

Terms & Conditions of Endowus "SRS Promotion 2021- back by popular demand"

1. This promotion is organised by ENDOW.US Pte Ltd. ("Endowus"). Each participant is solely responsible for ensuring that participation in this promotion is not illegal or prohibited by the laws or regulations of any country relevant or applicable to the participant.

Endowus reserves the right to not allow participation by any person, at its discretion.

Endowus reserves the right to disqualify an otherwise eligible person from receiving the incentive in the event that Endowus, in its absolute discretion, believes that the particular person may have contravened, will contravene or has contravened any of these Terms and/or may bring Endowus into disrepute.

Who is eligible?

2. Participants must be New Clients of Endowus to be eligible for this promotion.

Endowus shall have absolute discretion to decide on the eligibility for participation in the promotion.

"New Clients" are defined as participants who create an Endowus account and complete onboarding during the Promotion Period.

"Promotion Period" begins on 00:00 on 22 November 2021 and ends on 23:59 on 31 December 2021 unless Endowus exercises its rights under paragraph 12 below.

What do I need to do to participate in the promotion?

3. Participants must:

- (i) create an Endowus account through a promotional link
- (ii) complete onboarding; and
- (iii) invest the stipulated amount in any Endowus product with SRS monies (a “**Qualifying Investment**”) before the end of the Promotion Period to be eligible for the Reward.

Total SRS investment amount made during promotion period*	Rewards
\$35,700 and more	\$80 cash reward + \$20 SRS access fee credit
\$15,300 to \$35,699	\$60 cash reward + \$20 SRS access fee credit
\$5,000 to \$15,299	\$20 cash reward + \$20 SRS access fee credit

Qualifying Investment(s) have to remain invested in the Endowus account until at least 31 December 2021. The access fee credit can be used to offset any [Endowus access fees](#) charges for SRS investments.

When do I get the rewards from the promotion?

4. A \$20 access fee credit will be automatically credited to the applicable Endowus account when you sign up and fund the Qualifying Investment, while the cash reward will be credited to your UOB Kay Hian trust account after we confirm that the first investment amount has been made.(Estimated timeframe: by 20 January 2022).

5. The cash reward has a minimum 1 year holding period in the UOB Kay Hian trust account and participants are free to invest the cash reward or use it to pay for Endowus access fees. Endowus reserves the right to claw back any cash reward if a participant is found to withdraw his/her investment during this holding period.

What else do I need to know?

6. Endowus accepts no responsibility for accounts not successfully completed due to a technical fault, technical malfunction, computer hardware or software failure, satellite, network or server failure of any kind.

7. Endowus also reserves the right to decline new client sign ups that do not meet our customer due diligence and client suitability requirements.

8. Endowus reserves the right to disqualify any participant that is suspected of any fraudulent activity such as, but not limited to, creation of fake accounts.

9. Participants are only eligible to participate in 1 new client promotion with Endowus. New client promotions are strictly unstackable.

10. The decision of Endowus regarding any aspect of the promotion is final and binding.

11. Participants are deemed to have accepted and agreed to be bound by these terms and conditions. Endowus reserves the right to refuse entry, or refuse to award the incentive, to anyone in breach of these terms and conditions.

12. Endowus reserves the right to hold, void, cancel, suspend, or amend the promotion or these terms and conditions (in whole or in part) at any time without prior notification to participants. Please contact support@endowus.com if you believe you qualified for this promotion but it has not been awarded to you as a result of this early suspension or termination. Events beyond the control of Endowus may occur that render the awarding of the promotion impossible. Accordingly, Endowus

will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

13. By entering the promotion, participants agree and acknowledge that all personal data submitted may be collected, processed, stored, disclosed or otherwise used by Endowus and its affiliates for the purposes of conducting and administering the promotion and is subject to Endowus' Privacy Policy and Endowus' Terms, Conditions & Disclosures. Participants consent to and authorize Endowus to use at its sole discretion, without further compensation to the participants, any of their names, addresses, personal details, photographs, videotapes or any likeness of them for packaging, promotional, advertising, marketing and/or publicity purposes (where not prohibited by written law).

14. To the extent permitted by law, these Terms shall be exclusively governed by and construed in accordance with the laws of Singapore. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in Singapore.