

TERMS & CONDITIONS

Please read these Terms & Conditions carefully (including our Privacy Policy) before using our website at www.doerscircle.com or mobile application and/or our services, so that you are aware of your legal rights and obligations with respect to Doerscircle Pte. Ltd. (“**Doerscircle**”).

By visiting our website www.doerscircle.com (our “**Site**”) or our mobile application (our “**App**”), you accept and consent to the following:

- (i) that you have read and agree to be legally bound by these Terms and Conditions (including our Privacy Policy at <http://www.doerscircle.com/privacy-policy>); and
- (ii) that you are the user and/or member and/or customer of the Site, App and/or Services and are 18 years or above.

If you do not accept these Terms and Conditions, please leave the Site, App and/or discontinue use of the Services immediately.

Doerscircle may at any time vary or amend these Terms and Conditions by posting the amended Terms and Conditions on the Site or through the App. Any use of the Site, App or Services after the amendment of these Terms and Conditions is deemed acceptance of the amended Terms and Conditions by you. If you do not agree to the amended Terms and Conditions, you have the right to stop using the Site, App and Services.

1. Site, App and Services

1.1 The Site and App is owned and maintained by Doerscircle.

1.2 Doerscircle operates a subscription service that gives our subscribing members access to certain healthcare and insurance solutions (each a “**Service**” and collectively the “**Services**”) through the Site or App.

1.3 At the Site and the App users may also sign up for an account without subscribing as a member.

1.3 All Services available at the Site and the App are provided by our service providers (“**Service Providers**”). Doerscircle does not offer any advise in regards to the Services, nor is Doerscircle contractually involved between our members and our Service Providers. Doerscircle only provides the Site and the App that gives our users general information and our subscribing members access to the Services provided by our Service Providers on the Site and the App.

1.4 Doerscircle reserves the right to change, modify, suspend or discontinue the whole or any portion of the Services, Site or App at any time. We may also impose limits on certain features or Services or restrict your access to parts or the entire Services, App or Site without notice or liability.

2. Permission to use

2.1 Doerscircle hereby grants you a personal, non-exclusive and non-transferable permission to use the Site and/or App, and access and use the Services available via the Site and/or App, subject to the terms set out in these Terms and Conditions.

2.2 You agree not to reproduce, copy, modify, adapt, translate, publish, display, communicate, transmit, broadcast, distribute, sell, trade, exploit or use for any commercial or other purposes, any portion of, or any access to:

2.2.1 any Service;

2.2.2 the Site or App;

2.2.3 any materials, information, news, advertisements, listings, pricing, data, input, text, songs, audio, video, pictures, graphics, software, blogs, forums, message boards, broadcasts, comments, suggestions, ideas and other content, that is made available on or via the Site, App or Services (collectively, "**Content**"), except, to the extent permitted, with the prior written consent of Doerscircle or unless expressly permitted in these Terms and Conditions.

2.3 Without prejudice to the generality of Clause 2.1, you agree not to reproduce, display or otherwise provide access to the Site, App, Services or Content, for example through framing, mirroring, linking, spidering, scraping or any other technological means (including any technology available in the future), without the prior written permission of Doerscircle.

2.4 The Site, App and all Content are the copyrighted work of Doerscircle or our Service Providers or our content or software providers, and Doerscircle reserves and retains all rights in the Site, App and Content.

2.5 You may not decompile, reverse engineer or otherwise attempt to discover the source code of the App or any Content, except under the specific circumstances expressly permitted by law or Doerscircle in writing.

2.6 You may not hack into, interfere with, disrupt, disable, over-burden or otherwise impair the proper working of the Site, App, Services or our servers, which shall include but is not limited to denial-of-service attacks, spoof attacks, session hacking, sniffing, tampering, spamming, reverse engineering or reprogramming.

3. Account Information

3.1 To access certain parts of the Site, App or Services, you will be required to sign-up for an account and/or a membership with Doerscircle ("**Account**", "**Membership**") and select a user name ("**User Name**") and password ("**Password**").

3.2 You are solely responsible for safeguarding and maintaining the confidentiality of your User Name and Password. You agree not to:

3.2.1 share or permit others to use your Account or Password; or

3.2.2 assign or transfer your Account to any other person or entity.

3.2.3 You will be required to show a valid activation code, your personal eCard and photo identification or government issued ID to the Service Providers upon activation of any solutions purchased through our Site.

