

Aspire Small Business Saturday November 2021 Referral Promotion

Terms and Conditions

1. The Aspire Small Business Saturday November 2021 Referral Promotion (“**Promotion**”) is offered by Aspire FT Pte. Ltd. (“**Aspire**”) and is valid from 25 November 2021 to 30 November 2021, both dates inclusive (“**Promotion Period**”).
2. Referral Promotion Term
 - a. The Promotion entitles the person referring a new business (each, a “**Referrer**”) and the new-to-Aspire customer (“**Referred Business**”) the ability to receive S\$200.00 each following the fulfilment of the steps set out below.
 - b. It also entitles one Referrer, selected at random, to win a grand prize of S\$2000, deposited into the referrer’s Aspire business account.
3. By participating in the Promotion, you agree to comply with these terms and conditions.

Eligibility

4. The Referrer must have an existing Aspire business account which has been active (made at least one transaction) within the last 12 months prior to the date of the referral (that is, the date on which the Referred Business registers for a new Aspire business account quoting the Referrer’s referral code).
5. Referrers must respect the spirit of the Referral Promotion by refraining from engaging in dishonest practices, including but not limited to creating fake accounts, harassing potential referral sources, or in any way that Aspire (in its sole and absolute discretion) considers to be unreasonable, unethical, excessive, or in bad faith.
6. For the avoidance of doubt, both the Referrer and Referred Business will not be eligible to receive the Referral Reward if the:
 - a. Referred Business applied for an Aspire business account prior to the Promotion Period; or
 - b. Any of the steps mentioned in Clause 8 or Clause 9 below and/or any of the eligibility criteria set out in Clause 4 to 6 is not met.

How it works

7. The Referrer shall share their own unique referral code or referral link which they can forward to its businesses inviting the Referred Business to participate in the Promotion in the capacity as a new business being referred to Aspire.
8. In order to qualify for the Promotion, the Referred Business must fulfill all the following criteria:
 - a. Have been validly referred, in good faith, by a Referrer in good standing;
 - b. Have initiated a new Aspire business account registration between 25 November 2021 to 30 November 2021, both dates inclusive (“**Promotion Period**”);
 - c. Have completed their first Qualifying Spend with a minimum transaction amount of S\$5.00, by 10 December 2021.

Where all the criteria in 8(a) to 8(c) are met, the Referrer and Referred Business are deemed as Qualified Referrer and Qualified Referred Business respectively.

9. In order to be eligible to receive the grand prize, the referrer needs to:
 - a. Have validly referred a business during the promotion period.
 - b. Have referred a business that should've initiated a new Aspire business account registration between 25 November 2021 to 30 November 2021, both dates inclusive (“**Promotion Period**”);
 - c. Have referred a business that should've successfully spent S\$5 at a qualified merchant, by 10 December 2021.

Where all the criteria in 9(a) to 9(c) are met, the Referrer is deemed as a Qualified Referrer, and is eligible to be placed in a draw to win the grand prize of S\$2000.

Note that the grand prize winner will be selected at random from this draw, and Aspire's decision on the winner will be final and binding.

10. For the purpose of this Promotion:
 - a. “**Qualifying 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:

| Online Marketing Merchants | Software-As-A-Service Merchants |
|---|---|
| <ol style="list-style-type: none"> 1. Facebook Advertising 2. Google Advertising 3. LinkedIn Advertising 4. Microsoft Advertising | <ol style="list-style-type: none"> 1. Amazon Web Services 2. Active Campaign 3. Adobe 4. Canva 5. Freshworks 6. GoDaddy 7. Google Suite 8. Hellosign 9. Hubspot 10. Intercom 11. Mailchimp 12. Microsoft 365 13. Mixpanel 14. Notion 15. Quickbooks 16. Salesforce 17. Segment 18. Sendgrid 19. Shopify 20. SignNow 21. Slack 22. Twilio 23. Typeform 24. Wix 25. Xero 26. Zoom |

* 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.

- b. If a Qualifying Spend transaction is cancelled or reversed after the applicable Spending Period is over and the total amount spent during the Spending Period falls short of the S\$5.00 spend criteria, the referral pair will not be considered to have fulfilled the condition of Clauses 8(c) and 9(c).
- c. Qualifying Spend exclusions:
 - i. Refund(s) into the Aspire business account;
 - ii. Pre-authorisation transactions on the Aspire card;
 - iii. Payment of funds to prepaid accounts and merchants who are categorized as "payment service providers" and/or "online payment gateway". For example, Grab top-up, FAVEPAY topup, Carousell, MoneySend, Skrill.com,

Matchmove.com, SmoovPay, CardUp, iPaymy, Ez-Link, NETS, YouTrip, Revolut, Wise, Transit Link, Singtel Dash.

- iv. Any other transactions determined by Aspire from time to time.

Promotion Reward Entitlement

11. Subject to the fulfilment of the terms in Clause 8, the Qualified Referrer and Qualified Referred Business are each entitled to receive a referral cash reward of S\$200 (“**Referral Reward**”). The total S\$200 referral reward is made up of the following components:

- a. Standard S\$50.00 referral reward
- b. Bonus Promotion S\$150.00 referral reward

12. The Referral Reward will be credited to each of the Qualified Referrer’s and Qualified Referred Business’ Aspire business accounts in 2 separate payments with the stated payout schedule below:

| | Standard S\$50.00 Referral Reward Payout Schedule | Bonus Promotion S\$150.00 Referral Reward Payout Schedule |
|---|--|--|
| When the Referred Business completes a qualifying spend of S\$5 on the Aspire card(s) | To receive on the same-day | To receive within 3 Business Days |
| Example: Qualified Referred Business completes a qualifying spend of \$200 on 28 November 2021 | 28 November 2021 | By 1 December 2021 |

13. Subject to the fulfilment of the terms in Clause 9, the Qualified Referrer will be placed in a draw to win the grand prize of S\$2000 (“**Grand Prize**”). The winner of the grand prize will be announced on 13th December, and will be intimated by email. The total S\$2000 will be paid out by 19th December 2021.

General Terms and Conditions

14. The accounts of both the Qualified Referrer and Qualified Referred Business must have been maintained in good standing and conducted in a proper and satisfactory manner (as determined by Aspire in its discretion) over the Promotion Period and at the time of fulfilment, in order for both parties to receive the Referral Reward.
15. The Referrer represents and warrants to us that they have obtained the express consent from the individuals whose data they provide Aspire with.
16. 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 Business to participate in this Promotion.
17. 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.
18. 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.
19. Aspire may, at its discretion, revise the Promotion Terms and Conditions, (including but not limited to varying the Promotion Period), or withdraw this Promotion at any time without prior notice.
20. 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.
21. 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.
22. 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.

23. By participating in this Promotion, participants agree to be bound by all the Promotion terms and conditions. The Promotion terms and conditions must be read together with Aspire's [Terms of Use](#) and [Privacy Policy](#). 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.