

TERMS AND CONDITIONS

I. INTRODUCTION:

1. VVIP Singapore is a service provided and operated by Bajaj Entertainment Pte. Ltd, a company incorporated under the Laws of the Republic of Singapore having its registered office address at *111 North Bridge Road, Peninsula Plaza, #05-31. Singapore 179098*. In these Terms and Conditions (“**these Terms**”), “**VVIP Singapore**”, “**BEPL**”, “**We**”, “**Us**” and “**Our**” shall be construed as reference to Bajaj Entertainment Pte. Ltd. In these Terms “**You**”, “**Your**”, “**Client**”, “**Clients**” or “**participants**” is reference to the person making and confirming the booking as well as all persons included in the booking and/or participating in the arrangements made pursuant to the booking.
2. These Terms shall apply to all the bookings under BEPL whether or not they were made via the website www.vvipsingapore.com.
3. These Terms shall apply to any arrangements, events and/or services (hereinafter for short “**arrangements**”) you have booked with or purchased from BEPL, and govern the contractual relationship between you and BEPL with respect to any arrangements offered by BEPL.
4. By booking any arrangement with BEPL you acknowledge that (i) you have read and understood these Terms, and (ii) indicated your express acceptance of and agree to be bound by these Terms.

5. If you have confirmed a booking for any arrangement with more than one client named and booked on such booking, you shall be deemed to have accepted these Terms on behalf of all clients named in the booking (including minors and those under a disability) and travelling on or otherwise participating in any arrangement and by such participation, in any event, all participants indicate their unequivocal assent to these Terms. The client who confirmed the booking is deemed to be the “**Primary customer**” and the designated contact person for all other clients named in such booking.
6. These Terms constitute the entire agreement between the Client and BEPL with respect to the subject matter of the booking and arrangements and shall supersede all prior agreements, representations and understandings of the parties, written or oral.

II. THE BOOKING CONTRACT

A booking is confirmed and these Terms shall apply when BEPL has received the applicable deposit from you and you have received written confirmation from BEPL of such booking. The Client confirming the booking must be no less than 18 years of age and warrants that he has provided full, complete and accurate information as required or requested by BEPL to confirm such booking. Any Client confirming a booking for any arrangement with more than one Client named and booked on such booking represents and warrants to BEPL that: i) they have

all requisite consents and authority to make such booking on behalf of all other Clients named on the booking, and have communicated all necessary information to the other Clients in order for them to give free and fully informed authorization to do so; ii) the information that they are providing regarding all clients is complete and accurate, and they have obtained all necessary consents and permissions to share such information with BEPL for the purposes of completing the booking; and iii) they will inform all other named Clients on the relevant booking of the applicability of these Terms to the booking and the Clients' relationship with BEPL.

III. PAYMENT OF AMOUNTS DUE

A deposit by way of advance is due immediately upon confirmation of the arrangements as detailed in the booking confirmation. The balance must be paid at least 21 days prior to commencement of the arrangements. Reasonable changes to the arrangements and quantity of participants are permitted at any time up to 21 days prior to commencements of the arrangements. If the booking is made within 21 days of the commencement of the arrangements, payment in full is required at the time of booking. Payments can be made through bank or telegraphic transfer (TT), PayPal (Fees apply) and Cash. If you fail to make all payments due in full and on time, we reserve the

right to cancel any bookings made, whereby you shall be subjected to the cancellation charges set out in clause XI below.

IV. SECURITY DEPOSIT

In addition to the payment along with the booking amount, the Client will be required to deposit an amount equivalent to 20% of the total contract price as a security deposit in case the arrangement is for Yacht or Villa Party. In case of any loss or damage caused by the Client to the yacht or villa or equipment on board or therein, the deposit shall be adjusted by us against any amount payable to the service provider for such damages or loss. The security deposit shall be returned in full only when the service provider confirms that there is no damage to the yacht, villa or equipment therein. For the avoidance of any doubt, we reserve our right to claim damages against you, in case the damages or loss exceed the amount of the security deposit.

Some hotels in which Villa Parties are held require the Client to provide credit card details and specific authority for charging an amount against such credit card against the expenses or damages during such stay, which the Client is obliged to provide. BEPL shall not be responsible for any charges levied or charged by such service providers to the client as a result of divulgence of credit card details and authority to charge or debit such amounts against the said credit cards and the client will

not be entitled to make any claim against BEPL in relation to such charges levied or made.

