will be strictly no refund allowed for nana's green tea card corporate/bulk purchase made at nana's green tea, The Atrium @ Orchard, Plaza Singapura 60B, Orchard Road, #03-80/82, Singapore 238891.

7. System Maintenance. There may be regular or temporarily interruption of operations due to system maintenance. We do not take any responsibilities for any loss or damage suffered by you as a result of such interruption.

8. Outsourcing. We may outsource certain functions to any third parties in or outside Singapore.

9. Complaint Handling. We reserve the right to correct the balance of your nana's green tea card account if we believe that a clerical, billing or accounting error has occurred.

If you have questions regarding your transaction history or any correction, or if you dispute any transaction or correction that has been assessed against your nana's green tea card, please contact us by phone on +65 6684 4312 and we will conduct an investigation and communicate the results and correct any error that we verify as soon as we finish the investigation.

If no error was found, we will communicate an explanation. We will have no liability for any billing error unless you provide us notice within thirty (30) days of the date of the transaction in question. You should monitor your transactions and account balances closely.

10. Optional Registration; Liability for Unauthorised Transactions. Because your nana's green tea card is used like cash for purchases from Nana's Green Tea Pte. Ltd., you are responsible for all transactions associated with your nana's green tea card, including unauthorised transactions.

11. Changes to The Terms and Conditions. We may amend the terms of the Terms and Conditions at any time for security, legal, regulatory or valid business reasons. We will notify you the terms to the modified agreement on our Facebook

<https://www.facebook.com/NanasGreenTea/> or at the point of sale.

Subject to the remainder of this clause, any change, addition or deletion will become effective at the time we post the revised agreement in our stores or as otherwise stated in our notice

to you. Unless we state otherwise, the change, addition or deletion will apply to your future and existing nana's green tea card.

12. Cancellation of The Terms and Conditions. We may suspend or terminate the Terms and Conditions at any time by giving you reasonable prior notice.

We need not, however, give you prior notice where we have serious grounds for considering that immediate termination is required (e.g. if we reasonably suspect fraudulent or unauthorised use of the nana's green tea card).

If we terminate the Terms and Conditions in circumstances where it is determined you are not in breach of the Terms and Conditions, we will refund or issue store credits equal to the balance held in your nana's green tea card account less any amounts that you owe us.

13. Governing Law and Dispute Settlement. The Terms and Conditions is governed by and construed in accordance with the laws of Singapore.

Any dispute arising out of or in connection with the sections which are legally binding in the Terms and Conditions, shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore. The Tribunal shall consist of one (1) arbitrator. The language of the arbitration shall be English. The award rendered by the arbitrator shall be final and binding upon all Parties.

14. Disclaimers and Limits of Liability. Nana's Green Tea Pte. Ltd. does not represent or warrant that your nana's green tea card will always be accessible or accepted at participating nana's green tea.

In the event that Nana's Green Tea Pte. Ltd. is held liable to you under the Terms and Conditions, you will be entitled to recover from us your actual damages, up to the last balance held on your nana's green tea card in question.

Nana's Green Tea Pte. Ltd. will not be liable to you for:

- any loss of income, business, goodwill or profits arising out of the Terms and Conditions;
- any unauthorised access to or alteration, theft or destruction of your nana's green tea card;
- the consequences of any delay or mistake relating to the use of your nana's green tea card caused by any circumstances beyond our control;
- any loss or damage which was not caused by our breach of the Terms and Conditions or breach of our legal duty of care;
- any loss or damage which was not a reasonably foreseeable result of either our breach of the

Terms and Conditions or breach of our legal duty of care. Loss or damage is "reasonably foreseeable" if, at the time we entered into the Terms and Conditions, such loss was contemplated by you and by us; or

- any loss or damage suffered by you as a result of your failing to take reasonable precautions against such loss or damage.

The Terms and Conditions does not affect your statutory rights and must be read subject to those rights. If you require more information on your statutory rights you should contact a lawyer.

15. Assignment. We may transfer all or part of the Terms and Conditions without such transfer being considered a change to the agreement, by giving notice to you. The company or other entity to whom we transfer the Terms and Conditions will have the same rights and obligations as we did before the transfer and we will ensure that it agrees in writing to be bound by the terms and conditions of the Terms and Conditions so that your rights under the Terms and Conditions are not detrimentally affected and we will then be released from all liability.

16. Entire Agreement; Construction. All correspondence entered into under the Terms and Conditions will be in the English language.

The Terms and Conditions is the complete and exclusive statement of agreement between you and Nana's Green Tea Pte. Ltd. and supersedes all prior proposals and all other agreements in respect of the subject matter of the Terms and Conditions. If any provision of the Terms and Conditions is illegal or unenforceable, that provision will be deleted from the Terms and Conditions, and the remaining terms will not be affected. Headings are for convenience of reference only and will in no way affect interpretation of the Terms and Conditions.

17. Enquiries or Questions. If you have any questions regarding this nana's green tea card account Terms and Conditions, or your nana's green tea card, please call or email to us.

+65 6684 4312. email: info@nanasgreentea.com.sg

Nana's Green Tea Pte. Ltd.

No 1 Irving Place, #09-12, Singapore 369546

Contact Number: +65 6684 4312

Mondays to Fridays, 10am to 6pm

Closed on public holidays.