



NIUM

GLOBAL REFERRAL PROGRAMME

DECEMBER 2019
SINGAPORE

Australia

INSTAREM PTY LTD CLIENT REFERRAL PROGRAMME

The terms and conditions for InstaReM Pty Limited "InstaReM" Client Referral Programme are effective as of February 24, 2018. The Terms and Conditions of the InstaReM Client Referral Programme constitute a binding legal agreement "the Agreement" between InstaReM and you, "the Client and/or Referrer", participating in the InstaReM Client Referral Programme. InstaReM reserves the right to change the terms and conditions of this Agreement at any time and without notice. Continuation to participate in the Client Referral Programme constitutes the client's agreement and consent to such modifications.

1. CLIENT REFERRAL PARTICIPATION

By participating in the InstaReM Client Referral Programme as the Referrer, you agree to act in accordance with the terms stipulated in the Terms and Conditions. You must act in accordance to all laws and financial services regulations in Australia. If you do not agree to these Terms and Conditions in their entirety, you will be disqualified from participating in the InstaReM Client Referral Programme.

You agree for InstaReM to share your information with the Referee, the individual or corporation that you referred to InstaReM.

2. CRITERIA TO QUALIFY REFERRAL AS VALID

a) Referee must register with InstaReM
b) Referee's account must be approved for services provided by InstaReM
c) Referee must register directly with InstaReM via the website at www.InstareM.com or mobile application. The Referee will be disqualified as a referral if he/she registers through a third party or third party website.

d) Referral bonus is credited as InstaPoints which are governed by the InstaPoints terms and conditions set forth at www.InstareM.com/instapoints

e) To receive the Referral InstaPoints bonus, the Referee must use the referral code shared by the Referrer, in the "Referral Code" section while initiating a transaction, or while completing the personal information. The referral bonus will be credited to the Referrer only after the Referee has completed a transaction using Referrer's code. If Referee uses any other coupon code apart from the one sent by the Referrer, the Referrer won't receive any referral bonus on his/her next transaction.

f) The referral bonus will be credited to the Referrer only if the Referee transaction is successfully completed and not cancelled by either the Referee or InstaReM for any reason.

g) A Referrer can redeem the referral bonus InstaPoints against transactions. Such usage would be governed by InstaPoints Terms and Conditions as found at www.InstareM.com/instapoints. Each Referee must have a different name and date of birth. The referral bonus does not apply for multiple transactions by a single Referee.

3. PAYMENT OF CLIENT REFERRAL BONUS

a) The Client Referral Bonus of 400 InstaPoints* is generally credited to the Referrer and Referee InstaPoints balance within 5 business days of Referee transfers being completed for the required minimum.

**The current Client Referral Bonus amount of 400 InstaPoints is subject to change.*

a) All subsequent transfers by the Referee won't be considered as part of the Referral Client Programme. The bonus is paid only on the first qualified successfully completed transaction as part of the Client Referral Programme.

b) InstaReM expressly reserves the right, at any time and *without prior notice to the customer(s)*, to add and/or alter, modify, change or vary all or in part, this Program or to withdraw the Program altogether.

4. LIABILITY OF INSTAREM

InstaReM expressly disclaims any and all liability arising or associated with your participation in the InstaReM Client Referral Programme. The resolution of all enquiries, questions related to earning a bonus, redemption of the bonus, your compliance with the program's Terms and Conditions, and disputes relating to the eligibility of InstaReM Client Referral Programme, is at the sole discretion of InstaReM.

5. ADDITIONAL TERMS & CONDITIONS

InstaReM reserves the right to terminate or amend the Client Referral Programme without notice. InstaReM expressly reserves the right to close the account(s) of any Referring Client and to request proper payment if the Referrer and/or friend attempts to use the Client Referral Programme in a questionable manner that amounts to a breach of these Terms and Conditions, or is in violation of any law, statute or governmental regulation.

Maximum of 15 referrals per calendar year.

