

Aspire E-Commerce Card Promotion 2021

Terms and Conditions

1. These Terms and Conditions for the Aspire E-Commerce Card Promotion (“**Promotion**”) are binding on all persons participating in the Promotion organised by Aspire FT Pte. Ltd. (referred to as “**Aspire**”).

Eligibility

2. To participate in this Promotion and be eligible for the Cashback Reward(s) (as defined below):
 - a. Applicants must submit a new Aspire business account application between 13 October 2021 to 30 November 2021, both dates inclusive (“**Promotion Period**”);
 - b. Applicant must sign up with the promo code “**ECOMCARD**” at point of registration;
 - c. The applicant’s Aspire business account must be approved and the Aspire Card must be issued by Aspire by 30 November 2021;

Where all the criteria in 2(a) to 2(c) are met, applicants are referred to as “**Eligible Applicants**”.

Interpretation

3. For the purpose of this Promotion:
 - a. “**Qualifying Spend**” refers to purchases that have been charged to an Aspire Card and are made at the listed Qualifying Merchants (as shown below) during the Spending Period.
 - b. “**Spending Period**” refers to purchases that have been charged to an Aspire Card by an Eligible Applicant from the date of account approval until 31 December 2021, both dates inclusive.
4. For the purpose of calculating the Qualifying Spend, the following shall apply:
 - a. If a Qualifying Spend is cancelled or reversed after the applicable Spending Period is over and the total amount spend during the Spending Period falls short of the minimum S\$1,000 Qualifying Spend per Qualifying Merchant, the Eligible Applicant will not be considered to have incurred the required Qualifying Spend.
 - b. Where more than one Aspire Card is applied for and issued, Qualifying Spend on each Card will be aggregated with Qualifying Spend on other Cards for the purpose of determining whether the Qualifying Spend for this Promotion has been met.
 - 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.
- iv. Any other transactions determined by Aspire from time to time.

Promotion Cashback Mechanics

- 5. The Eligible Applicant will receive S\$100 cashback per Qualifying Merchant when they spend a minimum Qualifying Spend amount of S\$1,000 per Qualifying Merchant during the Spending Period (“**Promotion Cashback**”).
- 6. The Eligible Applicant is entitled to receive up to a total Promotion Cashback of S\$500, on top of the standard 1% cashback rate on Qualifying Merchants.
- 7. Qualifying Merchants are card transactions posted to the merchants listed in the table below:

| Category | Qualifying Merchants |
|----------------------|--|
| Software & Services | <ul style="list-style-type: none"> - Adobe - Canva - Easyship - Fiverr - GoDaddy - Google Suites - Microsoft 365 - Shippit - Shopify - Shoptline - Quickbooks - Upwork - Xero |
| Inventory & Supplies | <ul style="list-style-type: none"> - Aliexpress - Taobao |
| Digital Marketing | <ul style="list-style-type: none"> - Facebook Ads - Google Ads - LinkedIn Ads - Microsoft Ads |
| Logistics & Delivery | <ul style="list-style-type: none"> - DHL - Easyparcel - Ezy2ship by Singpost - Fedex - Lalamove - Ninja Van - Pickup - Uparcel - UPS |

Reward Fulfilment

8. The Eligible Applicants will be notified by 31 January 2022, after Aspire determines in its discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays.
9. The Promotion Cashback fulfilment period will be made by 31 January 2022.
10. The relevant Promotion Cashback will be credited directly to the Eligible Applicants registered Aspire business account.

General Terms and Conditions

11. The Eligible Applicants Aspire business account and Aspire Card must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by Aspire in its sole discretion at the time of crediting the Promotion Cashback. In the event that the relevant account is delinquent, voluntarily closed or terminated or blocked for use for any reason whatsoever before the Promotion Cashback is credited into the said account, Aspire reserves the right not to credit the Promotion Cashback.
12. Aspire reserves the right to claw-back the Promotion Cashback amount without prior notice if it reasonably determines that the customer is not eligible for the Promotion Cashback, including where the Promotion Cashback was awarded due to an error, the transaction is cancelled or the transaction is not a Qualifying Spend.
13. Aspire reserves the right to alter, extend, cancel, terminate or suspend the Promotion or any part thereof or any part of the applicable terms and conditions at any time without prior notice and/or assuming any liability to any party, and shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
14. This Promotion is solely offered and sponsored by Aspire. The selected merchants listed below have no agreement or affiliation with, and have not authorised or endorsed, Aspire in relation to this Promotion. All queries relating to the Promotion should be directed to Aspire.
15. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participant's personal data by/to the Aspire's agent or vendors and such other third party for the purpose of the Promotion and Participants confirm that they agree to bound by the terms of the Aspire Privacy Policy, a copy of which can be found on <https://aspireapp.com/privacy-policy>.
16. Aspire's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.