3.3 You shall be bound by and responsible for all communications and online activity transmitted or conducted through the use of your Account. Doerscircle shall have no responsibility or liability for any loss, damage, cost, expenses, or liabilities arising as a result of or in connection with the wrongful or fraudulent use of your Account. If you are aware of any actual or suspected unauthorised use(s) of your Account, or loss, theft, or unauthorised disclosure of your Password, please promptly notify us at: help@doerscircle.com.

3.4 Each individual may only register one (1) Account.

3.5 You must provide accurate, complete, and up-to-date information required for your Account. The name on your account must be the name on your photo identification card or government issued ID. You may at any time change or update your Account information by clicking on the “My Account” at the Site or the App.

3.6 Where an individual is associated with multiple Account(s) without our written authorisation, or fraudulent or wrongful use of an Account is detected or suspected, we reserve the right at our sole discretion and without liability, and without prejudice to our other rights and remedies under this Agreement or at law, to immediately:

3.6.1 cancel any Services purchased and/or activated through such Account(s);

3.6.2 cancel or invalidate any credits or discount vouchers, coupons or codes awarded to or used by such Account(s);

3.6.3 prohibit such Account(s) or persons from participating in any promotions, contests or surveys of Doerscircle; and/or

3.6.4 merge, suspend and/or terminate Account(s).

4. Subscription, Payment, Billing and Other Fees

4.1 Subscription

4.1.1 Members are obliged to have a valid Membership for as long as the member has one or more Services in use through the Site or the App. For example, if a member towards the end of a membership period purchases an insurance with a 12 month validity then the member will be obliged to extend the Membership for another year in order to purchase that insurance.

4.1.2 If a member uses any Service meant for a specific market more than 50% of the time outside of that market, Doerscircle reserves the right to adjust the billing to that new market billing rate without prior notice and if that is not possible then to block the Service from being used outside of the home market or to terminate the Service.

4.1.3 Members cannot transfer or gift Services to third parties, including other Doerscircle members, unless expressly stated or confirmed by Doerscircle.

4.1.4 Doerscircle makes no guarantee on the availability to any specific clinic or service provider as any use of any Service at any specific clinic or any service provider is on a space-available basis.

4.2 Subscription Cycle

Your Doerscircle Membership starts on the date that you sign up for a subscription and submit payment via a valid payment method. Each Doerscircle billing cycle is twelve (12) months in duration, and you will be automatically charged for twelve (12) months at a time. For example, if you purchase your Doerscircle Membership on 15th March, you will be charged again on 15th March the following year (see “**Billing Date**” below). Once your new membership period starts, you will receive a notification and an invoice. Please note that any eligible Services not used during the validity of that Service are forfeited, and will not be exercisable. Also not in the next Membership subscription cycle.

4.3 Payment

4.3.1 You must provide us with a current, valid, accepted method of payment (as such may be updated from time to time, “**Payment Method**”) when subscribing for a

Membership. We will automatically bill the annual Membership subscription fee to your Payment Method every year until your Membership is cancelled or terminated

4.3.2 Payment shall be made in SGD.

4.3.3 The types of credit and debit cards that we accept can be found on the Site.

4.3.4 By joining our Membership subscription program, you authorise us to transmit information or to obtain information about you from third parties from time to time and this may include verification checks involving your debit or credit card number or credit reports in order to authenticate your identity, to validate your credit card, to obtain an initial credit card authorisation, to protect you and us from fraud, and to enable us to arrange delivery of your order to your nominated delivery address.

4.4 Billing

4.4.1 By starting a membership, you authorise us to immediately charge you an annual subscription fee at the then current rate. At the end of the membership period, your Membership subscription will be automatically extended for another annual term, and your Payment Method will be billed immediately. You will be automatically billed on the same date each year. You may at any time, with effect from the end of the period, terminate your Membership subscription (as long as you do not have any active Service(s)). You may terminate your Membership by emailing us at help@doerscircle.com. An active Membership is not refundable.

4.4.3 Billing Date. We reserve the right to change the timing of our billing, in particular, as indicated below, if your Payment Method has not successfully settled. In the event your paying Membership subscription began on a day not contained in a given month, we may bill your Payment Method on a day in the applicable month or such other day as we deem appropriate. For example, if you started your Membership on 31st January, your next payment date is likely to be 28th February, and your Payment Method would be billed on that date.