Users may not participate in the Client Referral Programme where doing so would be prohibited by any applicable law, statute or regulations.

Hong Kong

INSTAREM LIMITED CLIENT REFERRAL PROGRAMME

The Terms and Conditions for InstaReM Limited "InstaReM" Client Referral Programme are effective as of February 24, 2018. The Terms and Conditions of the InstaReM Referral Programme constitute a binding legal agreement "the Agreement" between InstaReM and you, "the Client and/or Referrer", participating in the InstaReM Client Referral Programme. InstaReM reserves the right to change the Terms and Conditions of this agreement at any time and without notice. Continuation to participate in the Client Referral Programme constitutes the client's agreement and consent to such modifications.

1. CLIENT REFERRAL PARTICIPATION

By participating in the InstaReM Client Referral Programme as the Referrer, you agree to act in accordance with the terms stipulated in the Terms and Conditions. You must act in accordance with all laws and regulations in Hong Kong. If you do not agree to these terms and conditions in their entirety, you will be disqualified from participating in the InstaReM Client Referral Programme. You agree for InstaReM to share your information with the Referee, the individual or corporation that you referred to InstaReM.

2. CRITERIA TO QUALIFY REFERRAL AS VALID

- a) Referee must register with InstaReM
- b) Referee's account must be approved for services provided by InstaReM
- c) Referee must register directly with InstaReM via the website www.InstareM.com or InstaReM's mobile application. The Referee will be disqualified as a referral if he/she registers through a third party or third party website.
- d) Referral bonus is credited as InstaPoints which are governed by the InstaPoints Terms and Conditions set forth at: www.InstareM.com/instapoints
- e) To receive the Referral InstaPoints bonus, the Referee must use the referral code shared by the Referrer, in the "Referral Code" section while initiating a transaction, or while filling in the personal information. The referral bonus will be credited to the Referrer only after the Referee has completed a transaction using Referrer's code. If Referee uses any other coupon code apart from the one sent by the Referrer, the Referrer won't receive any referral bonus on his/her next transaction.
- f) The referral bonus will be credited to the Referrer only if the Referee's initial transaction is successfully completed and not cancelled by either the Referee or InstaReM for any reason.
- g) A Referrer can use the referral bonus for one transaction per Referee. Each Referee must have a different name and date of birth. The referral bonus does not apply for multiple transactions by a single Referee.

3. PAYMENT OF CLIENT REFERRAL BONUS

- a) The Client Referral Bonus of 400 InstaPoints* is generally credited to the Referrer and Referee InstaPoints balance within 5 business days of Referee transfers being completed for the required minimum transaction size.
**The current Client Referral bonus amount of 400 InstaPoints is subject to change.*
- b) All subsequent transfers by the Referee won't be considered as part of the Referral Client Programme. The bonus is paid only on the first qualified successfully completed transaction as part of the Client Referral Programme.
- c) InstaReM expressly reserves the right, at any time and *without prior notice to the customer(s)*, to add and/or alter, modify, change or vary all or in part, this Program or to withdraw the Program altogether.

4. LIABILITY OF INSTAREM

InstaReM expressly disclaims any and all liability arising or associated with your participation in the InstaReM Client Referral Programme. The resolution of all enquiries, questions related to earning a bonus, redemption of the bonus, your compliance with the programme's terms and conditions, and disputes relating to the eligibility of InstaReM Client Referral Programme, is at the sole discretion of InstaReM.

5. ADDITIONAL TERMS & CONDITIONS

InstaReM reserves the right to terminate or amend the Client Referral Programme without notice. InstaReM expressly reserves the right to close the account(s) of any referring client and to request proper payment if the Referrer and/or friend attempts to use the Client Referral Programme in a questionable manner that amounts to a breach of these Terms and Conditions, or is in violation of any law, statute or governmental regulation.

Users may not participate in the Client Referral Programme where doing so would be prohibited by any applicable law, statute or regulations.

