

TERMS AND CONDITIONS OF ZACD CLIENT REFERRAL PROGRAMME*

1. The ZACD Client Referral Programme (“**Programme**”) is open to existing ZACD Clients (“**Eligible Client**”). The Programme will commence on 05 September 2019 and end on 04 September 2020, while stocks last (whichever date is earlier).
2. Eligible Clients refer to all Accredited Investors onboarded and invested in any of ZACD’s Fund Offerings. This includes individual clients and corporate clients.
3. Non-accredited investors are not eligible to participate in this Programme.
4. All professional firms or companies with similar partnership / alliance / channel distribution agreement with ZACD are not eligible to participate in this Programme.
5. Eligible Clients are not allowed to refer themselves and other Eligible Clients for this Programme. Eligible Clients are not allowed to refer the same person or entity into this Programme more than once.
6. **Referred Clients** must be Accredited Investors.
7. Referred Clients must be newly onboarded with a minimum investment amount of \$200,000 in any of ZACD’s Fund Offerings. Terms and conditions for ZACD’s Fund Offerings apply.
8. Referred Clients are eligible to participate in the Programme as an Eligible Client and make referrals only after they have been successfully onboarded with ZACD.
9. A Referred Client cannot be referred by more than one Eligible Client. In such cases, ZACD reserves the right to decide which Eligible Client is to be entitled to the reward.
10. Eligible Clients and Referred Clients will be rewarded with the respective miles into their KrisFlyer account within six weeks of each successful referral under the Programme.
11. All Eligible and Referred Clients must have a valid KrisFlyer account to receive any reward. In the event that the Eligible Client and/or Referred Client do not have a KrisFlyer account, they must register an account in order to receive any reward. All Eligible and Referred Clients need to present their KrisFlyer membership number in order to earn KrisFlyer miles. To enrol for a new KrisFlyer membership account, please visit: (https://www.singaporeair.com/en_UK/ppsclub-krisflyer/registration-form/)
12. The name in your KrisFlyer membership account must match the name registered on your ZACD account for the KrisFlyer miles to be successfully credited. For the avoidance of doubt, KrisFlyer miles can only be credited to your personal account. Pooling of KrisFlyer miles is strictly not permitted under the terms and conditions of the KrisFlyer Programme.
13. Membership in the KrisFlyer Programme and the earning of KrisFlyer miles are subject to the full terms and conditions of the KrisFlyer Programme found here (https://www.singaporeair.com/en_UK/ppsclub_krisflyer/termsconditions-kf/)
14. All miles rewarded are non-transferable and cannot be exchanged for cash, credit or in kind, and will be subject to the terms and conditions of KrisFlyer. Usage of the reward is subject to the terms and conditions accompanying them. ZACD is not a supplier of the product and/or services provided by the merchant. Any dispute in connection with or arising from the product and/or services must be resolved directly with the merchant. The merchant may impose conditions for the product and/or services.
15. (a) The Eligible Client consents to the disclosure of the details of this referral, including his or her personal particulars, to the Referred Client.
(b) The Referred Client consents to the disclosure of the outcome of this referral, including his or her personal particulars, to the Eligible Client.
16. This Programme is not valid with any other promotions or programmes offered by ZACD.
17. ZACD reserves the right to make any changes where it deems necessary in its absolute discretion to these Terms and Conditions at any time and without prior notification.
18. ZACD’s decision on all matters relating to the Programme, is final, conclusive and binding on all participants. No appeal or correspondence will be entertained or accepted by ZACD. ZACD shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Programme.
19. In the event of any inconsistencies found between the Terms and Conditions on this application form and that found on other marketing or promotional materials relating to the Programme, the Terms and Conditions on this application form shall prevail.
20. If ZACD subsequently discovers that a participant is, in fact, not eligible to participate in the Programme or any of the applicable conditions are not fulfilled, ZACD may at its discretion forfeit the reward (or reclaim it, if already awarded, by debiting the account of the participant). No person shall be entitled to any payment or compensation from ZACD should any reward be forfeited or reclaimed.
21. ZACD shall not be liable to any person for any loss or damage in connection with the Programme, including without limitation, any error in computing any changes, any breakdown or malfunction in any computer system or equipment. Without prejudice to the generality of the foregoing, ZACD assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail or communications.
22. These Terms and Conditions shall be governed by the laws of Singapore and the participants in the Programme irrevocably submit to the exclusive jurisdiction of the courts of Singapore.
23. A person who is not a party to any agreement governed by these Terms and Conditions shall not have any right under Contracts (Rights of Third Parties) Art (Cap 53B) to enforce any of these Terms and Conditions.