

[Tiger BOSS Debit Card - S\$15 Ryde Voucher Campaign] Terms & Conditions

1. Section 01: The Campaign

- 1.1. Tiger Brokers (Singapore) Pte. Ltd. ("**Tiger Brokers**") is the organizer and executor of the <Tiger BOSS Debit Card - S\$15 Ryde Voucher Campaign> (hereinafter referred to as the "**Campaign**").
- 1.2. The Campaign will begin on <**03 March 2025**> at **16:00:00 (SGT)** and will conclude on <**31 Dec 2025**> at **23:59:59 (SGT)** ("**Campaign Period**").
- 1.3. The Campaign is accessible to both new and existing Tiger Brokers clients who have opened Prime Accounts with Tiger Brokers but is historically new to Tiger BOSS Debit Card. Users who sign-up for the Tiger BOSS Debit Card and makes an eligible transaction during the campaign period will be awarded with a S\$15 Ryde Voucher.
- 1.4. From <**24 Mar 2025**> **12:00:00 (SGT)**, Existing Tiger Brokers clients with the Tiger BOSS Debit Card but have historically not used the card before to make 1 eligible spend will also be eligible for the S\$15 Ryde voucher upon making one eligible transaction during the campaign period.

2. Section 02: Participation

- 2.1. To qualify as a participant (referred to individually as a "**Qualified Participant**" and collectively as "**Qualified Participants**") and to receive the S\$15 Ryde Voucher, Qualified Participants must fulfill the following criteria during the Campaign Period:
 - 2.1.1. *Successfully apply for a Tiger BOSS Debit Card for the first time*
 - 2.1.2. *Use the Tiger BOSS Debit Card to make at least 1 (one) eligible transaction.*
- 2.2. **From <24 Mar 2025> 12:00:00 (SGT)**, the campaign will also be eligible to participants that fulfil the following criteria:
 - 2.2.1. Was an existing Tiger BOSS Debit Card cardholder with historical 0 spends
 - 2.2.2. Use the Tiger BOSS Debit Card to make at least (one) eligible transaction from <**24 Mar 2025**>, **12:00:00 (SGT)** to <**31 Dec 2025**> **23:59:59 (SGT)**.
- 2.3. Kindly refer to section 4 for full list of eligible transaction(s). Kindly note that this campaign is capped at the first 1,000 BOSS Debit Card user that fulfils the above participation criteria.
- 2.4. S\$15 Ryde Voucher will be credited into user's Rewards Center upon verification which will be done within 5 business days. Upon redemption of Ryde Voucher, users are to redeem the S\$15 Ryde voucher via promo code on Ryde's application. Kindly note that codes are to be redeemed by **31 March 2026**. Any unutilised codes will not be renewable nor refundable.

3. Section 03: Terms and Conditions for Ryde Voucher

Ryde Voucher

- 3.1. The term 'Ryde Voucher' refers to the Promo code awarded during the campaign period by Tiger Brokers.
- 3.2. The Ryde Voucher will be issued to the Qualified Participants' Tiger Prime Account's Reward Center within the Tiger Trade App upon the Qualified Participants fulfilling the above eligibility criteria.
- 3.3. Ryde Voucher credited to eligible participant(s) Tiger BOSS Debit Card account is solely intended for use by eligible user, and cannot be transferred or withdrawn in physical or electronic form to their Tiger Trade Prime Account(s).
- 3.4. The Ryde Voucher credited to the Tiger Trade Prime Account may only be used for on Ryde's application.

4. Section 04: Terms & Conditions for Fractional Shares

- 4.1. Eligible Transactions are identified via their Merchant Category Codes (“MCCs”). These MCCs are assigned by Visa and/or the Tiger BOSS Debit Card issuer, and may be subject to changes at any point of time. If the merchants are not classified and/or classified under another merchant category not related *to the terms and conditions listed in the relevant promotional articles*, *transactions made at these merchants will not be eligible for the promotional fractional shares. For the avoidance of doubt, the list of category codes is not under the purview of Tiger Brokers (Singapore) Pte. Ltd. (“Tiger Brokers”) and Tiger Brokers is not responsible for the category code assigned to a transaction.