V. SPECIAL REQUESTS AND EXTENSIONS

If you have any special requests, you can advise us in writing at the time of booking. Although we will endeavor to pass any reasonable requests on to the relevant service providers, we regret we cannot guarantee any request will be met unless we have specifically confirmed this. Confirmation that a special request has been noted or passed on to the service providers or the inclusion of the special request on your confirmation invoice or any other documentation is not confirmation that the request will be met. Unless and until specifically confirmed, all special requests are subject to availability. Any additional costs will be invoiced to you prior to the commencement of your arrangements. Should any additional charges which are not included in the total price that is stated on our confirmation letter become payable (for example costs relating to a special request made by you), a revised letter will be sent to you showing the extra charge.

Extension of the yacht parties for any duration will be at our sole discretion and subject to availability of the yacht, crew, personnel and models. In such event, the additional cost per our will be required to be paid by the client prior to the extension at

the rate of SGD 400 per hour for the yacht and SGD100 per hour per model.

VI. PRICING POLICY

Prices quoted to you at the time of your enquiry are correct to the best of our knowledge at that time. Prices are also subject to change at any time prior to *commencement of your arrangements*. We will advise you of any change in price or error of which we are reasonably made aware of prior to the *commencement of your arrangements*. We reserve the right to make changes to and correct errors in prices at any time before we receive your booking confirmation. Once you have booked your arrangements, then subject to other clauses in these booking conditions, the price will not change.

VII. WEBSITE DESCRIPTIONS AND QUOTES

All website descriptions and quotes are made in good faith and every reasonable care is taken to ensure their accuracy. However, errors may occasionally occur. We reserve the right to make changes to and correct errors in our website descriptions and quotes at any time.

VIII. CHANGES AND CANCELLATIONS BY US

We reserve the right to make changes to and correct errors in our website and other literature both before and after bookings have been confirmed and cancel confirmed bookings. Whilst we endeavor to avoid changes and cancellations, we must reserve the right to do so. Most changes are minor. BEPL will not cancel an arrangement once confirmed, in accordance with these Terms, except for unusual or unforeseen circumstances outside of the reasonable control of BEPL. When an arrangement is cancelled by BEPL for reasons not arising from the fault or negligence of or within the reasonable control of BEPL, you shall have the choice of the following options which you will be required to exercise within the time indicated by us. If you fail to exercise the option within the stipulated time you will be bound by the option exercised by us on your behalf. The options are:

- (i) Accept the changed arrangements.
- (ii) Purchase alternative arrangements from us, of a similar standard to that originally booked if available. You must pay the applicable price of any such arrangements. This will mean paying more if it is more expensive or receiving a refund if it is cheaper.
- (iii) Cancel or accept the cancellation in which case you will receive a full and quick refund of all monies you have paid to us.

Please note the above options are not available where any change made is a minor one. Except as otherwise expressly set out in these booking conditions our liability for significant changes and cancellations is limited to the above mentioned options. BEPL is not responsible for any incidental expenses or consequential losses that the Client may have incurred as a result of the cancelled booking such as visas, vaccinations, non-refundable flights or rail tickets, hotel accommodation, non refundable car parking or other fees, loss of earnings, or loss of enjoyment, etc.

When a cancellation or material change is required to be made on account of force Majeure as hereinafter defined, the client will be entitled to refund only to the extent BEPL is entitled to a refund from its own service provider. **Force Majeure** shall mean Act of God, war or war like operations, mechanical breakdowns, terrorist activities or threat thereof, civil commotions, labor difficulties, interference by authorities, political disturbance, howsoever and where so ever any of the same may arise or be caused, riot, insurrection and government restraint, fire, extreme weather or any other cause whatsoever beyond the reasonable control of BEPL or an event which BEPL or the supplier of services, even with all due care, could not foresee.

IX. CURTAILMENT OF SERVICES DURING AN ARRANGEMENT:

Where during an arrangement a significant element of the arrangement (s) as described cannot be provided by BEPL, BEPL will endeavor to make suitable alternative arrangements for the continuation of the arrangement (s). If it is not possible to provide a suitable alternative or the Client reasonably rejects any suitable alternatives, BEPL will provide the Client a refund only to the extent of an un-provided part of the arrangement which shall be in BEPL's sole discretion. If the curtailment is on account of Client's own acts or omissions, we will not be liable to provide any refund.

