# **TERMS & CONDITIONS**

These Terms and Conditions apply separately to each single donation that you make. By confirming on the Website that you wish to make a donation you agree to be bound by these Terms and Conditions for that donation.

### (1) The donation service

We will honour your giving and generosity by using your donation prudently.

Once you confirm to us through our Website that you wish to proceed with your donation your transaction will be processed through our payment services provider. By confirming that you wish to proceed with your donation you authorise our service provider to request funds from your credit or debit card provider. We will only process your donation in Singapore dollars.

#### (2) Tax exemption

We are an approved Institution of a Public Character (IPC) and are authorised to receive tax-deductible donations.

Individual donors do not need to claim tax deductions for donations in income tax form if you have provided us with your NRIC, or FIN No. at the point of donation. We will provide the donation details to Inland Revenue Authority of Singapore and the donation deductions will be included automatically in the your tax assessment.

If you are making a corporate donation or a donation on behalf of someone else, and would like the tax exemption to go to them, please write in to us at **schmi-finance@singaporetcm.com** with the organisation's name and UEN number, or person's full name and NRIC within three working days from the date of your donation.

#### (3) Privacy policy

Before we can process a donation you must provide us with your name, NRIC, tax exemption preferences, and contact details such as mailing address, email address, and telephone number; details of the credit or debit card (for Card donations), transaction reference (for bank transfer donations), that you used to fund the donation. We will use this information to process your donation. It is your responsibility to ensure you have provided us with the correct information.

We shall not share your personal details with any other third party other than is set out in the SCHMI PDPA Policy. The SCHMI PDPA Policy forms part of these Donation Terms and Conditions and by agreeing to these Terms and Conditions you are also agreeing to the way we use and protect your personal information in line with our PDPA Policy.

We will provide you with access to a secure, password-protected electronic donation account accessible through the Website.

(4) Unauthorised card use

If you become aware of fraudulent use of your card, or if it is lost or stolen, you must notify your card provider.

We will refund the donation where we have investigated and are satisfied that the donation was unauthorised by you and that you (or anyone authorised by you) have not acted fraudulently, with intent, or very carelessly.

(5) Refund policy

All donations are non-refundable.

But if you have made an error in your donation, please notify your card provider immediately. We will consider authorising a refund in exceptional circumstances, but reserve the right to apply a fee to cover the administrative costs of processing the refund before a refund is effected. Please contact us either by email at **schmi**-

**finance@singaporetcm.com,** by phone at +65 62513304 within 3 working days from the date of your donation.

## (6) Regular donations

These Donation Terms and Conditions will only apply to successive donations made through the Website where you have set up a regular donation. When you set up a regular donation you will be scheduling a series of donations to be made on the day of the month that you choose until further notice. You agree that these Terms and Conditions will apply to each of the donations in that series.

By confirming that you wish to proceed with a regular donation you authorise our payment service provider to request funds from your credit or debit card on the day of each month that you have stipulated through your application on the Website.

To cancel your regular donation please contact us at schmifinance@singaporetcm.com

## (7) Links to other sites

We may provide links to other websites from our website. This should not be seen as an endorsement, approval or agreement with the contents on those sites.

#### (8) Disclaimer

The Website is provided on an "as is" and "as available" basis without warranties of any kind, either express or implied, statutory or otherwise. Use of the Website is solely at your own risk.

To the fullest extent permitted by law, we do not warrant and we disclaim any and all other warranties, whether express or implied, including but not limited to:

(a)the accuracy, correctness, reliability, timeliness, non-infringement, title, merchantability or fitness for any particular purpose of the Website or part thereof, including hyperlinks to or services from other parties; and/or

(b)that the Website will be uninterrupted or error-free, or that defects will be correct or that it is and will be free of all viruses and/or harmful elements.

(9) Limitation of liability

We shall not be liable in any effect to you for failure of any service or any damage or loss of any kind in connection with the use of the Website in connection with access to, use of, denial of access or restricted access to, modification, suspension and/or discontinuation of the Website.

We shall not be liable for any defect, default, deficiency or malfunction in any device, computer, internet service provider or telecommunication system or network, viruses or other malicious software or denial of service attacks that may affect the use of the Website.

## (10) General

We reserve the right to amend these Terms and Conditions at any time.

(11) Governing law

These Terms and Conditions shall be governed by and construed in accordance with Singapore law.

**Contact details** for receipt and processing of donation:

Schmi-finance@singaporetcm.com

640 Lorong 4 Toa Payoh Singapore 319522 Finance dept