



Terms and Conditions

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Introduction

These Terms & Conditions ("Terms") govern the Chinese Swimming Club's "Christmas Special" membership promotion ("Promotion"). By applying for, accepting, or using any benefit under the Promotion, the applicant/member ("Member") agrees to be bound by these Terms and the Club's Constitution, Bye-Laws, house rules, operating policies, and any circulars issued in connection with this Promotion (collectively, "Club Rules"), each as amended from time to time.

1. Promotion Period, Application & Approval

1.1 Promotion Window

The Promotion is open for submissions from 1 November 2025 through 24 November 2025 (both dates inclusive).

1.2 Cut-Off

The last date for application submission is 24 November 2025 ("Closing Date"). Applications submitted after the Closing Date are not eligible.

1.3 Approval Prerequisite

Receipt of Promotion benefits is conditional upon successful membership approval and full settlement of all payable fees at sign-up, in accordance with Club Rules. Submission by the Closing Date does not guarantee approval.

1.4 Approval Timing

Applications submitted by the Closing Date but approved thereafter may still qualify at the Club's discretion, provided the application was complete and duly lodged by the Closing Date. Membership will only take effectiveness on the 1st of the following month of submission date.

1.5 Club Discretion

The Club may accept or reject any application without assigning reasons and may request additional information to determine eligibility.

2. Eligibility & Scope

2.1 Who May Participate

Unless a specific membership circular states otherwise, the Promotion only applies to new Ordinary/ Associate membership sign-ups approved within the Promotion window.

2.2 Exclusion

Renewals, reinstatements, upgrades/downgrades, and conversions from existing categories are excluded.

2.3 One Set Per Membership

Promotion benefits are limited to one (1) set per approved principal membership. Duplicate claims are strictly not permitted.

2.4 Good Standing

Benefits are issued only to Members in good standing (no outstanding arrears, no suspensions). The Club may withhold or cancel benefits if the Member's account becomes delinquent or subject to disciplinary action.



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- 2.5 Non-Assignability
Eligibility is personal to the approved principal Member and is not transferable to another individual or membership.
3. **Promotion Benefits (the “Items”)**
Subject to these Terms, each eligible, approved membership receives:
- a) **FIL Spa Voucher worth S\$480**
Redeemable only at the FIL Spa outlet located within Chinese Swimming Club (“CSC FIL Spa”).
 - b) **Chinese Swimming Club Spending Credits worth S\$1,300**
A non-cash Club credit usable for Club expenditures, including (non-exhaustive) F&B, facilities and classes. Express exclusion: Spending Credits cannot be used to pay monthly membership subscription fees.
 - c) **Mystery Gift**
Only collectible upon membership effective date.

Not combinable: This Promotion (and its Items) strictly cannot be used in conjunction with any other ongoing Club promotions, discounts, coupons, package rates or privileges.

4. Benefits Terms, Issuance, Activation & Mode of Use

- 4.1 Issuance timeline
Upon approval and effectiveness of the membership, the Club will:
- a) Issue FIL Spa Vouchers in physical form; and
 - b) Credit the Spending Credits to the Member’s account.
- 4.2 Activation
Vouchers are usable once issued. Please take note of the expiry date and terms and conditions stated on the individual vouchers. Chinese Swimming Club Spending Credits will be activated and automatically deducted/ allocated for monthly expenses. Members are to keep track of their own Spending Credits balances.
- 4.3 Loss/Damage
Lost, stolen, defaced, or damaged vouchers will not be replaced. The Club is not responsible for unauthorized use after issuance.
- 4.4 Merchant Responsibility
FIL Spa is an independent operator; service quality, availability, menus, and redemption conditions are the merchants’ sole responsibility. The Club is not responsible for any conflicts or inconvenience caused.
- 4.5 Spending Credits (S\$1,300) — Use & Limitations
- a) Spending Credits are a non-cash, non-transferable credit maintained in the Member’s account.
 - b) The credits may be applied to Club expenditures including (non-exhaustive) F&B, facilities (e.g., court bookings), and classes/programmes that are billable to the Member’s account under Club Rules.
 - c) Explicit Exclusion



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Spending Credits cannot be used to pay monthly membership subscription fees or the F&B levy. They also cannot be used to offset late payment fees, administrative fees, or any other related charges imposed on the membership.

- d) Refunds/Voids
If a charge paid with Spending Credits are voided or refunded, the refundable portion (if any) is returned as Spending Credits only, no cash refunds.
- e) Validity Period
Unless otherwise notified in writing, Spending Credits are valid for twelve (12) months from the date of membership effectiveness. Unused balances expire at the end of validity.
- f) Account Standing
Spending Credits may be temporarily inaccessible if the Member's account is in arrears or suspended. Upon regularisation, access may resume within standard processing times.
- g) Forfeiture on Cessation
Any unused Spending Credits will be forfeited upon membership resignation, termination, or expiry (if not otherwise transferred under an approved policy).

5. Non-Combinability, Fraud and Misuse

- 5.1 No Stacking With Other Offers.
No stacking with other offers. The Promotion is not valid in conjunction with any other ongoing Club Promotions, such as the Members Get Members promotion, existing discounts, or special packages.
- 5.2 No Multiple Redemptions
Each approved membership may receive and redeem one set of Items only. Attempts to duplicate, split, or reissue benefits are strictly prohibited and may arise disciplinary actions.
- 5.3 Inconsistencies
Where a conflict arises between these Terms and any marketing creative, these Terms prevail.

6. Data Protection

- 6.1 PDPA Consent
By participating, the applicant consents to the Club's collection, use, and disclosure of personal data for membership administration, Promotion fulfilment, communication, billing, and related Club purposes, in accordance with the Club's Personal Data Protection policy.
- 6.2 Merchants
Where necessary, limited data may be shared with CSC FIL Spa for redemption and verification.

7. Liability, Risk & Force Majeure

- 7.1 Use at Own Risk
The Member, dependants, and guests use Club facilities and merchant services at their own risk and must comply with all safety instructions.
- 7.2 Merchant Responsibility
Goods/services redeemed at CSC FIL Spa is the sole responsibility of the merchant. The Club is not liable for quality, availability, or merchant refusal where redemption conditions are unmet.



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7.3 Club Limitation

To the fullest extent permitted by law, the Club is not liable for indirect, incidental, or consequential losses arising from the Promotion or use of the Items.

7.4 Force Majeure

The Club is not liable for delays or non-performance caused by events beyond its reasonable control (e.g., government restrictions, pandemics, acts of God). Temporary closures or restrictions do not entitle Members to cash compensation.

8. Amendments & Interpretation

8.1 Right To Amend

The Club reserves the right to amend, suspend, or terminate the Promotion and/or these Terms at any time without prior notice. Updates take effect when published on official Club channels.

8.2 Final decision

The Management Committee's interpretation and decisions on all matters relating to the Promotion are final and binding.