Singapore

NIUM PTE. LTD. (FORMERLY KNOWN AS INSTAREM PTE. LIMITED) CLIENT REFERRAL PROGRAMME

The Terms and Conditions for NIUM Pte. Ltd. (formerly known as InstaReM Pte. Limited) "InstaReM" Client Referral Programme are effective as of February 24, 2018. The Terms and Conditions of the InstaReM (Powered by NIUM) Client Referral Programme constitute a binding legal agreement "the Agreement" between InstaReM (Powered by NIUM) and you, "the Client and/or Referrer", participating in the InstaReM (Powered by NIUM) Client Referral Programme. InstaReM (Powered by NIUM) reserves the right to change the terms and conditions of this Agreement at any time and without notice. Continuation to participate in the Client Referral Programme constitutes the client's agreement and consent to such modifications.

1. CLIENT REFERRAL PARTICIPATION

By participating in the InstaReM (Powered by NIUM) Client Referral Programme as the Referrer, you agree to act in accordance with the terms stipulated in the Terms and Conditions. You must act in accordance the laws and regulations in Singapore. If you do not agree to these Terms and Conditions in their entirety, you will be disqualified from participating in the InstaReM (Powered by NIUM) Client

Referral Programme. You agree for InstaReM (Powered by NIUM) to share your information with the Referee, the individual or corporation that you referred to InstaReM (Powered by NIUM).

2. CRITERIA TO QUALIFY REFERRAL AS VALID

a) Referee must register with InstaReM (Powered by NIUM)
b) Referee's account must be approved, or services provided by InstaReM (Powered by NIUM)
c) Referee must register directly with InstaReM (Powered by NIUM) via the website www.InstareM.com or InstaReM's mobile application. The Referee will be disqualified as a referral if he/she register through a third party or third party website.

d) Referral bonus is credited as InstaPoints which are governed by the InstaPoints terms and conditions set forth at www.InstareM.com/instapoints

e) To receive the Referral InstaPoints bonus, the Referee must use the referral code shared by the Referrer, in the "Referral Code" section while initiating a transaction, or while filling in the personal information. The referral bonus will be credited to the Referrer only after the Referee has completed a transaction using Referrer's code. If Referee uses any other coupon code apart from the one sent by the Referrer, the Referrer won't receive any referral bonus on his/her next transaction.

f) The referral bonus will be credited to the Referrer only if the Referee transaction is successfully completed and not cancelled by either the Referee or InstaReM (Powered by NIUM) for any reason.

g) A Referrer can use the referral bonus for one transaction per Referee. Each Referee must have a different name and date of birth. The referral bonus does not apply for multiple transactions by a single Referee.

3. PAYMENT OF CLIENT REFERRAL BONUS

The Client Referral Bonus of 400 InstaPoints* is generally credited to the Referrer and Referee InstaPoints balance within 5 business days of Referee transfers being completed for the required minimum.

**The current Client Referral bonus amount of 400 InstaPoints is subject to change.*

a) All subsequent transfers by the Referee won't be considered as part of the Referral Client Programme. The bonus is paid only on the first qualified successfully completed transaction as part of the Client Referral Programme.

b) InstaReM (Powered by NIUM) expressly reserves the right, at any time and without prior notice to the customer(s), to add and/or alter, modify, change or vary all or in part, this Program or to withdraw the Program altogether.

4. LIABILITY OF INSTAREM (POWERED BY NIUM)

InstaReM (Powered by NIUM) expressly disclaims any and all liability arising or associated with your participation in the InstaReM (Powered by NIUM) Client Referral Programme. The resolution of all enquiries, questions related to earning a bonus, redemption of the bonus, your compliance with the programs Terms and Conditions, and disputes relating to the eligibility of InstaReM (Powered by NIUM) Client Referral Programme, is at the sole discretion of InstaReM (Powered by NIUM).

