



NIUM

**GLOBAL INSTAPOINTS TERMS &
CONDITIONS**

**DECEMBER 2019
SINGAPORE**

'InstaPoints' Rewards Program by NIUM Pte. Ltd. (formerly known as InstaReM Pte. Limited), Group Entities and Affiliates Terms & Conditions

The InstaPoints Reward Program is operated by NIUM Pte. Ltd.'s (formerly known as InstaReM Pte. Limited) group entities *and its affiliates* ("*InstaReM (Powered by NIUM), we, us or our*"). By participating in our Rewards Program, you agree to these Terms and Conditions. These Terms and Conditions ("Terms") apply to the InstaPoints Rewards Program offered by InstaReM (Powered by NIUM) to our individual consumer client(s) ("Client"), and are in addition to and not in derogation of the Terms and Conditions mentioned in the User Agreement, Privacy Policy and other Policies of www.instare.com.

Each individually a "Party" and together, the "Parties".

1. DEFINITION

In these Terms and Conditions, the following words and phrases shall have the meaning set below, unless the context indicates otherwise, and may be modified from time to time.

InstaPoints serves as a reward program for Client(s) of InstaReM (Powered by NIUM) where the Client(s) earns points upon signing up, and upon transactions, referrals and other activities as defined below, through www.instare.com.

InstaPoints program is valid on or after 11th March 2018.

2. HOW CAN INSTAPOINTS BE EARNED?

- a) InstaPoints can be earned as a joining bonus at the time of signing up on www.instare.com.
- b) If a Client(s) signs up using a referral link or referral code, the 'Referrer' and 'Referee' each earn InstaPoints upon a successful referral where the 'Referee' is required to sign up and transact successfully through www.instare.com for both parties to be eligible for the referral bonus.
- c) InstaPoints can also be earned upon successful transactions, subject to the transfer amount meeting the minimum amount requirement for earning InstaPoints.
- d) InstaPoints values are defined at www.instare.com/instapoints.

3. HOW CAN INSTAPOINTS BE REDEEMED?

- a) InstaPoints can be redeemed as a discount on the base currency / sending currency.
- b) A user(s) can redeem exactly 100 - 400 InstaPoints per transaction.
- c) Unless a coupon code has an InstaPoints reward associated with it, redemption of coupon code and InstaPoints on a single transaction is prohibited.
- d) InstaReM (Powered by NIUM) may add or subtract the ways to redeem InstaPoints and/or also change the number of InstaPoints redeemed for each point as and when required.
- e) InstaPoints can never be transferred to physical cash and/or requested to be sent to the Client's bank accounts.
- f) InstaPoints are non-transferable between different InstaRem accounts.
- g) There is no maximum number of InstaPoints a Client can earn.

4. ANNULMENT OF INSTAPOINTS

- a) InstaReM (Powered by NIUM) expressly reserves the right, at any time and *without prior notice to the Client(s)*, to add and/or alter, modify, change or vary all or in part, this Program or to withdraw the Program altogether.
- b) In case of any discrepancy, the final decision would rest with InstaReM (Powered by NIUM).

5. EXPIRATION

InstaPoints earned in the Client(s) account will expire after 6 months from their date of accrual.

6. INSTAPOINTS GENERAL PROVISIONS

- a) Upon the termination of the client agreement or Terms and Conditions between InstaReM (Powered by NIUM), all InstaPoints will be cancelled and removed from the InstaPoints balance.
- b) InstaReM (Powered by NIUM) reserves the right to restrict the use of InstaPoints.
- c) InstaReM (Powered by NIUM) reserves the right to suspend or terminate the use of InstaPoints without prior notice to you for violating any of these Terms and Conditions or for any other reason whatsoever.
- d) InstaReM (Powered by NIUM) reserves the right to amend the InstaPoints Terms and Conditions at any time with our sole discretion.

7. DISCLAIMER OF WARRANTY; LIMITATION OF LIABILITY

THE INSTAPOINTS REWARDS PROGRAM, ACCESSIBLE OR AVAILABLE THROUGH THE SITE ARE PROVIDED OR MADE AVAILABLE ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION WARRANTIES OF MERCHANTABILITY FITNESS FOR A PARTICULAR PURPOSE, ACCURACY, COMPLETENESS, CURRENTNESS, FREEDOM FROM INTERRUPTION OR ERROR, VIRUSES OR OTHER DEFECT, AND NON-INFRINGEMENT. YOUR USE OF THE SITE AND OF ANY CONTENT, WHETHER OUR CONTENT OR USER CONTENT, IS ENTIRELY AT YOUR OWN RISK.

8. INDEMNIFICATION

You agree to defend, indemnify, and hold NIUM Pte. Ltd. (formerly known as InstaReM Pte. Limited), InstaReM (Powered by NIUM) group of entities and our Affiliates harmless from and against any demands, loss, liability, claims, damages or expenses (including reasonable attorneys' fees and costs), made against us by any third party due to, arising out of, or related to (i) your access to the Site, (ii) your use of the Site and the Instapoint Rewards Programme, (iii) any User Content posted, uploaded or transmitted by you, (iv) your use or distribution of any User Content, (v) your violation of these Terms & Conditions, or (vi) the infringement or other violation by you, or any third party using your account or user name, of any intellectual property or other right of any person.

9. ENTIRE AGREEMENT

These Terms & Conditions represent the entire agreement between the Client(s) and us with respect to the subject matter addressed herein and supersede all prior to contemporaneous agreements or understandings, written or oral. These Terms & Conditions shall be binding upon and inure to the benefit of the parties hereto and their respective successors and lawful assigns.



NIUM Pte Ltd. (formerly known as InstaReM Pte. Limited) is the holding company of NIUM subsidiaries globally
It is regulated by MAS under RA No. 01454 in Singapore