

**STARHUB'S SERVICE SPECIFIC TERMS & CONDITIONS
HUBBUNDLE**

These are StarHub's Service Specific Terms & Conditions for our customers who subscribed for our HubBundle Plan:

1. Service Specific Terms & Conditions

- 1.1 In addition to these Service Specific Terms & Conditions, there may be other Service Specific Terms & Conditions which would apply specifically to the Service that you have subscribed for or the value-added Services that you have purchased.
- 1.2 **The Terms & Conditions:** These Service Specific Terms & Conditions, together with the Consumer General Terms & Conditions, and other Service Specific Terms & Conditions form the terms of the contract between you, the consumer, and us, StarHub (collectively the "**Terms & Conditions**"). You agree to use the Services in accordance with the Terms & Conditions and our policies, guidelines, instructions, notices and directions as may be prescribed by us from time to time. The provisions of StarHub's Personal Data Protection Policy would also apply to your relationship with us.
- 1.3 **Capitalised terms:** Unless the context otherwise requires, capitalised terms not defined in these Service Specific Terms & Conditions have their meanings set out in the Consumer General Terms & Conditions.

2. Terminology

Term	Description
Content	Refers to all information, text, sound, music, Software, photographs, videos, graphics, data, messages, links or other materials
Charges	Refers to all activation, connection, disconnection, reconnection, subscription, Fibre Link Access, installation, service call, transactional, rental administrative charges and other fees and charges to be paid by you for or relating to the Services or the Equipment. The Charges will be in accordance with the rates in our prevailing rate tables available on our website or at our customer service centre
Equipment	Refers to any equipment which we may provide, sell, lease or rent to you, maintain for you or which is otherwise needed for the provision of the Services
HubBundle Plan in these Service Specific Terms & Conditions unless otherwise specified	<p>Refers to our HubBundle bundled subscription Services which entitle you to subscribe to a combination of the following Services under a single price plan:-</p> <ul style="list-style-type: none"> (a) our 1 Gbps Fibre Broadband Service; (b) our Mobile+ \$38 SIM Only Plan made up of 30GB of data, 1000 SMS and 1000 minutes of local voice calls with an additional 30GB local data per month on top of the stipulated data bundled amount in the Mobile+ \$38 SIM Only Plan for the period of your HubBundle subscription. (c) Netflix "Standard" (HD) service plan; and (d) our Digital Voice Home (as may be subscribed as an optional add-on at \$2.14 per month (inclusive of GST)).

	<p>The additional 30GB local data will cease when you are no longer on the HubBundle Plan or when the Mobile+ \$38 SIM Only Plan is terminated, whichever is earlier.</p> <p>The Services described above shall each be referred to hereinafter as an "Individual Service".</p>
Minimum Period of Service	Refers to such period as may be set out in the applicable Consumer General Terms & Conditions, Service Specific Terms & Conditions or in our tariff tables starting from the Commencement Date

3. Additional terms

3.1 Your HubBundle Plan is governed by these Service Specific Terms & Conditions which are in addition to:-

3.1.1 Service Specific Terms & Conditions that are applicable to each of the Services subscribed to under the HubBundle Plan, including:-

- (a) Fibre Broadband Service;
- (b) Post-Paid Mobile Services;
- (c) Netflix Subscription (provided below);
- (d) Voice Services (if you opt-in);

3.1.2 Fair usage policies;

3.1.3 promotion terms and conditions including offerings of third party products and services in conjunction with the HubBundle Plan;

3.1.4 additional terms and conditions imposed by third parties; and

3.1.5 any other signed agreement in relation to the HubBundle Plan,
(collectively the **"Agreement"**).

3.2 **Conflict or inconsistency:** In the event of any conflict, ambiguity or inconsistency between the Consumer General Terms & Conditions, these Service Specific Terms & Conditions and any other Service Specific Terms & Conditions, the following order of precedence shall apply:-

3.2.1 these Service Specific Terms & Conditions;

3.2.2 any other Service Specific Terms & Conditions; and

3.2.3 the Consumer General Terms & Conditions.

