

**“READY FOR LIFE” FESTIVAL**  
**EVENT TERMS AND CONDITIONS**  
**& AUDIO, PHOTOGRAPHY AND VIDEO RECORDING CONSENT**

These event terms and conditions (“**Event Terms and Conditions**”) apply to all participants at the event. Your registration and/or attendance at the event indicates your agreement to these terms.

**(A) EVENT TERMS AND CONDITIONS:**

1. “**Ready for Life**” Festival” (where the festival and the talks shall collectively be referred to as the “**Event**”) is organised by the Central Provident Fund Board (“**CPF**”) and MoneySense. The Event will be held on 7 October 2023. In addition, recorded videos of the talks will be made available on CPF’s YouTube channel. Registration is required for access to the Event.

2. These Event Terms and Conditions shall be read together with any other rules and/or terms and conditions applicable to the Event (including the “**Ready for Life**” Festival Website’s [Terms of Use](#)) and shall apply to all segments of the Event. By registering for and/or attending this Event (including the talks), you agree to be bound by these Event Terms and Conditions and all rules relating thereto. If you do not agree to these Event Terms and Conditions, you should not register for or attend the Event.

3. Registration details of each participant must be registered with us before the start of the Event. We reserve the right to exclude from the Event any individual whose details does not appear on our register of participants at the start of the Event. All registrations for the Event are subject to availability and to acceptance by CPF at its absolute discretion. Participants below 18 years old must obtain the consent of his/her parent or legal guardian before participating in the Event.

4. You hereby expressly agree and acknowledge that CPF shall be under no liability whatsoever to you or your personal representatives, in respect of any loss, damage suffered by you arising from or pursuant to the Event or for any loss, damage or to life or property sustained by you during or in connection with the Event.

5. Your personal data will be collected, used, disclosed and/or processed by CPF and its third party vendors, representatives or business partners or agents (where applicable) for the following purposes: (a) for the CPF or its designated representatives, vendors or business partners or agents to provide services to you (including the Event) or parties designated by you and matters ancillary thereto or for any other operational purposes; (b) for verification and record of your personal particulars including comparing it with information from other sources and using the information to communicate with you; (c) for research and analysis, including surveys and polls; (d) to send you email reminders to attend the Event and post-Event information; and (e) any related purposes.

6. You shall not, without the prior written consent of CPF, speak to the press or other media nor give any interviews or comments relating to the Event.

7. CPF’s decision on all matters in relation to the Event is final. No enquiries, appeals, verbal or written, shall be entertained. You shall accept and abide by any and all decisions made by CPF concerning, without limitation, these Event Terms and Conditions, the rules of participation in the Event, and any other matters relating to the Event.

8. CPF reserves the right to amend or vary any of these Event Terms and Conditions, and the Event, the talks and the Event dates, timings, topics and contents without prior notice to you or any other participant. CPF further reserves the right, without any liability to you or any other participant(s), to disqualify you or any other participant(s) from attending and/or participating in the Event at any time at its discretion.

9. You shall indemnify and keep CPF and its related/affiliated companies, officers, agents and employees (the “**Indemnified Parties**”) fully indemnified against any and all loss, damage, claims and costs (including legal costs on a full indemnity basis) suffered and/or incurred by any of the Indemnified Parties as a result of your breach of any of these Event Terms and Conditions.

**(B) AUDIO, PHOTOGRAPHY AND VIDEO RECORDING CONSENT**

10. CPF owns all rights of any audio, photograph or video captured during CPF’s talks or at any part of the Event.

11. By participating in the Event and attending the talks, you consent to interview(s), photography, audio recording, video recording and its/their release, publication, exhibition, or reproduction to be used for news, web casts, promotional purposes, telecasts, advertising, inclusion on web sites, use on all social media channels (including TikTok, Youtube, Facebook, Instagram etc.), use on print material, or for any other purpose(s) that CPFEB, its vendors, partners, affiliates and/or representatives deems fit to use, without obtaining any further approval from you or making any payment to you.

12. You acknowledge and agree that you may be audio or video taped and photographed while participating in the Event (including the talks), whether or not you are aware that you are being taped, recorded or photographed (collectively, the “**Recordings**”) and that such Recordings may be disseminated on all media now known or hereafter devised, in any and all manner throughout the world in perpetuity.

13. With full title guarantee you hereby irrevocably assign to CPFEB (including present assignment of future copyright) the entire copyright and all other rights of whatsoever nature in and to his/her contributions to the Event, including but not limited to submitted questions, appearances and interviews, such that CPFEB shall be entitled to edit, use and exploit and license others to use and exploit such contributions by all means and in all media and formats whether now known or hereafter invented throughout the world for the full period of copyright including any extensions and renewals thereto and thereafter insofar as is possible in perpetuity.

14. Furthermore, you irrevocably grant all consents and waivers as may be required under the Copyright Act of the Republic of Singapore (as may be amended from time to time) (the “**Act**”) or any similar laws of any jurisdiction to enable CPFEB to make fullest use of the programme/Event/ talks or any part thereof without restriction. For the avoidance of doubt, CPFEB may edit, adapt, translate or remove any part of your performance and/or contribution.