5. ADDITIONAL TERMS & CONDITIONS

InstaReM (Powered by NIUM) reserves the right to terminate or amend the Client Referral Programme without notice. InstaReM (Powered by NIUM) expressly reserves the right to close the account(s) of any referring client and to request proper payment if the Referrer and/or friend attempts to use the Client Referral Programme in a questionable manner that amounts to a breach of these Terms and Conditions, or is in violation of any law, statute or governmental regulation.

Users may not participate in the Client Referral Programme where doing so would be prohibited by any applicable law, statute or regulations.

Malaysia

INSTAREM MALAYSIA SDN BHD CLIENT REFERRAL PROGRAMME

The Terms and Conditions for InstaReM Malaysia Sdn Bhd "InstaReM" Client Referral Programme are effective as of February 24, 2018. The terms and conditions of the InstaReM Client Referral Programme constitute a binding legal agreement "the Agreement" between InstaReM and you, "the Client and/or Referrer", participating in the InstaReM Client Referral Programme. InstaReM reserves the right to change the Terms and Conditions of this Agreement at any time and without notice. Continuation to participate in the Client Referral Programme constitutes the client's agreement and consent to such modifications.

1. CLIENT REFERRAL PARTICIPATION

By participating in the InstaReM Client Referral Programme as the Referrer, you agree to act in accordance with the terms stipulated in the Terms and Conditions. You must act in accordance to all the laws and regulations in Malaysia. If you do not agree to these Terms and Conditions in their entirety, you will be disqualified from participating in the InstaReM Client Referral Programme. You agree for InstaReM to share your information with the Referee, the individual or corporation that you referred to InstaReM.

2. CRITERIA TO QUALIFY REFERRAL AS VALID

- a) Referee must register with InstaReM
- b) Referee's account must be approved, or services provided by InstaReM
- c) Referee must register directly with InstaReM via the website www.InstareM.com . The Referee will be disqualified as a referral if he/she register through a third party or third-party website.
- d) Referral bonus is credited as InstaPoints which are governed by the InstaPoints terms and conditions set forth at www.InstareM.com/instapoints
- e) To receive the Referral InstaPoints bonus, the Referee must use the referral code shared by the Referrer, in the "Referral Code" section while initiating a transaction, or while filling in the personal information. The referral bonus will be credited to the Referrer only after the Referee has completed a transaction using Referrer's code. If Referee uses any other coupon code apart from the one sent by the Referrer, the Referrer won't receive any referral bonus on his/her next transaction.
- f) The referral bonus will be credited to the Referrer only if the Referee transaction is successfully completed and not cancelled by either the Referee or InstaReM for any reason.
- g) A Referrer can use the referral bonus for one transaction per Referee. Each Referee must have a different name and date of birth. The referral bonus does not apply for multiple transactions by a single Referee.

3. PAYMENT OF CLIENT REFERRAL BONUS

The Client Referral Bonus of 400 InstaPoints* is generally credited to the Referrer and Referee InstaPoints balance within 5 business days of Referee transfers being completed for the required minimum.

**The current Client Referral bonus amount of 400 InstaPoints is subject to change.*

- a) All subsequent transfers by the Referee won't be considered as part of the Referral Client Programme. The bonus is paid only on the first qualified successfully completed transaction as part of the Client Referral Programme.
- b) InstaReM expressly reserves the right, at any time and without prior notice to the customer(s), to add and/or alter, modify, change or vary all or in part, this Program or to withdraw the Program altogether.

4. LIABILITY OF INSTAREM

InstaReM expressly disclaims any and all liability arising or associated with your participation in the InstaReM Client Referral Programme. The resolution of all enquiries, questions related to earning a bonus, redemption of the bonus, your compliance with the programme's terms and conditions, and disputes relating to the eligibility of InstaReM Client Referral Programme, is at the sole discretion of InstaReM.

5. ADDITIONAL TERMS & CONDITIONS

InstaReM reserves the right to terminate or amend the Client Referral Programme without notice. InstaReM expressly reserves the right to close the account(s) of any Referring Client and to request proper payment if the Referrer and/or friend attempts to use the Referral Programme in a questionable manner that amounts to a breach of these Terms and Conditions, or is in violation of any law, statute or governmental regulation.

