

CPF “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. The **CPF “Ready for Life” Festival** is organised by the Central Provident Fund Board (“**CPFB**”), comprising segments such as roadshows, activities and talks (each, an “**Event Segment**” and collectively, the “**Event**”).

The roadshows will be held at:

- (a) Compass One (from 16 to 18 October 2026);
- (b) Suntec City (from 30 October to 1 November 2026); and
- (c) Northpoint City (from 20 to 22 November 2026).

The talks will be held at:

- (a) NTUC Business Center – Stephen Riady Auditorium (on 24 October 2026); and
- (b) National Museum of Singapore (on 25 October 2026 and 15 November 2026).

Registration is required for access to the talks.

2. These Event Terms and Conditions shall be read together with any other rules and/or terms and conditions applicable to the Event and shall apply to all Event Segments. By registering for and/or attending this Event or any Event Segment, you agree to be bound by these Event Terms and Conditions and all rules relating thereto. For the avoidance of doubt, these Event Terms and Conditions apply regardless of the number or type of Event Segments for which you register or attend. Any reference to attendance / participation in the “Event” shall include participation / attendance in one or more Event Segment. If you do not agree to these Event Terms and Conditions, you should not register for or attend the Event or any Event Segment. Participants below 18 years old must obtain the consent of his/her parent or legal guardian before participating in the Event.

3. Registration details of each participant at a talk must be registered with us either before the start of, or anytime onsite during the relevant talk. We reserve the right to exclude from the talk any individual whose details do not appear on our register of participants. All registrations for each talk are subject to availability and to acceptance by CPFB at its absolute discretion.

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

5. Your personal data will be collected, used, disclosed and/or processed by CPFB and its third party vendors, representatives or business partners or agents (where applicable) for the following purposes: (a) for CPFB or its designated representatives, vendors or business partners or agents to provide services to you (including in connection with and relating to 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 speak to the press or other media nor give any interviews or comments relating to the Event or any Event Segment, either before, during or after the Event, unless such interviews are conducted in the presence of CPFB staff or with the consent of CPFB.

7. CPFB’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 CPFB concerning, without limitation, these Event Terms and Conditions, the rules of participation in the Event, and any other matters relating to the Event.

8. CPFEB reserves the right to amend or vary any of these Event Terms and Conditions, and the Event Segments, the dates, timings, venues, topics and contents of the Event and the Event Segments without prior notice to you or any other participant. CPFEB 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 CPFEB and its representatives, business partners, agents, vendors, officers 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) CONSENT TO AUDIO, PHOTOGRAPHY AND VIDEO RECORDING AND USE OF MATERIALS

10. CPFEB owns all rights in any audio, photograph or video captured during the talks, roadshows or at any part of the Event, as well as all the materials and items produced by you during any of the activities at the Event.

11. You acknowledge and agree that you may be audio recorded, videotaped and/or photographed by participating in the Event, whether or not you are aware that you are being taped, recorded or photographed (collectively, the “**Recordings**”). By participating in the Event, you consent to, the use of materials, interview(s), the Recordings 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. 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 your contributions to the Event, including but not limited to materials produced by you, submitted questions, appearances and interviews, such that CPFEB shall be entitled to (and license others to) edit, use and exploit and license others to use and exploit such contributions by all means and in all media and formats in perpetuity.

13. 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) or any similar laws of any jurisdiction to enable CPFEB to make fullest use of the Event or any Event Segment 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 (including any materials produced).

14. 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 vests in CPFEB. You understand and agree that all recordings from the Event or materials produced as part of the Event are the exclusive rights of CPFEB and you do not ask for or expect compensation for the use of the Recordings in which you appear or speak.

15. 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/ sound recordings or any other materials.

16. You agree that CPFEB and its assigns have the right and permission to use such recordings, materials and photographs (including in original form) and notwithstanding 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, 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 marketing materials, photo, video, or audio recording taken by CPFEB or the person or entity designated to do so by CPFEB.

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

18. You have been fully informed of your consent, waiver of liability, and release before participating in the Event and Event Segments.

(C) PARTICIPANTS' CONDUCT

19. CPFB requires all participants to be respectful and professional to our staff, location hosts, speakers and other attendees throughout the Event (including the activities and the talks), even during non-scheduled downtime and breaks. CPFB reserves the right to ask any participant to leave the relevant venues of the Event (each an “**Event Venue**”) immediately should they be deemed rude, uncooperative, unprofessional, intoxicated or in possession of alcohol or any illegal substance.

20. 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 CPFB 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 CPFB into disrepute.

21. Participants observed soliciting and/or conducting business at any Event Venue during any Event Segment may be removed from the Event at CPFB's sole discretion.

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

23. CPFB 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

24. All intellectual property rights in and to the Event and in the content relating to the Event (the “**Event Marks**”) are the property of CPFB or its third party content providers. We may provide a licence to third parties, including Event sponsors, to use the Contents (as defined in paragraph 26 below) at our sole discretion.

25. The Event Marks may not be used without CPFB'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 CPFB.

(E) LIABILITY DISCLAIMER: NO PROFESSIONAL ADVICE

26. 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 CPFB, nor any entities they represent. The contents, materials and information provided on the CPF “Ready for Life” website (“**Website**” [<https://www.cpf.gov.sg/member/infocenter/outreach-initiatives/ready-for-life/ready-for-life-2026>]) and provided at the Event (including all talks and activities) (“**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 CPFB nor any third party content providers are 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.

27. Neither CPFB 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 the 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 the 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

28. By attending the Event, you acknowledge and agree that you are subject to the Privacy Policies [<https://www.cpf.gov.sg/member/privacy-statement>] and Terms of Use [<https://www.cpf.gov.sg/member/terms-of-use>] of CPF.

(G) GOVERNING LAW

29. 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.