

## TERMS AND CONDITIONS OF ACCOUNT-BASED TICKETING PILOT

### Definitions and Interpretations

“Account-Based Ticketing System” or “ABT System” refers to the system that enables commuters to use credit, debit or prepaid cards with contactless function for fare payments. There will be no need for upfront top-ups and your bus and train transactions will be processed and charged to your credit or debit card.

“Account-Based Ticketing Pilot” or “Pilot” refers to the period where only Mastercard contactless Cards will be accepted for fare payments.

“Account-Based Ticketing Account” or “ABT Account” refers to the account that the cardholder registers at the TransitLink ABT Portal. Upon successful creation and activation of the ABT Account, the cardholder can view the travel transactions and charges imposed on the card(s), and submit claims if there are any discrepancies in the travel transactions or billings of the linked card(s).

“Card” refers to any credit, debit or prepaid card branded by Mastercard and issued by any bank, financial institution or corporation, which may be used by the Cardholder as a means of payment for fares on Buses and Trains.

“Cardholder” refers to the person to whom the Card is issued.

“Card Issuer” refers to the bank, financial institution or corporation issuing the Card.

“CEPAS Standard” refers to the Singapore Standard for Contactless e-Purse Application.

“Bus(es)” refers to bus(es) operated by Go-Ahead Loyang Pte Ltd, SBS Transit Ltd, SMRT Buses Ltd, Tower Transit Singapore Pte Ltd and any other entities contracted by the Land Transport Authority.

“GTM” refers to a General Ticketing Machine.

“Registered Card” refers to a Mastercard contactless Card that has been added into the Cardholder’s Account-Based Ticketing Account (“ABT Account”).

“Train(s)” refers to mass rapid transit (“MRT”) and light rail transit (“LRT”).

### A. Registration and Activation

- 1 These conditions apply to Cardholders using a Mastercard contactless Card to pay for fares when travelling on Trains and Buses in Singapore. By registering for the Pilot and/or using a Mastercard contactless Card to pay for fares on Trains and Buses, a Cardholder is deemed to accept and agree to be bound by these conditions and to continue to be bound by these conditions to the full extent of such Cardholder’s participation in the Pilot and any direct and/or indirect consequence thereof.

- 2 The Pilot will commence on such date ("Commencement Date") as may be notified by TransitLink to successfully registered participating Cardholders in the Pilot ("Participants") and will continue for a period of 6 months from such Commencement Date. At the end of the Pilot, Participants can continue to use their Mastercard contactless Cards to pay for Bus and Train fares.
- 3 Prior to the Commencement Date, pre-registration for the Pilot will be opened to a pre-selected group of Cardholders, who will be invited by their Card Issuers to participate via the communication channels of such Card Issuers. Selection of such Cardholders will be at the Card Issuers' sole discretion. Selected Cardholders will be notified of their selection by Card Issuers and will be required to opt into the Pilot via such methods as specified by the Card Issuers. After the Commencement Date, registration for the Pilot may be opened to other Cardholders subject to availability, and further details of eligibility, requirements and mechanics relating to such registration shall be published accordingly by Card Issuers and/or TransitLink provided that these conditions will apply thereto unless expressly modified by such Card Issuers and/or TransitLink. Participants who register for the Pilot after the Commencement Date will be informed by TransitLink via email and/or other modes of communication determined by TransitLink at its sole discretion when their Registered Card(s) can be used for Bus and Train fare payments.
- 4 To participate in the Pilot, Cardholder must register for an ABT Account at the TransitLink website by providing his/her personal details as stipulated, in order to track journey and payment history for up to 60 days during the Pilot. Failure to provide correct personal information requested in connection with the ABT Account will render such Cardholder ineligible for the Pilot.
- 5 Each Mastercard contactless Card to be used by a Participant in connection with the Pilot shall be registered to the Participant's ABT Account. Multiple Mastercard contactless Cards can be registered to a Participant's ABT Account during the Pilot. Only Registered Cards can be used to pay for Bus and Train rides during the Pilot.
- 6 To add a Card into an ABT Account, Participant has to fill in the mandatory fields as stipulated in the ABT System.
- 7 When adding a Card into the ABT Account, the Participant will have to undergo authentication through the payment gateway in the form of a One-Time-Password ("OTP") sent via SMS to the Participant's mobile number registered with Issuing Bank.
- 8 During the Pilot, only Singapore-issued Mastercard contactless credit, debit or prepaid Cards can be registered to the ABT Account.
- 9 If a Participant's personal details as required to be provided in the ABT Account change after Participant's ABT Account is created, such Participant must sign in to such ABT Account and update the relevant personal details within 14 days of such change, such that Participant's personal details remain accurate at all times.
- 10 Each ABT Account is personal to the relevant Participant and is non-transferable.
- 11 In the event that the Participant misplaces or loses the Registered Card, the Participant shall promptly contact the relevant Card Issuer to block the relevant Registered Card.