Users may not participate in the Referral Programme where doing so would be prohibited by any applicable law, statute or regulations.

Europe

UAB INSTAREM EU CLIENT REFERRAL PROGRAMME

The Terms and Conditions for **UAB InstaReM EU** "InstaReM" Client Referral Programme are effective as of February 24, 2018. The Terms and Conditions of the InstaReM Client Referral Programme constitute a binding legal agreement "the Agreement" between InstaReM and you, "the Client and/or Referrer", participating in the InstaReM Client Referral Programme. InstaReM reserves the right to change the Terms and Conditions of this Agreement at any time and without notice. Continuation to participate in the Client Referral Programme constitutes the client's agreement and consent to such modifications.

1. CLIENT REFERRAL PARTICIPATION

By participating in the InstaReM Client Referral Programme as the Referrer, you agree to act in accordance with the terms stipulated in the Terms and Conditions. You must act in accordance to all laws and regulations in Lithuania and the EU/EEA. If you do not agree to these terms and conditions in their entirety, you will be disqualified from participating in the InstaReM Client Referral Programme. You agree for InstaReM to share your information such as name and email address with the Referee, the individual or corporation that you referred to InstaReM.

2. CRITERIA TO QUALIFY REFERRAL AS VALID

- a) Referee must register with InstaReM
- b) Referee's account must be approved, or services provided by InstaReM
- c) Referee must register directly with InstaReM via the website www.InstareM.com or mobile application.

The Referee will be disqualified as a referral if he/she register through a third party or third-party website.

d) Referral bonus is credited as InstaPoints which are governed by the InstaPoints terms and conditions set forth at www.InstareM.com/instapoints

e) To receive the Referral InstaPoints bonus, the Referee must use the referral code shared by the Referrer, in the "Referral Code" section while initiating a transaction, or while filling in the personal information. The referral bonus will be credited to the Referrer only after the Referee has completed a transaction using Referrer's code. If Referee uses any other coupon code apart from the one sent by the Referrer, the Referrer won't receive any referral bonus on his/her next transaction.

f) The referral bonus will be credited to the Referrer only if the Referee transaction is successfully completed and not cancelled by either the Referee or InstaReM for any reason.

g) A Referrer can use the referral bonus for one transaction per Referee. Each Referee must have a different name and date of birth. The referral bonus does not apply for multiple transactions by a single Referee.

3. PAYMENT OF CLIENT REFERRAL BONUS

The Client Referral Bonus of 400 InstaPoints* is generally credited to the Referrer and Referee InstaPoints balance within 5 business days of Referee transfers being completed for the required minimum.

**The current Client Referral bonus amount of 400 InstaPoints is subject to change.*

a) All subsequent transfers by the Referee won't be considered as part of the Referral Client Programme. The bonus is paid only on the first qualified successfully completed transaction as part of the Client Referral Programme.

b) InstaReM expressly reserves the right, at any time and *without prior notice to the customer(s)*, to add and/or alter, modify, change or vary all or in part, this Program or to withdraw the Program altogether.

4. LIABILITY OF INSTAREM

InstaReM expressly disclaims any and all liability arising or associated with your participation in the InstaReM Client Referral Programme. The resolution of all enquiries, questions related to earning a bonus, redemption of the bonus, your compliance with the programme's terms and conditions, and disputes relating to the eligibility of InstaReM Client Referral Programme, is at the sole discretion of InstaReM.

5. ADDITIONAL TERMS & CONDITIONS

InstaReM reserves the right to terminate or amend the Client Referral Programme without notice. InstaReM expressly reserves the right to close the account(s) of any Referring Client and to request proper payment if the Referrer and/or friend attempts to use the Client Referral Programme in a questionable manner that amounts to a breach of these Terms and Conditions, or is in violation of any law, statute or governmental regulation.

