

Aspire September 2021 Referral Promotion Terms and Conditions

1. The Aspire August 2021 Referral Promotion (“Promotion”) is offered by Aspire FT Pte. Ltd. (“Aspire”) and the Promotion entitles the person referring a new business (each, a “Referrer”) and the new customer (“Referred Customer”) the ability to receive up to S\$250.00 referral cash reward following the fulfilment of the steps set out in Clause 4 below.
2. The below terms and conditions apply to the Promotion. By participating in the Promotion, you confirm that you agree to comply with these terms and conditions.

How it works

3. The Referrer shall share their own unique referral code or referral link which they can forward to its businesses inviting the Referred Customer to participate in the Promotion in the capacity as a new customer being referred to Aspire.
4. In order to qualify for the Promotion, the Referred Customer must fulfill all the following criteria:
 - a. Have been validly referred, in good faith, by a Referrer of good standing;
 - b. Have initiated a new Aspire business account registration between **16 to 28 September 2021**, both dates inclusive (“Promotion Period”);
 - c. Complete a **total qualified card spend of S\$50** by 13 October 2021 to unlock the S\$250 referral bonus;

The total qualified card spend amount is based on all qualified card spend transactions done between the date of account approval up till 13 October 2021.

5. The Referred Customer shall successfully complete the requirements of the Promotion as set out in Clause 4, subject to the standard compliance and on-boarding requirements, to receive the Promotion referral rewards as shown in the table below.

Total qualified card spend from date of account approval to 13 October 2021	Total Promotion Referral Reward for both Referrer & Referred Customer to receive
Minimum S\$50 qualified card spend	S\$250.00*

* The Promotion Referral Reward of S\$250.00, upon the completion of a minimum S\$50.00 qualified card spend, is inclusive of Aspire's standard S\$50.00 referral reward with the remaining S\$200.00 credited to both parties' Aspire business accounts separately as stated in Clause 8.

6. **"Qualified Card Spend"** refers to expenses transacted on the Aspire card that are made at **Qualifying Merchants** and which are incurred to purchase online marketing and software as a service** services. You may refer to the full list of Qualifying Merchants (which Aspire retains the sole and absolute discretion to change from time to time) below:

a. Online Marketing Merchants:

- i. Facebook Advertising
- ii. Google Advertising
- iii. LinkedIn Advertising
- iv. Microsoft Advertising

b. Software-As-A-Service (SaaS) Merchants:

- i. Amazon Web Services
- ii. Active Campaign
- iii. Adobe
- iv. GoDaddy
- v. Google Suite
- vi. Hellosign
- vii. Hubspot
- viii. Intercom
- ix. Mailchimp
- x. Microsoft 365
- xi. Mixpanel
- xii. Notion

- xiii. Quickbooks
- xiv. Salesforce
- xv. Segment
- xvi. Sendgrid
- xvii. Shopify
- xviii. SignNow
- xix. Slack
- xx. Twilio
- xxi. Typeform
- xxii. Xero

** Where any doubt exists as to whether a transaction qualifies as "online marketing" and "software as a service" for the purposes of the Promotion, Aspire shall be the sole and final arbiter of any decision as to the qualification of the transaction and will entertain no other disputes, complaints or disagreements thereto.

- 7. Once the Referred Customer has completed a total qualified card spend amount of S\$50.00, both the Referrer and Referred Customer will receive an email informing the successful Promotion referral.
- 8. The Promotion referral reward shall be credited to each of the Referrer and Referred Customer's Aspire business accounts, after a successful Promotion Referral, in the manner as stated in the payout schedule below.

September 2021 Promotion Referral Payout Schedule Minimum S\$50.00 qualified card spend by 13 October 2021	
Standard <u>S\$50.00</u> Referral reward	Promotion <u>S\$200.00</u> Referral reward
Same-day	Within 3 business days

Eligibility Criteria

9. The Referrer must have an existing Aspire business account which has been active (made a transaction) within 12 months prior to the date of the referral (that is, the date on which the Referred Customer registers for a new Aspire business account quoting the Referrer's referral code).
10. Referrers must respect the spirit of the Referral Promotion by refraining from engaging in dishonest practices, including but not limited to creating fake accounts or harassing potential referral sources.
11. For the avoidance of doubt, both the Referrer and the Referred Customer will not be eligible to receive the Promotion referral rewards if the Referred Customer applied for an Aspire business account prior to 16 September 2021.

General Terms and Conditions

12. The accounts of both the Referrer and Referred Customer must have been maintained in good standing and conducted in a proper and satisfactory manner (as determined by Aspire in its discretion) over the Promotional Period and at the time of fulfilment, in order for both parties to receive the Referral Reward.
13. The Referrer represents and warrants to us that they have obtained the express consent from the individuals whose data they provide Aspire with.
14. Aspire assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Referrer and/or Referred Customer to participate in this Promotion.
15. Aspire reserves the right to refuse to award the Referral Reward if (in its sole and absolute discretion) Aspire suspects that the Referrer has not used the Referral Program in good faith or have breached the Promotion terms and conditions.
16. Aspire reserves the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any referral award awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
17. Aspire may, at its discretion, revise the Promotion Terms and Conditions, (including but not limited to varying the Promotional Period), or withdraw this Promotion at any time without prior notice.

18. Aspire decisions on all matters relating to the Promotion shall be final and binding on all participants including without limitation, any decision on the eligibility of any person or cancellation or suspension of these promotions. No correspondence or appeal shall be entertained by us.
19. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Promotion these Terms and Conditions shall prevail.
20. All Aspire Card cardholders consent under the Personal Data Protection Act (Cap 26, 2012) to the collection, use and disclosure of their personal data by / to Aspire and such other third parties as Aspire may reasonably consider necessary for the purpose of the Referral Promotion.
21. The Promotion Terms and Conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.