3.3 **Additional Terms and Conditions imposed by Third Parties:** Other device and location access restrictions apply. You acknowledge and accept that your access to third party apps or websites, as part of add-ons under the HubBundle Plan, is subject to the respective third party's terms and conditions of

use and their privacy policies. Please refer to the StarHub TV+ Service Specific Terms and Conditions at www.starhub.com/about-us/legal-notices-and-terms/terms-and-conditions/consumer.html and all StarHub's Mobile Terms & Conditions and fair usage policies apply, as listed in starhub.com/mobiletnc.

4. Eligibility

4.1 Eligibility criteria: HubBundle Plan is available for re-contract by our customers with the following Services:-

- (a) Fibre Broadband Standalone plan (without premium device);
- (b) 2-year Mobile standalone plan (with or without handset subsidy) with no contract; commitment;
- (c) Mobile SIM Only plan with or without existing contract commitment;
- (d) Fibre Broadband standalone plan (with premium devices) which has no existing contract commitment, HomeHub Plus Plan/ HomeHub+ Plan without any existing contract commitment; or
- (e) StarHub TV standalone plan with no contract commitment.

4.2 Outstanding accounts: At the time of application, you must not have any outstanding accounts with us that are due and owing to us.

4.3 Personal identification documentation: In order for us to process your application, you will need to produce the relevant personal identification documentation described below:-

Residency Status	Additional terms and conditions	Relevant documentation
Singaporean & Permanent Resident	-	<ul style="list-style-type: none"> ● NRIC; or ● Singapore Armed Forces Identity Card (SAF IIB) for Regular & NSF ONLY; or ● Singapore photo-driving licence, <p style="margin-left: 20px;">with proof of billing address</p> <p style="margin-left: 20px;">Proof of billing address⁽¹⁾ if address on blue NRIC is a foreign address</p>

<p>PI, P2, Q1, Employment Pass, S Pass, PEP, TEP/TVP, EntrePass, Diplomat Pass, Non-Diplomat Pass</p>	<ul style="list-style-type: none"> Your Employment Pass, Diplomat Pass, Entrepass, S Pass or Training Visit Pass must have a minimum validity period of 6 months <p>If the validity period of your Employment Pass / Diplomat Pass / Entrepass / S Pass / Training Visit Pass is less than 6 months, a letter from your employer indicating intent of renewal is required. The letter must be from a manager of your company</p>	<p>Your Employment Pass, Diplomat Pass, Entrepass, S Pass or Training Visit Pass</p> <ul style="list-style-type: none"> If your Employment Pass / Diplomat Pass / Entrepass / S Pass Training Visit Pass does not carry your photograph, please produce a passport with at least 6 months validity Proof of billing address⁽¹⁾ is required if there is no local address present on your Employment Pass/ Diplomat Pass / Entrepass / S Pass / Training Visit Pass
<p>Work Permit, Student Pass</p>	<ul style="list-style-type: none"> Your Work Permit or Student Pass must have a minimum validity period of 6 months If the validity period of your Work Permit is less than 6 months, a letter from the employer indicating intent of renewal is required. The letter must be from a manager of your company If the validity period of your Student Pass is less than 6 months, a letter from the principal of your school indicating your continual studies is required 	<p>Your Work Permit or Student Pass</p> <ul style="list-style-type: none"> If your Work Permit / Student Pass does not carry your photograph, please produce a passport with at least 6 months validity <p>Proof of billing address⁽¹⁾ is required if there is no local address present on your Work Permit / Student Pass</p>
<p>Dependant Pass, Long Term Social Visit Pass</p>	<ul style="list-style-type: none"> Your Dependant Pass or Long Term Social Visit Pass must have a minimum validity period of 6 months If the validity period of your Dependant Pass or Long Term Social Visit Pass is less than 6 months, a letter of extension from the Ministry of Manpower will be required 	<p>Your Dependant Pass or Long Term Social Visit Pass</p> <ul style="list-style-type: none"> If your Dependent Pass / Long Term Social Visit Pass does not carry your photograph, please produce a passport with at least 6 months validity Proof of billing address⁽¹⁾ is required if there is no local address present on the Dependant Pass/Long Term Social Visit Pass

Notes:

(1) List of documents that are accepted by us as Proof of your Billing Address include:-

- Legal tenancy agreement (valid for at least 6-month)
- Insurance policy statement (except for travel insurance)
- Bank or Credit card statement*
- Singtel/M1/telecommunications bill statement*
- Singapore Power bill statement*
- Original CPF statement or printed from Internet*
- Title deed
- TV/Radio License from Singapore Broadcasting Authority
- Form B or IR8A (Income Tax) sent to customer's residential/company address
- Letter from company (signed by managerial position and above) indicating the company owned/leased/rented properties/customer's residential address
- Letter from School (signed by principal) indicating the customer's residential address

*All proof of local billing address must be dated within three months from date of application.

