

TERMS AND CONDITIONS FOR NAVIGATOR'S DOLLARDEX REFERRAL CAMPAIGN (the "Campaign")

1. This Campaign is valid from 10 October to 31 December 2024, both dates inclusive (the "Campaign Period").
2. This Campaign is only open to existing clients ("you" or "Existing Client") of Navigator Investment Services Ltd ("Navigator") who:
 - (a) have existing dollarDEX accounts with investment holdings at the point of referral and whose dollarDEX accounts have investment holdings during the Campaign Period and until the payout of the Reward;
 - (b) during the Campaign Period, successfully refers an individual to Navigator ("Referred Individual"); and
 - (c) have nominated bank accounts to receive payments from Navigator in respect of their dollarDEX accounts.
3. A referral will be considered successful when:
 - (a) The referral is made during the Campaign Period;
 - (b) The Referred Individual is a new client of Navigator (i.e. not an existing client of Navigator)
 - (c) The Referred Individual successfully set up an account on dollarDEX platform during the Campaign Period.
 - (d) The Referred Individual successfully placed a minimum of S\$50,000 (or its equivalent in another currency) of investments (including transfer-in investments and SRS investments), and holds his/her investments during the Campaign Period;
4. A Referred Individual who was previously a client of Navigator in the past 12 months from the date of referral will not be considered as a new client of Navigator for the purpose of this Campaign.
5. An Existing Client who has made a successful referral will receive a S\$100 cash reward (the "Reward") for every successful referral during the Campaign Period. The Reward will be paid to the Existing Client's designated bank account which the Existing Client has nominated as the bank account to receive payments from Navigator in respect of his/her dollarDEX account.

Existing Clients who have been notified by Navigator of their successful referrals under this Campaign will receive the Reward no later than 120 days after the end of the Campaign Period defined above.

6. **To refer an individual as a Referred Individual, an Existing Client must submit the duly signed and completed Referral Form to cs@dollarDEX.com during the Campaign Period.**

By participating in this Campaign,

- (a) you agree to these Terms and Conditions;
- (b) you consent Navigator to collect, process, disclose and/or transfer your personal data to Singlife, Singlife related group of companies, third party service providers and/or intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the following purposes:
 - i. for the administration of this Campaign, including the third parties administering the Campaign and Reward redemption, and any third parties that Navigator may, in its absolute discretion, consider appropriate or necessary in connection with the Campaign; and
 - ii. for statistical, research, audit, regulatory and compliance purposes;
- (c) you confirm that for the personal data of the Referred Individual that you have disclosed to Navigator, that you have prior to disclosing to Navigator obtained the appropriate consent of the Referred Individual to:

- i. permit you to collect, use and/or disclose the Referred Individual's personal data (including but not limited to Full Name and last 4 digits of NRIC/FIN as provided in the Referral Form) for the above purposes;
- ii. permit Navigator to collect, process and/or disclose the Referred Individual's personal data for the above purposes; and
- iii. permit Navigator to disclose and/or transfer the Referred Individual's personal data to Singlife, Singlife related group of companies, third party service providers and/or intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the above purposes.

For details of Navigator's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, you may contact Navigator at cs@dollardex.com or 6220 7890.

- 7. The following individuals will not be considered as Referred Individuals for purposes of this Campaign:
 - i. where either of the Existing Client or Referred Individual is a financial adviser representative of a financial adviser that has a distribution relationship with Navigator;
- 8. Prior to referring a Referred Individual to Navigator, an Existing Client must:
 - (a) consent to Navigator disclosing his/her name, and the fact that he/she is a client of Navigator to such Referred Individual;
 - (b) obtain the consent of such Referred Individual to him/her providing the personal data of such Referred Individual to be indicated in the Referral Form to Navigator and notify such Referred Individual of the purposes of providing his/her personal data to Navigator which includes for purpose of this Campaign;
 - (c) inform the Referred Individual that a reward will be awarded to the Existing Client under the Terms and Conditions of this Campaign; and
 - (d) inform and obtain consent from the Referred Individual that while Navigator will not disclose details of the Referred Individual to the Existing Client who had referred the Referred Individual, by virtue of the mechanics of this Campaign, the Existing Client will have knowledge that the Referred Individual would have invested in at least the minimum amount as set out in Clause 3 above if a Reward is issued by Navigator to the Existing Client in respect of such Referred Individual. In this respect, the Existing Client agrees to keep any details of the Referred Individual that he/she receives or draws inference from the mechanics of this Campaign confidential and indemnifies Navigator for any disclosure of the Referred Individual's details to any other party and such obligations here shall survive termination of this Campaign.

General

- 9. Please note that unless otherwise stated, this Campaign is not valid with any other offers, bundles, campaigns, or promotions organized by Navigator.
- 10. Navigator reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Campaign, including without limitation, the eligibility for the Reward and the amount of Reward an Existing Client is entitled to receive. Navigator's decision on all matters relating to the Campaign is final, conclusive and binding.
- 11. Navigator reserves the right, at any time, in its absolute discretion, to vary the Terms and Conditions, withdraw or discontinue the Campaign, without prior notice or liability to any person.
- 12. In the event of any inconsistency between these Terms and Conditions, FAQ and any brochures, marketing or promotional materials, these Terms and Conditions shall prevail.
- 13. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.

14. These Terms and Conditions are governed by and interpreted according to the laws of Singapore and all concerned parties agree to submit all disputes in relation to the Campaign to the exclusive jurisdiction of the courts of Singapore.

Disclaimer

All information here is for general information only and does not take into account the specific investment objectives, financial situation or needs of any specific person or groups of persons. You should read the prospectus and the product highlights sheet of the relevant fund or seek relevant professional advice, before making any investment decision. The fund performance is not guaranteed and the value of units in a fund and the income accruing to the units, if any, may rise or fall. Investment in funds is subject to investment risks, including the possible loss of the capital amount. Past performance is not indicative of future performance. The terms here and advertisements relating to this Campaign have not been reviewed by the Monetary Authority of Singapore.

The information here is not and should not be considered an offer, recommendation or solicitation, to deal in any investment product.