X. WEATHER CONDITIONS

The provision of favorable weather to allow you to take part in your chosen arrangements does not form part of our contractual obligations to you. There is always the risk that you may be unable to take part in weather dependent activities due to poor weather. If this occurs, you will not be entitled to change or cancel your arrangements without paying the fees set out in the booking confirmation. You will not be entitled to the options and/or compensation set out above. We will assist you to find alternative activities or arrangements but please bear in mind that these may only be available at an additional charge to you.

XI. CHANGES AND CANCELLATIONS BY YOU

If you wish to change your booking in any way, we will try to comply with your requests subject to availability and confirmation. Where a change can be made, we will not charge an amendment fee, however you will be charged for any extra costs incurred by ourselves and any costs or charges incurred or imposed by any of our service providers.

Where the price of your arrangements depends on the number of people booked and extra people are added to the booking, the price will be reworked on the basis of the new number of people going and we will send you a new confirmation letter. You will be required to pay the difference in price.

If you wish to cancel all or any part of your booking, you should advise us immediately in writing. We will make a cancellation charge on the indicative scale shown below. Indicative cancellation charges are based on the estimated losses we may incur should we be unable to withdraw from our obligations with our service providers. The same are only an indication. We reserve our right to recover or retain cancellation charges based on actual incurred by us.

Nightclub Reservations: No cancellations/refund will be entertained with less than 10 days notice to event date. Refunds will be paid for cancellations made with notice of at least 10 days to event date.

Villa Reservation: No cancellations/refund will be entertained with less than 14 days notice to event date. Refunds will be paid

for cancellations made with notice of at least 14 days to event date. If no cancellations are allowed, BEPL will inform its clients prior to confirmation. *All cancellations/refund will be entertained in accordance with the respective hotels cancellation policy.*

Yacht Reservation: No cancellations/refund will be entertained with less than 45 days notice to event date. Refunds will be paid for cancellations made with notice of at least 45 days to event date less an admin fee of \$300 in accordance with our suppliers.

Private Jet Charter: No cancellations/refund will be entertained with less than 45 days notice to event date. Refunds will be paid for cancellations made with notice of at least 45 days to event date.

Hotel Room Reservations: Cancellations/refund will be entertained in accordance with the respective hotels cancellation policy.

Other services and activities not spelled out above have cancellations as shown below:

More than 21 days before commencement date: S\$199 admin fee.

More than 14 days but less than 21 days: 50% of total cost of specified arrangement plus admin fee.

Less than 14 days notice: 100% of total cost of specified arrangement.

The above is an estimate based on the charges we would incur with the majority of our service providers. We would not charge our guests any additional amount not billed to us by our service providers. It is possible to have monies refunded to us by our service providers; in that case, we will return the said amount less an admin fee to our guests.

Where any cancellation reduces the number of full paying party members below the number on which the price was based, we will recalculate these items and re-invoice you accordingly. Please note however the total price for the arrangements for the minimum number of people must be paid for all bookings as fully described in clause XI.

XII UNUSED SERVICES:

BEPL shall not offer or pay any discounts or refunds for missed or unused arrangement or services which were missed or unused by the Client due to no fault of BEPL, which shall include any termination of the Client's participation in the arrangement due to the Client's own fault, negligence or breach of these Terms.

XIII BEPL'S LIABILITY:

Our agreement with you and the service we provide to you is to source and book the arrangements for you. We promise to use all reasonable skill and care in selecting the service providers (s) who

will provide your arrangements. We have no responsibility for the provision of the actual arrangements themselves or for the acts or omissions of the service provider(s) concerned or any of its employees, agents, service providers or subcontractors. We will not be responsible for any claim made against us unless it is expressly proved that we have failed to exercise reasonable skill and care in selecting the service provider.

We will not be responsible for any injury, illness, death, loss (for example loss of enjoyment), damage, expense, cost or other sum or claim of any description whatsoever which results from any of the following: -

- the act(s) and/or omission(s) of any person(s) affected or any member(s) of your party; or
- the act(s) and/or omission(s) of a third party not connected with the provision of your arrangements and which were unforeseeable or unavoidable; or Force Majeure

We cannot accept responsibility for any services which do not form part of your arrangements with us. Any additional services or facilities, which is to be provided to you by a third party will not form part of our commitment to you, regardless of any wording used by us on our website, in any of our quotes or elsewhere. All reasonable skill and care shall be used to uphold our commitment to you as set out above.