5. The Service

5.1 Provision of Services

- 5.1.1 We will provide the Services under the HubBundle Plan to you under a single billing account at a single Service Address, in accordance with the particulars set out in the relevant service agreement or work order, unless this Agreement is terminated in accordance with these Service Specific Terms & Conditions.
- 5.1.2 Unless otherwise permitted by us in writing, the Services under the HubBundle Plan will be provided to you at the Service Address and you may access and use the Services from and at the Service Address for residential use only.
- 5.1.3 Unless otherwise permitted by us in writing, any use of the Services for commercial or business purpose or any other non-residential use, whether by you or any other persons at the Service Address is a breach of this Agreement.
- 5.1.4 **Additional provisioning:** The lead time for additional provisioning performed by third party network providers of Next Generation Nationwide Broadband Network is at least 2 working days to activate an existing fibre connection (or a longer lead time if installation and activation of a fibre termination point is required) before Free-to-air and Cross-Carriage channels (if applicable) can be viewed via our set-top box.

5.2 Charges¹

- 5.2.1 **Installation fees:** Standard fees will be chargeable by us for installing and activating the Services to any Equipment obtained by you for access to the Services at the Service Address.
- 5.2.2 **Charges of Mobile+ SIM Only Plan before Commencement Date:** In the event the Mobile+ SIM Only Plan is activated before the Commencement Date, you will be billed \$38 per month, calculated on a pro-rata basis, until the Commencement Date.
- 5.2.3 **Charges of Home Broadband before Commencement Date:** Prior to the commencement of the HubBundle Plan, the Charges set out below will apply for Home Broadband Services.

	Home Broadband
5.2.3.1	1000Mbps Fibre Broadband: \$43.70 per month
5.2.3.2	2000Mbps Fibre Broadband: \$64.08 per month

¹ StarHub reserves the right to prescribe the rates for the fees at any time and without prior notice.

- 5.2.4 **Charges of StarHub TV Services after re-contracting to HubBundle Plan:** upon re-contacting from existing HomeHub Plus/HomeHub+/StarHub TV Service (standalone) to the HubBundle Plan, your StarHub TV Services will be charged at prevailing rates. The following is an indication and is subject to change without notice to you:

For HomeHub Plus Plan/StarHub TV Service (standalone)

- (a) StarHub Entertainment Pass will be charged at \$50.84 per month (where the plan includes 1 Pass, 1 set-top box rental and StarHub TV Go Value-Added Service);
- (b) Additional add-on channels and/or add-on groups will be charged at prevailing rates;
- (c) Additional Fibre Link Account fee of \$15.28 per month will be applicable for the StarHub TV on Fibre service without a Fibre Broadband service registered under the same billing account and same service address.

For HomeHub+ Plan

- (a) StarHub TV+ Plan will be charged at prevailing rates according to the StarHub TV+ Pass(es) you are currently subscribed to: Entertainment+/Asian+: \$30.56 per month, Sports+: \$25.46 per month, or Malay+/Indian+/Filipino+: \$15.28 per month;
- (b) Set-top Box rental: \$6.01 per month;
- (c) Additional add-on channels and/or add-on groups will be charged at prevailing rates.

- 5.2.5 **Charges of StarHub Services upon cessation of HubBundle Plan:** Upon cessation of HubBundle plan, your service in the HubBundle Plan will be charged at prevailing rate subject to change without notice to you:

- (a) 1Gbps Fibre Broadband Service (standalone) at \$43.70 per month;
- (b) Mobile+ \$38 SIM-Only Plan at \$38.72 per month;
- (c) Digital Voice at \$2.14 per month;
- (d) All value-added-services, extra data add-on, excess data, SMS, voice and IDD usage where applicable.

- 5.2.6 **Excess data usage:** The Mobile+ SIM Only plan under the HubBundle Plan comes with 60GB of bundled data. Any excess data usage by you will be charged at 10.90 cents / MB up to a maximum of \$10.90 per GB, capped at \$242.45 / month.