4.4.4 No Refunds. PAYMENTS ARE NONREFUNDABLE AND THERE ARE NO REFUNDS OR CREDITS FOR PARTIALLY USED MEMBERSHIP PERIODS. Following any cancellation, however, you will continue to have access to the general Membership services through to the end of your current billing period. At any time, and for any reason, we may provide a refund, discount, or other consideration to some or all of our members (“Credits”). The amount and form of such Credits, and the decision to provide them, are at our sole and absolute discretion. The provision of credits in one instance does not entitle you to credits in the future for similar instances, nor does it obligate us to provide credits in the future, under any circumstance.

4.4.5 Payment Methods. You may edit your Payment Method information by logging into your Doerscircle account. From there you will be directed to the third party payment provider that you have previously paid through (either Stripe or PayPal). If a payment is not successfully settled, due to expiration, insufficient funds, or otherwise, and you do not edit your Payment Method information or cancel your account, you remain responsible for any uncollected amounts and authorize us to continue billing the Payment Method, as it may be updated. This may result in a change to your payment billing dates.

4.5 Fees

4.5.1 Doerscircle offers all Services on the Site at cost price. This means that Members only pay the price for the Services that we pay our solution providers and the actual transaction costs associated with any given transaction. We inform about

all transaction fees that apply and we adjust these as per the actual market fees that we are being charged at any given time

5. Promotions, Voucher Codes and Other Privileges and Programmes

5.1 From time to time Doerscircle may run promotions, contests, surveys, privileges and other programmes, subject to additional terms and conditions, which can be found on the Site and are hereby incorporated by reference into these Terms and Conditions.

5.2 Promotions, contests, privileges and programmes are only valid for the time period specified by Doerscircle.

5.3 The following terms shall apply to the use of credits, vouchers, coupons and codes ("**Voucher Codes**"):

5.3.1 Each Voucher Code is only eligible for a single use and is only valid for the time period specified by Doerscircle.

5.3.2 The Voucher Codes may only be redeemed by purchasing certain products or services from Doerscircle during the applicable validity period.

5.3.3 Use of any Voucher Code must be indicated at the time of checkout, and all information required by Doerscircle must be provided. No retroactive use of the Voucher Code is permitted.

5.3.4 Voucher Codes cannot be used in conjunction with any other promotion, voucher, coupon, code or offer, including but not limited to discounted sale items, unless otherwise stated.

5.3.5 A minimum spend may be required before use of the Voucher Code is permitted.

5.3.6 Voucher Codes cannot be refunded, redeemed or exchanged for cash.

5.3.7 Resale, transfer and sharing of Voucher Codes are strictly prohibited. In spite of the above, gift vouchers, if offered by Doerscircle, may be purchased by you and given to others.

5.3.8 No reproduction, alteration, adaptation, tampering, distribution, publication, broadcast or other communication or dissemination of Voucher Codes is allowed.

5.3.9 Voucher Codes are non-replaceable if lost, stolen, destroyed, duplicated, tampered with or otherwise misappropriated or fraudulently used.

5.3.10 Doerscircle reserves the right to verify the validity of any Voucher Code and to declare null and void, any Voucher Code, which in our opinion has been stolen, duplicated, tampered with, or which is suspected to have been misappropriated or fraudulently obtained or used.

5.3.11 Doerscircle reserves the right to vary or impose such other terms and conditions as we deem appropriate from time to time by posting the varied terms and conditions on the Site or through the App.

5.4 Where any free gift is offered as part of a promotion, the free gift is offered on a "first come first serve" basis and while stocks last basis. No cash will be offered in lieu of the gift.

5.5 Where you are permitted to return any product to Doerscircle for a refund and such product was originally purchased under a promotion or discount, you will only be refunded the amount that you originally paid for such product. Where the promotion or discount had applied to the entire order, we will refund you the selling

price of the returned product less the promotion or discount applied to the returned product on a pro-rata basis. Further, any free promotional gift given with an order must also be returned if you are returning the product(s) to which the gift related.

5.6 Doerscircle offer certain perks (“**Perks**”) for free as part of the membership. Doerscircle holds all rights to update, adjust, cancel or discontinue any Perks at any time at our sole discretion.

5.7 Doerscircle's decision on all matters relating to promotions, discounts, Voucher Codes, Perks and other privileges is final and binding.

5.8 Doerscircle reserves the right to discontinue any promotion, discount, Voucher Code programme, Perks, contest, privileges or programme at any time without notice or liability.