The promises we make to you about the arrangements we have agreed to source and book as part of our agreement will be used as the basis for deciding whether the arrangements in question had been properly provided. If the particular arrangements that gave rise to the claim or complaint complied with local laws and regulations applicable to those arrangements at the time, the arrangements will be treated as having been properly provided.

The maximum amount we may have to pay you for any claims you may make against us as will be as follows: For all claims, which do not involve death or personal injury, if we are found liable to you on any basis, the maximum amount we will have to pay you is the value of your specific booking and not the entire invoice. In case of death or personal injury we shall not be liable for any amount beyond the specific booking amount. We assume no vicarious liability on account of the service provider.

We cannot accept any liability for any damage, loss, expense or other sum(s) of any description (a) which we could not have known or foreseen you would be likely to incur if we breached our contract with you or (b) which did not naturally arise in the usual course of things from such breach (c) which did not result from any breach of our agreement with you or other fault by ourselves or our employees. In no case would we be liable for any remote or indirect loss or damage sustained by you by reason of such breach.

In the event of an event being cancelled or postponed, we cannot be held responsible for any costs incurred by the Client for travel,

accommodation or any other related service. Decisions to move or cancel events are not under the organizer's control; therefore we are not liable and will not offer compensation or refunds of any costs incurred. BEPL expressly disowns liability for any incidental expenses or consequential losses that the Client may have incurred as a result of the cancelled booking such as visas, vaccinations, non-refundable flights or rail tickets, hotel accommodation, non refundable car parking or other fees, loss of earnings, or loss of enjoyment, etc.

XIV TERMS AND CONDITIONS OF SERVICE PROVIDERS

Many of the services which make up your booking are provided by independent service providers. Those service providers provide these services in accordance with their own terms and conditions. Some of these terms and conditions may limit or exclude the service provider's liability to you. Copies of the relevant parts of these terms and conditions are available on request from us or the service providers concerned.

XV LOSS AND DAMAGES:

BEPL shall have no liability for loss, theft of or damage to baggage or personal effects of Clients while participating in any arrangement. Clients should not leave personal belongings

unattended in any public areas, on board any mode of transportation, or elsewhere, and are responsible at all times for their own effects and belongings. BEPL cannot accept responsibility for and in no event shall be liable for loss or damage of valuables or other articles left in or on facilities used by BEPL such as hotels, vessels, villas, vehicles, or any other mode of transportation. The Client acknowledges that the cost of the tour does not include any insurance coverage for such Client, and that the Client is required to obtain separate coverage at an additional cost to the arrangement price.

XVI INSURANCE

You are advised to take out adequate personal insurance for your protection. Such insurance should cover the cost of cancellation by you and/or any member of your party and the cost of assistance, including repatriation in the event of illness or accident. We emphasize that some of the arrangements you may book are by their nature inherently dangerous and by participating in these you acknowledge and assume the inherent risks involved.

We cannot be responsible for injury or loss suffered by you other than as expressly set out in these booking conditions. For this reason, we request that you be fully and adequately insured.

Additionally, should you participate in events which do not form part of the booking with us, it should be understood that this is

also at your own risk and it is your responsibility to obtain the relevant insurance. Please confirm with your Insurers that your insurance policy covers the activities you will be participating in.

XVII BEHAVIOUR

(a). We or the service provider may terminate or curtail your arrangements if your behaviour or that of any members in the booking is in breach of any law, regulation or policy or is likely in our opinion to cause distress, damage, danger or to annoy customers, other members of the party, employees, property or anyone else. If you are prevented from travelling or participating in the arrangements because we or any person in authority thinks you appear to be unfit to travel or likely to cause discomfort to or disturb other participants, you will not be able to complete your arrangements and we will not be liable for any refund, compensation or any costs you have to pay. We cannot accept liability for the behaviour of others in your accommodation or any persons taking part in any event associated and/or in the same environment which forms part of your arrangements or if any facilities or services are removed or curtailed as a result of their action.