15. For the avoidance of doubt, you acknowledge and agree that the copyright and all intellectual property rights in and to the format of the Event (including the talks) vests in CPFEB. You understand and agree that all recordings from CPFEB’s Events are the exclusive rights of CPFEB and you do not ask for or expect compensation for the use of recordings or photographs in which you appear or speak.

16. You release CPFEB, its officers and employees, its vendors and each and all persons involved from any liability connected with the taking, recording, digitising, or publication of interviews, photographs, computer images, video and/or or sound recordings.

17. You agree that CPFEB and its assigns have the right and permission to use such recordings and photographs should they include your name, likeness, voice, biographical details, testimonial or photograph for marketing, advertising or any other purpose in any media or format, online and/or offline, now or hereafter without further compensation, permission or notification to you. By participating in the Event and attending the talks, you waive all rights you may have to any claims for payment or royalties or loading fees in connection with any exhibition, streaming, webcasting, televising, or other publication of these materials, regardless of the purpose or sponsoring of such exhibiting, broadcasting, webcasting, or other publication irrespective of whether a fee for admission or sponsorship is charged. You also waive any right to inspect or approve any photo, video, or audio recording taken by CPFEB or the person or entity designated to do so by CPFEB.

18. In addition, the Event and the talks will be monitored for unauthorised recording. By attending the Event and the talks, you agree not to record or digitise any parts of the presentation. If you attempt to use a recording device, you consent to your immediate removal from the Event and the talks, and forfeiture of the device.

19. You have been fully informed of your consent, waiver of liability, and release before participating in the Event and attending the talks.

### **(C) PARTICIPANTS’ CONDUCT**

20. CPFEB requires all participants to be respectful and professional to our staff, location hosts, speakers and other attendees throughout the Event (including the talks), even during non-scheduled downtime and breaks. CPFEB reserves the right to ask any participant to leave the location or the conference room immediately should they be deemed rude, uncooperative, unprofessional, intoxicated or in possession of alcohol or any illegal substance.

21. You shall:

(a) observe the rules, policies and procedures of the Event Venue including in relation to health and safety and any reasonable instructions issued by CPFEB and/or the management of the Event Venue; and

(b) behave in a respectful, professional and appropriate way that does not breach the laws or regulations of Singapore or that risks bringing the Event or CPF B into disrepute.

22. Participants observed conducting business in public spaces or other companies exhibition spaces may be removed from the Event at CPF B's sole discretion.

23. CPF B reserves the right to refuse entry to any participant or to remove any participant from an Event or block them from an Event without any liability for any reason and at its sole discretion.

24. CPF B reserves the right to recover from you any loss or damage incurred or suffered by us, our staff, the Event Venue, the vendors or any other participants as a result of your conduct at the Event or failure to comply with these Terms.

#### **(D) INTELLECTUAL PROPERTY RIGHTS**

25. All Intellectual Property Rights in and to the Event and in the content relating to the Event are the property of CPF B or its third party content providers. We may provide a licence to third parties, including Event sponsors, to use the Content at our sole discretion.

26. The Event Marks may not be used without CPF B's prior written permission. Any request for permission to republish, reprint or use for any other purpose any of the Content or Event Marks should be sent by email to CPF B.

#### **(E) LIABILITY DISCLAIMER: NO PROFESSIONAL ADVICE**

27. The views and opinions expressed in the talks at the Event are those of the speakers and do not necessarily reflect the views or positions of CPF B, nor any entities they represent. The contents, materials and information provided on the "Ready for Life" website and provided at the Event (including all talks) ("**Contents**"), are provided on an "as is" and "as available" basis without warranties of any kind, and are of a general nature. The Contents are made available for your general information only. While every effort is made to ensure that the Contents herein are consistent with existing law and practice, you are advised to refer to the relevant legislation to be certain of your legal entitlements and obligations and should seek professional advice at all times before making any decision based on any such information or materials. Neither CPF B nor any third party content providers is responsible for any errors or omissions, or for the results obtained from the use of the information and material or tools contained in the Contents.

28. Neither CPF B nor any third-party content providers warrants:

(a) the truth, accuracy, adequacy, reliability, completeness, reasonableness, currency or timeliness, of the Contents contained in or accessed through this Website/Event and expressly disclaims liability for any errors in or omissions from, the Contents of the Website/Event; and

(b) the Contents available through this Website/Event or any functions associated therewith will be uninterrupted or error-free, or that defects will be corrected or that this Website/Event and the server is and will be free of all viruses and/or other malicious, destructive or corrupting code, programme or macro.

#### **(F) PRIVACY POLICY AND TERMS OF USE**

29. By visiting our Event and attending the talks, you acknowledge and agree that you are subject to the [Privacy Policies](#) and [Terms of Use of CPF B](#).

#### **(G) GOVERNING LAW**

30. These Event Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore. You irrevocably submit to the non-exclusive jurisdiction of the courts of the Republic of Singapore. No third party shall have any rights under the Contracts (Rights of Third Party) Act of the Republic of Singapore.