6. Prohibited Conduct

6.1 By using the Site, you promise not to:

6.1.1 Harass, threaten, or defraud Site users;

6.1.2 Make unsolicited offers, advertisements, proposals, or send junk mail to users;

6.1.3 Impersonate another person or access another user's account without that person's permission;

6.1.4 Share Doerscircle-issued passwords with any third party or encourage any other user to do so;

6.1.5 Permit third parties to use any Services purchased under your own subscription, including other members, unless expressly allowed and accepted by Doerscircle;

6.1.6 Misrepresent the source, identity, or content of information transmitted via the Site, including deleting the copyright or other proprietary rights;

6.1.7 Upload material (e.g. virus) that is damaging to computer systems or data of Doerscircle or users of the Site;

6.1.8 Upload copyrighted material that is not your own or that you do not have the legal right to distribute, display, and otherwise make available to others; or

6.1.9 Upload or send to Site or App users pornographic, threatening, embarrassing, hateful, racially or ethnically insulting, libellous, or otherwise inappropriate content.

7. Intellectual Property

7.1 The copyright, patents, trademarks, registered designs and all intellectual property rights in the Services, the Site, the App and all Content shall vest in and remain with Doerscircle and its licensors.

7.2 The trademarks, logos and service marks (“**Marks**”) displayed on this Site or App are the property of Doerscircle and other third parties, and all rights to the Marks are expressly reserved by Doerscircle and relevant third parties. You are not permitted to use the name of Doerscircle or any Marks, including in any advertising or publicity or as a hyperlink, without the prior written consent of Doerscircle or such third party.

7.3 The domain name on which the Site is hosted on is the sole property of Doerscircle and you may not use or otherwise adopt a similar name for your own use.

8. Comments, Feedback and Other Information

8.1 You may provide or submit comments, feedback, suggestions and other content or information (collectively, “**Comments**”) so long as the Comments are not illegal, criminal, immoral, inappropriate, hateful, obscene, defamatory, offensive, violent, abusive, political, religious, infringing or disrespectful in nature, and does not consist of or contain software viruses, solicitation or any form of "spam." You may not use a false e-mail address, impersonate any person or entity, or otherwise mislead as to the origin of a Comment. Doerscircle reserves the right (but not the obligation) to review, remove or edit such Comments.

8.2 You hereby grant Doerscircle a non-exclusive, royalty-free, perpetual, irrevocable and sub-licensable licence to use, reproduce, modify, adapt, translate, publish, display, communicate, transmit, broadcast, distribute and exploit any Comments that you provide or publish through or in relation to the Site or App, for any purpose as Doerscircle may require at its sole discretion. You further agree that Doerscircle may use and publish your first name in connection with such Comments.

8.3 If you have any questions or concerns about these Terms and Conditions or any issues raised in these Terms and Conditions or on the Site or App, please contact us at help@Doerscircle.com.

9. Disclaimers & Limitations

9.1 Services offered via the Site and/or the App are offered and provided by third party Service Providers, not Doerscircle. You agree that use of any such Services is solely at your own risk. In no event shall Doerscircle be liable for any injury, loss, claim, damage or any special, exemplary, punitive, incidental or consequential damages of any kind, whether based in contract, tort or otherwise, which arises out of or is in any way connected with a user and/or member's use of any Service as offered through the Site or the App, or the performance or non-performance of any Service Provider in connection with the Services. In addition, all users and/or members specifically understand and agree that any third party directing users to the Site and/or App by referral, link or any other means is not liable to the user or member for any reason whatsoever, including but not limited to damages or loss associated with the use of the Services, the Site, the App or any content on the Site or the App. Doerscircle is neither an agent for or a distributor of any Service Provider of the Services available at the Site, other than as the provider of the Services provided on the Site and the App. Without limiting anything herein, Doerscircle disclaims all warranties, whether statutory, express or implied, related to any Services offered via the Site.