(b). When you book through us, you accept responsibility for the proper conduct of yourself and other members of the party during your stay. We or the accommodation provider or other service

providers reserves the right to terminate the arrangement in question of any member of the party due to misconduct. You are also liable to make reimbursements to the accommodation provider or other service providers for any damage caused during your visit. If you fail to do so, you will be responsible for meeting any claims subsequently made against us (together with our own and the other parties full legal costs) as a result of your actions. Some service providers will require you to make a deposit at the time of arrival in order to cover potential damage. This deposit will be refunded when you leave provided that there is no damage to the service provider's facilities. This deposit is over and above the security deposit which you are required to make under clause IV above.

(c). You agree to ensure that all members of the party comply with all event timetables of the events. Failure to keep to the timetables may result in either discontinuation of the event or cancellation of the said event. We will not be liable for any refund, compensation or any costs that may be incurred by you as a result.

(d). You agree to ensure that all members of the party act at all times in a safe responsible manner and comply with all safety procedures, listen and be present at all safety and information briefings which are relevant to the arrangements booked, make supervisors or any persons in authority immediately aware of any equipment or site deficiencies or concerns, dress suitably for any event as advised by our service providers and observe and obey all

laws, requests, conditions of use of any service providers, including accommodation and entertainment venues.

(e). Many events and activities require a high level of concentration and the use of alcohol or drugs or being under the influence of alcohol or drugs whilst participating in such events is strictly forbidden. If you or any member of your party have, in the reasonable opinion of our service providers, been using alcohol or drugs or fail to act in a safe and responsible manner, they reserve the right to cancel your participation forthwith. In this event we will not be liable to pay you any refund, compensation or any costs incurred by you. **As you are aware there are stringent penalties for use of drugs in Singapore. We would be obliged to report you to the concerned authorities in case any use of drugs by you or any members of the booking is brought to our attention.**

XVII DAMAGES

The client will be liable for any damages whatsoever to any property or equipment any service provider including the Yacht or Villa or equipment therein caused by the client or any persons in the clients party whether or not included in the booking during the use of the Yacht or Villa. The damages as assessed by the service provider shall be final and binding on the client. We shall be entitled to recover such damages out of the security deposit retained by us and reserve our right to recover any deficit.

XVIII HEALTH

Some of the events or arrangements you may book may require a good level of fitness, strength and endurance. It is your responsibility to ensure that you have the appropriate level. Many events are not recommended for those with any disability, illness or infirmity. If you have an existing medical problem, allergies or disability which may affect your participation in the event, you must let us know the details of such condition before you make your booking.

If in our reasonable opinion we believe that your chosen arrangements are not suitable for you taking into account your medical problem or disability or you are not being accompanied by someone who could provide all the assistance you may reasonably require where it is reasonable for us to require this we can refuse to accept the booking.

If we find out after you have made the booking that you have an existing medical problem or disability and you are not being accompanied by someone who could provide all the assistance you may reasonably require as referred to above and you have failed to give us this information at the time of booking, we reserve the right to cancel the booking and impose the cancellation charges as set out in clause XI. Please note that some of the arrangements we

feature are inherently dangerous and by booking these arrangements you accept the inherent risks.

XIX COMPLAINT REDRESSAL MECHANISM

Should you be unhappy with any element of your arrangements, you should notify the service providers of the arrangements concerned immediately. If the problem is not resolved to your satisfaction by the service provider, you should intimate us as soon as possible of the deficiency and in any event within 24 hours of the end of the arrangement.

If we have failed to redress your grievances, you should write to us specifically setting out your grievances within 14 days of the completion of the arrangement if your complaint or claim does not involve death, personal injury or illness or within 3 months of the event if your complaint or claim involves death, personal injury or illness. Client acknowledges and agrees that BEPL will not accept any liability for claims received after this period.

Upon receipt of your complaint, we will investigate your complaint and send you a reply within four weeks of the receipt of the complaint. As it is difficult and sometimes impossible to properly investigate a complaint if we are not told about it quickly, any compensation you may have been able to claim could be reduced or even lost altogether if you do not follow the complaints procedure set out in this clause.

Any acceptance of liability by us is however subject to clause XIII. In the unlikely event that you have to pay for an activity or for entrance to a venue booked through us where you had already paid us for this activity then you must collect a receipt and send it to us in order for us to reimburse those costs.