- 12 For Mastercard contactless Cards with CEPAS (EZ-Link or NETS FlashPay) function (“CEPAS Cards”), Cardholder who wishes to utilise such CEPAS Cards in connection with the Pilot will have to activate such CEPAS Cards at any GTM located at Train stations after registering such CEPAS Cards in their ABT Accounts and receiving an activation email from TransitLink. There is currently no authentication mechanism for CEPAS Card activation at the GTMs. Should the Cardholder decide to ask a proxy to activate a CEPAS Card at the GTM on his or her behalf, TransitLink, Card Issuer and/or Mastercard will not be held responsible for the disclosure of Cardholder’s personal information to such third party in this regard.

#### **B. Using your Mastercard contactless Card**

- 1 Only Mastercard contactless Cards successfully registered to a Participant’s ABT Account can be used to pay for Train and Bus fares. This payment method will be accepted on all routes for both Buses and Trains.
- 2 A Participant who taps his or her Registered Card on the Train station gantry card reader and/or card reader on board a Bus is deemed to have given valid authorisation for the fare of the relevant journey to be charged to the relevant Registered Card.
- 3 Participants must be prepared to show the Registered Card during inspection by Public Transport Officials on board Buses and at Train gantries and shall comply promptly with such requests for inspection. Without limitation to the foregoing, Participants may be asked to tap the Registered Card on officials’ portable card readers.
- 4 Each Registered Card is personal to the relevant Participant and is non-transferable.
- 5 Participants must tap the Registered Card on the card reader at the points of boarding and alighting a Bus, or entering and exiting a Train station.
- 6 If the card reader at the points of boarding and alighting a Bus emits a green light with a single beep when the Registered Card is tapped on it, this means the Registered Card has been accepted for travel. If the card reader at the points of boarding and alighting a Bus emits a red light with two beeps when the Registered Card is tapped on it, this means the Registered Card has been rejected.
- 7 If the card reader at the points of entering and exiting a Train station emits a green light when the Registered Card is tapped on it, this means the Registered Card has been accepted for travel. If the card reader at the points of entering and exiting a Train station emits a red light when the Registered Card is tapped on it, this means the Registered Card has been rejected.
- 8 In an event that the Registered Card is rejected at the point of boarding a Bus or entering a Train station (due to insufficient credit limit or otherwise), the Participant shall use an alternate form of payment for the trip (either a valid CEPAS card or cash) or otherwise shall be disallowed to board the Bus or enter the Train station.
- 9 In an event that the Registered Card is rejected at the point of alighting from a Bus (due to insufficient credit limit or otherwise), the Participant will be charged fare equivalent from the first bus stop to the

alighting point for Missing Entry transaction or full fare from boarding point to the last bus stop for Missing Exit transaction. In an event that the Registered Card is rejected at the point of exit from a Train station (due to insufficient credit limit or otherwise), the Participant shall be required to approach the Passenger Service Centre for assistance and will be required to use an alternate form of payment for the trip in order to exit the Train station. A flat fare will be charged for any Missing Entry and/or Exit transaction.