9.2 While we make every effort to ensure that the Site, App, Services and all Content is accurate and complete, we provide the Site, App, Services and Content on an ‘as is’, ‘as available’ basis only without warranties of any kind either express or implied. To the fullest extent permissible pursuant to applicable law, Doerscircle, its Service Providers and partners disclaims all warranties, express or implied, including, but not limited to, implied warranties of satisfactory quality, compliance with description, or the warranty of non-infringement. Without limiting the foregoing, Doerscircle does not warrant that the functions contained in or access to the Site, App, Services, Content or other content will be timely, uninterrupted or error-free or without omission, that defects will be corrected, or that the Site, App, Services, or Content are free of viruses or other harmful components, or that the download, installation or use of the App or any Content in or with any device will not affect the functionality or performance of the device. Doerscircle, its suppliers and partners does not warrant or make any representations regarding the use or the results of the use of the

Content, the Services, the Site or the App in terms of their correctness, accuracy, completeness, reliability, or otherwise.

9.3 You agree that:

9.3.1 Doerscircle shall be entitled at any time, at its sole and absolute discretion and without prior notice, to add to, vary, terminate, withdraw or suspend the operation of the whole or any part or feature of the Site, App or Services offered without assigning any reason; and

9.3.2 access to or the operation of the Site, the App and/or the Services may from time to time be interrupted or encounter technical or other problems and may not necessarily continue uninterrupted or without technical or other errors,

and in any such event, Doerscircle shall not be liable for any loss, liability or damage which may be incurred as a result.

9.4 In no event shall Doerscircle be liable to you for any damages, losses, expenses, liabilities under any causes of action (whether in contract or tort including, but not limited to negligence, or otherwise) caused through the use of, or the inability to use, the Services, the Site, the App, Content or any other website or device. In the event that Doerscircle is liable for damages despite the foregoing provision, you agree that Doerscircle's aggregate liability to you for any and all causes of action in relation to:

9.4.1 any order, sale or delivery of any Service offered on the Doerscircle Site under these Terms and Conditions shall not exceed the price of the membership subscription fee paid for the current period plus the price of the Service giving rise to such claims; and

9.4.2 in all other cases (including any use of the Site, App or Services) shall not exceed S\$1.

9.5 In no event shall Doerscircle be liable for any indirect, special, consequential, or incidental damages that result from the Services, Site, App or Content, or your use of, or the inability to use, the Services, Site, App, Content or any other website or device, even if Doerscircle or a Doerscircle authorised representative has been advised of, or should have foreseen, the possibility of such damages.

9.6 You agree that the above exclusions and limitations of liability enable the Services and the Content to be provided by Doerscircle at either cost price, reasonable costs or no costs to you.

10. Linked Sites

10.1 Doerscircle may provide links, plug-ins, widgets or other connections to other sites ("**Linked Sites**") that may be of relevance and interest to users and/or members. Doerscircle has no control over, and is not responsible for the content on or obtained through the Linked Sites or for any damage you may incur from the Linked Sites (including any virus, spyware, malware, worms, errors or damaging material contained in the Linked Sites) or the availability, accuracy or reliability of any of the Linked Sites. You hereby agree to assume all risk arising from the use of the Linked Sites and hereby irrevocably waive any claim against Doerscircle with respect to the Linked Sites. Doerscircle does not endorse, recommend or guarantee any of the Linked Sites, and Doerscircle expressly disclaims all liabilities and responsibilities arising in relation to any Linked Sites.

11. Security & Privacy

11.1 Doerscircle recognises the importance of keeping your personal information and data secure and private. To understand our privacy policy and practices, please read our Privacy Policy (at <http://www.Doerscircle.com/privacy-policy>).

11.2 Please do not submit any personal information or data without first reading our Privacy Policy (at <http://www.Doerscircle.com/privacy-policy>) which explains our data use and privacy practices in detail.

12. Suspension & Termination

12.1 You agree that Doerscircle has the right in its sole and absolute discretion and without notice or liability to:

12.1.1 restrict, suspend, or terminate your access to all or any part of the Site, App or Services; and/or

12.1.2 terminate, deactivate or suspend your Account, delete your Account and all related information and files in your Account, without assigning any reason.

12.2 Without prejudice to the generality of the above, Doerscircle reserves the right to deactivate your Account if it has been inactive for a period of 10 years or more, or if you are in breach of any of our Terms and Conditions.

13. Notification of Infringement

13.1 Doerscircle reserves the right to investigate notices of copyright, trademark and other intellectual property infringement ("**Infringement**") in respect of the Site, App, Services or Content ("**Infringing Material**") and take appropriate action. If you believe that your work has been used or copied in a way that constitutes copyright infringement and such infringement is occurring on the Site, App or Services, please notify Doerscircle in writing immediately in the form and containing the information prescribed by the Singapore Copyright Act (Cap. 63) ("**Infringement Notice**").