- 5.2.7 **Excess SMS usage:** The Mobile+ SIM Only plan under the HubBundle Plan comes with 1,000 SMS. Any excess SMS usage by you will be charged at 5.45 cents per SMS.

- 5.2.8 **Excess Voice Calls:** The Mobile+ SIM Only plan under the HubBundle Plan comes with 1,000 minutes of local voice calls. Any excess voice calls by you will be charged at 16.45 cents per minute. Charging starts from a minimum one-minute charge and subsequently, on a per minute charge basis unless otherwise notified.

- 5.2.9 **Changes to service particulars:** You may request for us to change, from time to time, the service particulars set out in the relevant service agreement or work order, subject to our

confirmation and payment of a standard administrative fee chargeable by us. In the event of such change, the subscription fees payable and the service particulars will be amended accordingly. For the avoidance of doubt, you will continue to be liable for the payment of such revised subscription fees pursuant to Clause 8 below.

5.3 **Billing**

5.3.1 **Recurring subscription fees:** You are liable to pay a recurring subscription fee for the HubBundle Plan at the prescribed rate(s). You will be billed in advance for your subscription fees at monthly intervals or such intervals as may be approved by us, unless you elect to prepay your subscription fees. You will be subject to a standard late payment fee if payment is not made by the relevant due date.

5.3.2 **Change in payment method:** Any change in your method of payment will only be effected upon approval by the relevant financial institution of your application for the new method of payment.

6. **Equipment and Software**

6.1 **Liability:** We will not be responsible for any Equipment sold or any related hardware or Software comprised therein, or any loss or damage caused by or as a result of the use of such Equipment, hardware or Software, whether in conjunction with the Individual Services or not.

6.2 **Wireless Router:** You will need a Wireless Router for your Home Fibre Broadband Service.

7. **Minimum Period of Service and Early Termination Charges**

7.1 **Minimum contractual subscription period:** Unless we agree in writing, the minimum period of service for the HubBundle Plan is 24 months from the Commencement Date as determined in accordance with Clause 8 below (the "**Minimum Period of Service**"). After the Minimum Period of Service for the HubBundle Plan, the subscription to each Individual Service under the HubBundle Plan will automatically continue based on our prevailing rates without any notice to you, until terminated in accordance with these Service Specific Terms and Conditions.

7.2 **Early Termination Charge:** An Early Termination Charge will be imposed if you terminate your HubBundle Plan during the Minimum Period of Services. You shall pay the Early Termination Charge stated in your subscription contract.

8. **Duration of Service**

8.1 This Agreement will commence from the date on which both the Fibre Broadband Service and the Mobile+ SIM-Only Plan forming the HubBundle Plan are fully installed and activated (the "**Commencement Date**"). Prior to the Commencement Date, each active Individual Service will be charged to you at the prevailing rates (or such other rate as may be prescribed by us) applicable for the individual Service.

9. **Termination**

9.1 **Implications:** In the event you terminate the HubBundle Plan, each Individual Service that is not terminated will continue to be in effect and we will continue to charge you at the prevailing rates for the Individual Service.

9.2 **Termination during the Minimum Period of Service:** In the event of any termination of the Agreement during the Minimum Period of Service:-

9.2.1 early termination Charges will be imposed on you; and

9.2.2 Clause 9.6 below will apply.

9.3 **Compensation:** If this Agreement is terminated pursuant to any of the events stated in Clause 9.4 below, you will compensate us for any damages or losses we may suffer because of the early termination, including the sums referred to in Clause 9.2 above.

9.4 **Events of termination:** In the event of any of the following:-

9.4.1 your death;

9.4.2 the requirements of any relevant regulatory authority result in us having to stop providing the Network connection, or to provide the Network connection in a manner which is unacceptable to us;

9.4.3 if the Premises or the building within which the Premises is located is or has been disconnected from the Network for any reason whatsoever; or

9.4.4 for any reason beyond our control (including loss of any licence, way-leave or easement, requirements of any governmental or regulatory authority or orders by the court and failure to deliver by a third party supplier) we are unable to provide any of the Services or the Network connection,

we may suspend or terminate all, any or part of the HubBundle Plan or Services or terminate this Agreement with 7 working days' notice (for Clause 9.4.3 above) or with immediate effect (for Clauses 9.4.1, 9.4.2 and 9.4.3 above) without compensation and without prejudice to our rights to damages for any antecedent breach by you of this Agreement.