- 10 If the Registered Card is not tapped properly on the card reader at the points of boarding and alighting a Bus, or entering and exiting a Train station, the Participant will be charged accordingly as mentioned above (in Point 9) and will also be penalised for fare evasion during inspection by Public Transport Officials.
- 11 A fare will be charged if the Registered Card is tapped on the card reader at the points of boarding and alighting a Bus, or entering and exiting a Train station, regardless of whether a journey is made.
- 12 A Participant who has multiple Mastercard contactless Cards and CEPAS cards may experience card clashes if such cards are collectively tapped at a card reader. Card clashes may result in error messages or incorrect fares being charged. To avoid card clashes, Participants should ensure that only the relevant Registered Card to be used for the payment is held in close proximity to and tapped on the card reader.
- 13 Participants must tap the same Registered Card on the card reader at the points of boarding and alighting a Bus, or entering and exiting a Train station. If a different card is used at the points of boarding and alighting a Bus, or entering and exiting a Train station, the Participant will be charged fare equivalent from the first bus stop to the alighting point for Missing Entry transaction and/or the maximum fare on both cards.
- 14 Participants will not be permitted to use a Registered Card for travel on Buses and Trains if there is insufficient credit limit (in respect of credit cards), insufficient funds in the relevant linked account (in respect of debit cards), and/or the Registered Card has been reported as lost or stolen.

### **C. Payment and Posting**

- 1 Other than current adult fares and transfer rules on Buses and Trains which remain applicable, no additional charges will be imposed when using Singapore-issued Registered Cards for the Pilot.
- 2 Foreign-issued cards are not allowed to participate in the Pilot.
- 3 Transactions will be processed and charged to Participants in their subsequent credit or debit card bills. The amount displayed in each Participant's ABT Account will be an aggregated amount for the relevant period of travel.
- 4 Upon first usage of the Registered Card at the point of boarding a Bus or entering a Train station, an authorisation request will be sent to the Participant's Card Issuer to approve the transaction. Subsequent authorisation requests and transactions shall be sent and posted on an aggregated basis.
- 5 The amount of funds to be earmarked by the Card Issuer and thereby deducted from the credit or debit limit of the Registered Card upon receiving the initial authorisation request shall be based on the sole discretion of the Card Issuer.

- 6 There shall be no cap on the amount of fares or number of commutes a Participant may use a Registered Card for, subject to the credit or debit limit available in respect of such Registered Card.
- 7 If there are any discrepancies in the transactions recorded in a Participant's ABT Account, the Participant may submit a claim for fares overcharged via the ABT System.
- 8 Participants may retrieve their transactions history from the ABT Account under "My Statements". Travel details will be available for viewing for up to 60 days from the date of such transaction.

### **General**

- 1 TransitLink, Card Issuer and Mastercard reserve the right, at their sole discretion, to determine that a Cardholder is not eligible to participate in the Pilot or to use a Mastercard contactless Card to pay for fares when travelling on the public transport system for any reason, including, but not limited to, errors or missing information in such Cardholder's ABT Account, suspected fraud, or a breach of these conditions.
- 2 TransitLink and Mastercard reserve the right, at their sole discretion, to suspend or terminate the Pilot at any time and for any reason and without liability to any Participant. TransitLink and Mastercard reserve the right, at any time, to add, delete, suspend or modify all or any part of these conditions and/or the Pilot at their sole discretion. TransitLink's and Mastercard's decision shall be final and no correspondence shall be entertained in such events.
- 3 TransitLink and Mastercard shall not be liable for telephone, electronic, hardware, software programme, network, internet, or computer malfunctions, interruptions, failures, delays, difficulties, theft, destruction, unauthorised access to or errors in transmission of any information in connection with the Pilot.
- 4 By participating in the Pilot, each Participant agrees to defend and hold harmless TransitLink and Mastercard against any demands, claims or actions arising out of or as a result of or in connection with his or her participation in the Pilot, breach or violation of these conditions including any breach arising from violations of law and regulation, as well as claims of infringement, misappropriation or violation of the rights of any person or entity ("Claim") and such Participant shall indemnify and hold TransitLink and Mastercard harmless from and against any and all losses, damages, costs and expenses, including attorneys' fees, resulting from any such Claim. TransitLink and Mastercard have the right, at any time, to assume defense against any Claim and all negotiations for settlement and compromise and the Participant agrees to cooperate in any such defense.
- 5 Participants acknowledge that their participation in the Pilot may expose them to certain risks and they voluntarily assume such risks by participating in the Pilot. TO THE MAXIMUM EXTENT PERMITTED BY LAW, TRANSITLINK AND MASTERCARD EXPRESSLY DISCLAIM ANY AND ALL GUARANTIES, REPRESENTATIONS AND WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED IN RESPECT OF THE PILOT AND THE USE OF THE CARDS IN RESPECT THEREOF. THERE IS NO GUARANTEE OR ASSURANCE THAT ALL OR ANY PART OF THE PILOT WILL BE AVAILABLE OR FUNCTION AS DESCRIBED. TO THE FULLEST EXTENT PERMITTED BY LAW,