XX VISAS AND HEALTH REQUIREMENTS

It is the Primary Customer's responsibility to ensure that all members of the party are in possession of all necessary travel and health documents before departure. You must pay all costs incurred in obtaining such documentation. We regret we cannot accept any liability if you or any member of your party are refused entry onto any transport or into any country due to failure on your part to carry correct documentation.

XXI PRIVACY POLICY

BEPL website(s) uses tracking cookies in order to enhance user and booking experience. Your use of BEPL website(s) indicates your assent to such use in accordance with BEPL' Privacy Policy. In addition, BEPL must collect personal information from Clients in order to give effect to any booking and to make arrangements and any collateral services, to assist in evaluating such arrangements, BEPL takes care to safeguard all Client information and protect the

privacy of all of our Clients. BEPL collects, uses and discloses only that information reasonably required to enable us to provide the particular arrangement or service that you have requested, to maintain our customer/visitor lists and/or to respond to your inquiries or feedback. In particular, BEPL may share your information, as necessary, with our third-party suppliers and operators who deliver services or component parts of arrangements to Clients, in order to enable them to provide such products and services. All such third parties are bound by confidentiality obligations and shall treat all information received from BEPL in accordance with our Privacy Policy. By submitting any personal information to BEPL, Clients indicate their acceptance of the terms of BEPL' Privacy Policy.

XXII ONLINE BOOKINGS

All on line reservations shall be deemed as booked in Singapore, and shall be subject to Singapore law and jurisdiction.

XXIII IMAGES AND MARKETING

The Client agrees that while participating in any BEPL arrangement, images, photos or videos may be taken by other Clients and/or BEPL representatives that may contain or feature the Client in part or in whole. The Client acknowledges that they

consent to any such pictures being taken and agree that Client hereby grants a perpetual, royalty-free, worldwide, irrevocable license to BEPL, its affiliates and assigns, to reproduce for any purpose whatsoever (including marketing and promotions), in any medium whatsoever, whether currently known or hereinafter devised, without any further obligation to the Client or compensation payable to such Client.

XXIV REFUSAL OF SERVICE

BEPL retains the right to refuse service to any Client at any time, for any lawful reason whatsoever, in its sole discretion.

XXV AMENDMENTS

BEPL reserves the right to update and/or alter these Terms at anytime, and shall post the amended Terms on the BEPL Website (www.vvipsingapore.com). Any such amendment shall take effect 7 days following their posting to the Website. The latest Terms, as amended, may be accessed any time on BEPL website at http://vvipsingapore.com/policy/VVIPSg_Terms_and_Conditions.pdf, or will be sent to Client upon their written request to BEPL. Clients shall be deemed to have accepted any amendments to these Terms on the date that is 7 days after their posting on the BEPL website. BEPL recommends that all Clients refer to the Terms prior

to their travel to familiarize themselves with the most up-to-date version hereof.

XXVISEVERABILITY

In the event that any term or condition contained herein is unenforceable or void by operation of law or as being against public policy or for any other reason then such term or condition shall be deemed to be severed from these Terms or amended accordingly only to such extent necessary to allow all remaining terms and conditions hereof to survive and continue as binding. If any provision of these Terms is found to be so broad as to be unenforceable, such provision shall be interpreted to be only so broad as is enforceable. The invalidity or unenforceability of any provision hereof shall in no way affect the validity or enforceability of any other provision.

XXVII CONTRACT PARTIES, SUCCESSORS AND ASSIGNS

These Terms and Conditions shall inure to the benefit of and be binding upon BEPL and the Client and their respective heirs, legal personal representatives, successors and assigns, as well as anyone named in any booking made by the booking Client on whose behalf the Client is availing any arrangement through BEPL. BEPL exists under, and is pursuant to, the laws of Singapore with its registered office being *111 North Bridge Road, Peninsula Plaza, #05-31. Singapore 179098.*

XXVIII DISPUTE RESOLUTION

All disputes, controversies or differences arising out of or in connection with this agreement shall be submitted to the Singapore Mediation Centre and the Singapore International Arbitration Centre for resolution by med-arb in accordance with the SMC-SIAC Med-Arb Procedure for the time being in force, which procedure is deemed to be incorporated by reference into this clause.”

XXIX APPLICABLE LAW

The Contract and these Terms and Conditions are subject to the laws of the Republic of Singapore and all Clients submit to the exclusive jurisdiction of the courts located in Singapore for the resolution of any dispute under these Terms or concerning any arrangement.

Updated 20th May 2014