Users may not participate in the Client Referral Programme where doing so would be prohibited by any applicable law, statute or regulations.

United States

INSTAREM USA CORPORATION CLIENT REFERRAL PROGRAM

The Terms and Conditions for InstaReM USA Corporation "InstaReM" Client Referral Program are effective as of February 24 January 10, 2018. The Terms and Conditions of the InstaReM Client Referral Program constitute a binding legal agreement "the Agreement" between InstaReM and you, "the Client and/or Referrer", participating in the InstaReM Client Referral Program. InstaReM reserves the right to change the Terms and Conditions of this agreement at any time and without notice. Continuation to participate in the Client Referral Program constitutes the client's agreement and consent to such modifications.

1. CLIENT REFERRAL PARTICIPATION

By participating in the InstaReM Client Referral Program as the Referrer, you agree to act in accordance with the terms stipulated in the Terms and Conditions. You must act in accordance with all applicable federal, state and local laws, statutes and regulations of the United States of America and guidelines of the federal banking and regulatory authorities. If you do not agree to these Terms and Conditions in their entirety, you will be disqualified from participating in the InstaReM Client Referral Program. You agree for InstaReM to share your information with the Referee, the individual or corporation that you referred to InstaReM.

2. CRITERIA TO QUALIFY REFERRAL AS VALID

- a) Referee must register with InstaReM
- b) Referee's account must be approved, or services provided by InstaReM
- c) Referee must register directly with InstaReM via the website www.InstareM.com or mobile application. The Referee will be disqualified as a referral if he/she register through a third party or third-party website.
- d) Referral bonus is credited as InstaPoints which are governed by the InstaPoints terms and conditions set forth at www.InstareM.com/instapoints
- e) To receive the Referral InstaPoints bonus, the Referee must use the referral code shared by the Referrer, in the "Referral Code" section while initiating a transaction, or while filling in the personal information. The referral bonus will be credited to the Referrer only after the Referee has completed a transaction using Referrer's code. If Referee uses any other coupon code apart from the one sent by the Referrer, the Referrer won't receive any referral bonus on his/her next transaction.
- f) The referral bonus will be credited to the Referrer only if the Referee transaction is successfully completed and not cancelled by either the Referee or InstaReM for any reason.
- g) A Referrer can use the referral bonus for one transaction per Referee. Each Referee must have a different name and date of birth. The referral bonus does not apply for multiple transactions by a single Referee.

3. PAYMENT OF CLIENT REFERRAL BONUS

The Client Referral Bonus of 400 InstaPoints* is generally credited to the Referrer and Referee InstaPoints balance within 5 business days of Referee transfers being completed for the required minimum.

**The current Client Referral bonus amount of 400 InstaPoints is subject to change.*

- a) All subsequent transfers by the Referee won't be considered as part of the Referral Client Program. The bonus is paid only on the first qualified successfully completed transaction as part of the Client Referral Program.
- b) InstaReM expressly reserves the right, at any time and *without prior notice to the customer(s)*, to add and/or alter, modify, change or vary all or in part, this Program or to withdraw the Program altogether.

4. LIABILITY OF INSTAREM

InstaReM expressly disclaims any and all liability arising or associated with your participation in the InstaReM Client Referral Program. The resolution of all enquiries, questions related to earning a bonus, redemption of the bonus, your compliance with the program's Terms and Conditions, and disputes relating to the eligibility of InstaReM Client Referral Program, is at the sole discretion of InstaReM.

5. ADDITIONAL TERMS & CONDITIONS

InstaReM reserves the right to terminate or amend the Client Referral Program without notice. InstaReM expressly reserves the right to close the account(s) of any Referring Client and to request proper payment if the Referrer and/or friend attempts to use the Client Referral Program in a questionable manner that amounts to a breach of these Terms and Conditions, or is in violation of any law, statute or governmental regulation.

Users may not participate in the Client Referral Program where doing so would be prohibited by any applicable law, statute or regulations.



NIUM