13.2 All Infringement Notices shall be sent to Doerscircle addressed as follows:

Doerscircle Pte. Ltd.

10 Anson Road

#21-07 International Plaza

Singapore 079903

Email address: help@doerscircle.com

Attn: Doerscircle Executive Team

13.3 Doerscircle will duly consider all Infringement Notices submitted in the above manner. In return, you agree that you shall not take any legal action or exercise any legal remedy you may have against Doerscircle in respect of any Infringing Material, unless you have first given Doerscircle the Infringement Notice and sufficient opportunity to remove the Infringing Material, and thereafter Doerscircle refuses or fails to remove the Infringing Material within a reasonable time. Where Doerscircle removes the Infringing Material in response to your Infringement Notice, you agree not to exercise and you hereby waive, any right of action against Doerscircle under applicable law which you may have in respect of any Infringing Material appearing on the Site or the App prior to such removal by Doerscircle.

13.4 You acknowledge and agree that Doerscircle has no control and cannot undertake responsibility or liability in respect of Infringing Material appearing on or through Linked Sites or other third party sites.

14. Jurisdictional Issues

14.1 The Site, App and Services are initially meant for use by residents of Singapore only. Services are initially only for sale for residents of Singapore. Doerscircle makes no representation that the Contents of the Site or App are appropriate or available for use in your location. Those who choose to access this Site or App from any location do so on their own initiative and are responsible for compliance with local laws, if and to the extent local laws are applicable.

15. Indemnity

15.1 You agree to indemnify and hold Doerscircle, and its officers, employees, agents, partners and Service Providers, harmless from all claims, demands, actions, proceedings, liabilities (including statutory liability and liability to third parties), penalties, and costs (including without limitation, legal costs on a full indemnity basis), awards, losses and/or expenses, due to or arising out of:

15.1.1 any use of the Site, App or any Service;

15.1.2 your connection to the Site or App;

15.1.3 your breach of any terms and conditions of these Terms and Conditions;

15.1.4 your violation of any rights of another person or entity; or

15.1.5 your breach of any statutory requirement, duty or law.

16. Severability

16.1 If any provision of these Terms and Conditions is found to be illegal, void or unenforceable under any law that is applicable hereto or if any court of competent jurisdiction in a final decision so determines, these Terms and Conditions shall continue in force save that such provision shall be deemed to be deleted.

17. Relationship of Parties

17.1 Nothing in these Terms and Conditions shall constitute or be deemed to constitute an agency, partnership or joint venture between Doerscircle and you and neither party shall have any authority to bind the other in any way.

18. Waiver

18.1 No waiver of any rights or remedies by Doerscircle shall be effective unless made in writing and signed by an authorised representative of Doerscircle.

18.2 A failure by Doerscircle to exercise or enforce any rights conferred upon us by these Terms and Conditions shall not be deemed to be a waiver or variation of any such rights or operate so as to bar the exercise or enforcement thereof at any subsequent time or times.

19. Force Majeure

19.1 No party shall be liable for any failure to perform its obligations under these Terms and Conditions if the failure results from a Force Majeure Event (defined below), provided always that whenever possible, the affected party will resume that obligation as soon as the Force Majeure Event occasioning the failure ceases or abates.

19.2 For purposes of these Terms and Conditions, a “Force Majeure Event” is an event which is a circumstance or event beyond the reasonable control of a party, and which results in the party being unable to observe or perform on time an obligation under these Terms and Conditions. Such circumstance or event shall include strikes, lockouts, industrial action or labour disputes, riots, civil unrest, war or threat of war, criminal or terrorist acts, government action or regulation, telecommunication or utility failures, power outages, fire, explosion, storm, flood, natural physical disasters, epidemic, quarantine restrictions, disruption to supply lines, and general failure or impossibility of the use of aircraft, shipping, aircraft, motor transport or other means of public or private transport, or political interference with the normal operations of any party.

20. Governing Law & Jurisdiction

20.1 These Terms and Conditions and all matters relating to your access to, or use of, the Site, App and the Services shall be governed by and construed in accordance with the laws of Singapore including without limitation the provisions of the Singapore Evidence Act (Chapter 97) and the Electronic Transactions Act (Cap. 88), without giving effect to any principles of conflicts of law.

20.2 You hereby agree to submit to the non-exclusive jurisdiction of the Singapore courts.