

## Aspire Lunar New Year Promotion (the “Promotion”) Terms and Conditions

### Promotion Period

1. This Promotion is valid from 18 Jan 2021 to 13 February 2021 (both dates inclusive), or such other period(s) as may be determined by Aspire FT PTE. LTD. (“Aspire”) in its absolute discretion (the “Promotion Period”).

### Eligibility

2. This Promotion is only applicable to new Aspire account holders who are users of at least one of the listed Eligible E-commerce Platforms set out in **Clause 4** and have signed up through the [sign-up link](#) provided on the Promotion landing page (the “Eligible Account”) during the Promotion Period.
3. For existing Aspire account holders whose accounts have been approved by Aspire before the Promotion Period and are (a) users of at least one of the listed Eligible E-commerce Platforms set out in Clause 3 and/or (b) have regular incoming invoice payments but are not users of the list of Eligible E-commerce Platforms, you may register your interest through this link (<https://sg.aspireapp.com/cny#form>). Aspire’s Commercial Team will be contacting you to offer a customised promotion offer based on the absolute discretion of the Aspire Commercial Team.
4. This Promotion is only applicable for Aspire account holders who are users of the following E-commerce Platforms (the “Eligible E-commerce Platforms”):
  - a. GrabPay;
  - b. Google AdSense;
  - c. HitPay;
  - d. Hoolah;
  - e. Lazada;
  - f. Mobile Community Tech;
  - g. PayPal;
  - h. Shopee;
  - i. Shopify;
  - j. Stripe;

Or any such other e-commerce platforms as may be determined by Aspire in its absolute discretion.

5. The Eligible Account is entitled to the Promotion when the following conditions are fulfilled:

- a. An Eligible Account connects their Aspire Account as the Payout Account of their e-commerce account from any of the listed Eligible E-commerce Platforms; and
  - b. An Eligible Account credits their monthly cash earnings or sales revenue from their e-commerce account from any of the listed Eligible E-commerce Platforms, to their Aspire account over a 6-month period (the “**Cashback Promotion Period**”).
6. **Subject to the fulfilment of Clause 5 above to the absolute satisfaction of Aspire, the Eligible Account will be entitled to an uncapped 3% Cashback reward on Qualifying Spend for a duration of 6 months**, starting from the date of account approval for new Aspire account holders.
  7. The monthly cashback reward is tabulated based on the qualified spend of the calendar month and done at the last day of every month and will be credited to the relevant Aspire account during the first week of the following month.
  8. In the event that an Eligible Account does not have an incoming payout transaction from any of the Eligible E-commerce Platforms - for a particular calendar month during the Cashback Promotion Period - the Eligible Account will automatically return to the default 1% Cashback tier on Qualifying Spend for that particular month only. The incoming payout transaction is sighted based on the date of credit into the Eligible Account Aspire account.
  9. “**Qualifying Spend**” refers to any online transaction that is pertaining to the payment to the list of merchants stated on <https://support.aspireapp.com/en/support/solutions/articles/60000670241-what-are-the-list-of-qualified-merchants-eligible-for-the-cashback-> and paid for using the Eligible Account’s Aspire Debit Card. For the avoidance of doubt, Aspire has absolute discretion to determine whether a transaction is considered a Qualifying Spend. The Qualifying Spend can be aggregated between all cards issued under the same Aspire Account.
  10. This Promotion shall not apply in conjunction with any other privileges or promotions, unless otherwise stated.
  11. New Aspire users who had closed their Aspire accounts within the last 6 months prior to this Promotion and re-applied for it under this Promotion are not eligible to participate in this Promotion.

## General

12. Aspire reserves the right at its absolute discretion to terminate this Promotion or vary, delete or add to any of these terms and conditions from time to time without notice including without limitation, the eligibility of any Aspire account holders and the dates of this Promotion.

13. Aspire's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.
  
14. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.