TRANSITLINK AND MASTERCARD DISCLAIM ALL LIABILITY FOR LOSS, DAMAGE, COST AND/OR EXPENSE OF ANY KIND (INCLUDING, BUT NOT LIMITED TO, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, LOST PROFITS, OR LOST DATA, REGARDLESS OF THE FORM OF ACTION OR BASIS OF THE CLAIM AND WHETHER OR NOT A PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES) IN CONNECTION WITH OR ARISING FROM THE PILOT AND/OR PARTICIPANTS' PARTICIPATION OR INABILITY TO PARTICIPATE THEREIN. Participants hereby forever release and discharge TransitLink and Mastercard and their affiliates, officers, directors, employees, agents, licensees, consultants and independent contractors (collectively, "Released Parties") from any liability whatsoever for any and all claims arising from or in connection with Participants' involvement in the Pilot and promise that they will not now or at any time in the future, directly or indirectly, commence or prosecute any suit against the Released Parties arising out of or relating to the actions, causes of action, and the like hereby expressly waived. This provision shall be binding on Participants, their spouses, children, legal representatives, heirs, successors and assigns. IF ANY LIMITATION OR EXCLUSION OF DAMAGES OR LIABILITY IS PROHIBITED OR RESTRICTED BY LAW, TRANSITLINK AND MASTERCARD SHALL BE ENTITLED TO THE MAXIMUM LIMITATIONS AND EXCLUSIONS PERMITTED; HOWEVER, IN NO EVENT SHALL TRANSITLINK'S AND MASTERCARD'S TOTAL LIABILITY EXCEED ONE HUNDRED SINGAPORE DOLLARS (S\$100). A Participant may not make or initiate any demand, claim or action against TransitLink or Mastercard more than one (1) year after the cause of action has arisen (or if multiple causes, from the date the first such cause of action arose).

- 6 All personal information collected by TransitLink and/or Card Issuers pursuant to the Pilot is subjected to the Privacy Policy at <https://www.transitlink.com.sg/privacypolicy> ("Privacy Policy"). Participants agree that by registering for the Pilot, their personal details may be stored and otherwise processed by TransitLink and/or Card Issuers for the purposes of administering the Pilot and for marketing and sending offers and other information, subject to the Privacy Policy. For the avoidance of doubt, Mastercard will not collect, hold or store any personal information of Participants pursuant to the Pilot.
- 7 These conditions shall be construed, governed by and enforced under the substantive laws of Singapore.
- 8 These conditions constitute the entire agreement between each Participant, Card Issuer, TransitLink and Mastercard regarding the subject matter and supersedes any and all prior and/or inconsistent understandings. These conditions cannot be modified except as set described herein or in a written amendment signed by an authorised representative of TransitLink and Mastercard. The illegality, unenforceability or invalidity of any provision is severable and shall not affect or impair the rest of the conditions.