9.5 **Contacting us:** You may immediately contact our customer service, either by calling our customer service line or visiting any of our customer service centres to tell us why such suspension or termination should not occur. We will consider each case and where we deem appropriate, will not proceed with the suspension or termination of your account or take any other appropriate action.

9.6 **Events upon termination:** If this Agreement is terminated:-

9.6.1 all sums due, accruing due or payable to us in respect of the HubBundle Plan and the Equipment up to the date of termination (including late payment Charges) will, upon the termination, become immediately due and payable to us; and/or

9.6.2 we will be entitled to charge you at our standard prescribed rates for acquiring a replacement for any Equipment which is returned to us in a damaged or defective condition.

10. Limitations

10.1 **Termination point:** For HubBundle with Fibre Home Broadband, your Service Address must be fibre-ready and have a termination point within your property. If the termination point is not installed, you may contact the relevant network infrastructure operator for the installation of a termination point at your Service Address.

10.2 **Warranties:** We expressly disclaim all warranties of any kind, whether express or implied, including implied warranties of merchantability, satisfactory quality, fitness for a particular purpose and non-infringement to the fullest extent allowed by law. No advice or information whether oral or written,

obtained by you from us or through the Services will create any warranty not expressly made in this Agreement.

10.3 **Remedy:** If you are dissatisfied with any of the Services or with the Content, products or services available on or through any of the Services or with any of the terms and conditions of this Agreement, your sole and exclusive remedy is to discontinue accessing and using the Services or terminate the Services according to this Agreement.

11. **Additional Charges** ²

11.1 **Fees:** All new Services are subject to one-time registration, activation and installation fees.

11.2 **Fee table:** Without prejudice to the foregoing, the following standard fees (or such other amount as may be prescribed by us) are applicable in respect of the Services under the HubBundle Plan:-

Description	Fee (All prices are inclusive of prevailing GST)
Service Activation	StarHub TV Service activation: \$54.50
	Fibre Home Broadband Service activation: \$57.77
Equipment Installation	Fibre Home Broadband: \$991.68
Equipment Deposit (applicable to Long Term Social Visit Pass and foreign passport holders)	Fibre Home Broadband: \$250 per Optical Network Terminal or Voice-enabled Optical Network Terminal
Loss or Damage of Equipment	Fibre Home Broadband <ul style="list-style-type: none"> • \$239.80 per Optical Network Terminal • \$261.60 per Voice-enabled Optical Network Terminal • \$87.20 per activation of each Optical Network Terminal • \$6.54 per Fibre Patch Cord (3m) • \$6.54 per Network LAN Cable (3m) • \$8.63 Fibre Power Adaptor
Delivery	\$13.08 per trip to the same Service Address (not applicable to Accessories / Equipment Swap)
Third Party Charges	Any charges arising from service provided by NetLink Trust or Nucleus Connect will be quoted by the respective company
Service Call	\$13.08 Transport Charge (Mandatory)
	\$41.42 Service Charge (If the problem is due to our equipment or network, the Service Charge will be waived.)

² StarHub reserves the right to prescribe the rates for the fees at any time and without prior notice.

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HUBBUNDLE

StarHub Fibre Home Broadband Specific Charges	Disconnection Fee: \$32.70 (this fee applies if Service is terminated at any point in time)
	Equipment Collection Fee: \$13.08 for each visit to your premises
	Voluntary Suspension Fee: \$32.70 per month
StarHub Fibre Home Broadband	Fibre Service Cancellation (if before ready-for-service date) <ul style="list-style-type: none"> ● \$239.80 for High-Rise premises ● \$490.50 for Landed premises
	Terminal Point Installation* <ul style="list-style-type: none"> ● \$163.50 for High-Rise premises ● \$294.30 for Landed premises <small>*Please note that for the repair of any existing Terminal Point (i.e. a Terminal Point that is damaged or faulty), you will have to engage NetLink Trust. The applicable charges for such repair will be quoted by NetLink Trust onsite.</small>
	Disconnection Fee (per disconnection of Service): \$32.70
	Extra Fibre Cabling: \$35.97 per additional 5 meters after initial 15 meters
	Relocation Fee (Per request to change residential Service Address): \$122.24
	Installation of Data Point(s): \$109 per point
	IP Switch for additional set-top box: \$37.69
	Fibre Access Link fee: \$16.35/month This fee applies if StarHub Fibre Broadband Service is terminated.
	Late payment

11.3 **Waiving the Charges:** We may, at our discretion, waive all or any applicable Charges, as part of any ongoing promotion or otherwise.

12. **Additional terms for Netflix Subscription**

12.1 **Netflix Subscription**

12.1.1 You acknowledge that StarHub may send your email address to Netflix for the purposes of activation of your Netflix account.

- 12.1.2 Your Netflix entitlement in the HubBundle Plan is one (1) Netflix Standard Plan.
- 12.1.3 You may opt for an upgrade to the Netflix Premium Plan for an additional monthly recurring fee that is equivalent to the prevailing price difference between the 2 plans. You acknowledge that the separate charge associated with the Netflix Premium Plan is solely determined by Netflix.
- 12.1.4 You may activate your Netflix subscription once your HubBundle Plan starts.
- 12.1.5 By activating your Netflix subscription, you accept and agree to Netflix's Privacy Statement available at <https://help.netflix.com/legal/privacy> and Netflix's Terms of Use at <https://help.netflix.com/legal/termsfuse>.
- 12.1.6 Once your HubBundle Plan starts, you will get an email and/or SMS to activate the Netflix subscription. You may activate your Netflix subscription either through your StarHub set-top box or by downloading and logging in to My StarHub App.
- 12.1.7 If you already have an existing Netflix account, you can link your existing Netflix account to your HubBundle Plan, and when you activate Netflix as part of your HubBundle Plan, Netflix will stop billing you on the method of payment (e.g. credit card or StarHub bill-on-behalf) associated to your Netflix account from the next billing cycle. **Netflix will continue to charge you separately for your existing Netflix account until you link that account to your HubBundle Plan.** No refunds or credits are applicable in respect of any partial membership period through the end of your billing period.
- 12.1.8 Once your new or any existing Netflix account is linked with your HubBundle Plan, you acknowledge that you cannot terminate the Netflix subscription as an individual service out of the HubBundle Plan. Should you wish to terminate the Netflix subscription, you will have to terminate the HubBundle Plan altogether.
- 12.1.9 If you choose to terminate the HubBundle Plan before the expiry of the contract term, an early termination Charge (ETC) will apply if your HubBundle Plan is terminated during the minimum contractual subscription period. You shall pay the ETC stated in your HubBundle Plan subscription contract.
- 12.1.10 For Netflix accounts which are currently using StarHub billing and collection on behalf as a method of payment and which are subsequently activated as part of your HubBundle Plan, StarHub will not be making any refunds or credits for any partial membership periods through the end of your billing period.
- 12.1.11 If you have associated your existing Netflix account with a prior method of payment with Netflix, in the event your HubBundle Plan is suspended or terminated for any reasons, Netflix may, at its sole discretion, resume the Netflix subscription based on that prior method of payment that it has on file for that account. If you wish to review the details of your Netflix membership please visit the 'Account' pages on the Netflix website. If you no longer require Netflix subscription, please contact Netflix Customer Services directly through their help center at <https://help.netflix.com/en/>.
- 12.1.12 In the event you terminate StarHub's billing service for your Netflix subscriptions, StarHub will not make any refunds to you for your payment of the Netflix Subscription fee.
- 12.1.13 If there is a conflict between these terms and the Netflix Terms of Use relating to the Netflix Service, the Netflix Terms of Use shall prevail.
- 12.1.14 If your HubBundle Plan is transferred to another person or terminated, the Netflix subscription associated with this Plan will be terminated immediately.

13. Additional terms for HubBundle Plan

- 13.1 **Subscription Promotion:** For a limited period from 8 September 2021 until such time that we may notify, a promotion ("**Promotion**") is applicable to StarHub HubBundle subscribers. Under the Promotion, you will enjoy an additional 10GB of data per month on top of the 60GB local data, made up of 30GB from the Base Plan and 30GB from your HubBundle subscription. The launch bonus of 10GB will cease when you are no longer on the HubBundle Plan.

14 GST

- 14.1 All prices stated are inclusive of GST. Prices will be adjusted according to the prevailing GST rates.