Spending in the following categories will not be eligible for cashback:

Merchant Category Codes Exclusion	MCC Code
Tolls and Bridge Fees	4784
Wire Transfer Money Orders (WTMOs)	4829
Utilities – Electric, Gas, Water, and Sanitary	4900
Medical, Dental, Ophthalmic and Hospital Equipment and Supplies	5047
Nondurable Goods (Not Elsewhere Classified)	5199
Direct Marketing – Insurance Services	5960
Cigars Stores and Stands	5993
Financial Institutions – Manual Cash Disbursements	6010
Financial Institutions - Automated Cash Disbursements	6011
Financial Institutions – Merchandise, Services, and Debt Repayment	6012
Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, NonFiat Currency, Cryptocurrency)	6051
Securities–Brokers and Dealers	6211
Insurance Sales, Underwriting, and Premiums	6300
Real Estate Agents and Managers	6513
Non-Financial Institutions – Stored Value Card Purchase/Load	6540
Other Services – Not Elsewhere Classified	7299
Cleaning, Maintenance and Janitorial Services	7349
Parking Lots, Parking Meters and Garages	7523
Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, OffTrack Betting, and Wagers at Race Tracks	7995
Hospitals	8062
Elementary and Secondary Schools	8211
Colleges, Universities, Professional Schools, and Junior Colleges	8220
Correspondence Schools	8241
Business and Secretarial Schools	8244
Vocational and Trade Schools	8249
Schools and Educational Services (Not Elsewhere Classified)	8299
Charitable Social Service Organizations	8398
Political Organizations	8651

Religious Organizations	8661
Automobile Associations	8675
Membership Organizations (Not Elsewhere Classified) For example – art clubs, historical clubs, labor unions	8699
Court Costs Including Alimony and Child Support	9211
Fines	9222
Bail and Bond Payments	9223
Tax Payments	9311
Government Services–Not Elsewhere Classified	9399
Postal Services–Government Only	9402
Intra-Government Purchases–Government Only	9405

4.2 The If a user has earned more than SGD 1 in cashback on T+0, he/she can receive the fractional shares on the T+1.

4.2.1 If a user has earned less than SGD 1 in cashback on T+0, he/she must continue to accumulate spends on the Tiger BOSS Debit Card until he/she earns more than SGD 1 in cashback. He/she will receive the fractional share on T+1.

4.2.2 Users will only be able to sell off their fractional shares when it has reached the value of USD 1 and up.

4.3 Tiger Brokers reserves the right to reject or claw back any fractional shares granted or to be granted to a Tiger BOSS Debit Card holder in the case of any fraudulent, dishonest and inappropriate conduct, as determined in the sole discretion of Tiger Brokers. Such activities include but are not limited to the following: the provision of any false details; the provision of any third party's information without consent; and any other fraudulent or malicious actions.

4.4 Fractional shares granted under this promotion are strictly non-refundable under all circumstances (including but not limited to any closure, suspension, loss or expiry of an awardee's Tiger Brokers account). For the avoidance of doubt, a Tiger BOSS Debit Card cardholder shall not be entitled to any compensation, refund or alternative prize due to a failure to claim or use of the cashback.

4.4.1 Tiger Brokers (Singapore) reserves the right to deduct the relevant fractional shares which were granted due to any fraudulent, dishonest and inappropriate conduct by a Tiger BOSS Debit Card cardholder as described in clause 3 above.

4.4.2 All decisions made by Tiger Brokers (Singapore) on any matters regarding this promotional fractional shares are final, conclusive and binding on all clients. No appeals, correspondences and/or protests shall be entertained.

4.4.3 Tiger Brokers (Singapore) reserves the right at any time to add, delete, vary and/or amend these terms and conditions by way of posting on the Tiger Trade platform, or any other methods that Tiger Brokers (Singapore) deems practicable. The client acknowledges and agrees to access the Tiger Trade platform regularly to ensure that he/she is kept up to date with any changes or variations made to these terms and conditions.

4.4.4 The terms and conditions set out herein shall be without prejudice and in addition to the terms and conditions governing your Tiger Trade Prime Account and the Tiger BOSS Debit Card, including but not limited to: the Tiger Trade Prime Account Terms and Conditions, the Tiger Trade Platform Terms and Conditions, and all other applicable terms and conditions, disclaimers, risk disclosures and warnings.

4.4.5 Tiger Brokers (Singapore)'s decision on all matters regarding the promotional fractional shares are final.

4.4.6 Tiger Brokers (Singapore) reserves the right to amend the Terms and Conditions without prior notification.

- 4.4.7 Additional promotions may be offered from time to time. Please refer to the terms and conditions listed in the relevant promotional articles.
- 4.4.8 In addition and without prejudice to any other right or remedy which may be available (whether under these terms and conditions or under applicable laws), and in the absence of fraud on the part of Tiger Brokers (Singapore), Tiger Brokers (Singapore) shall not be liable to the clients or any other party in any respect of any losses, damages, costs and expenses suffered or incurred by the clients or any other party arising out of this promotion. Tiger Brokers (Singapore) shall not in any event be liable for any indirect or consequential loss, or for punitive damages.
- 4.4.9 Tiger Brokers (Singapore) Pte Ltd has partnered with Wise to provide card issuance and account issuing services. Wise is the trading name of Wise Asia-Pacific Pte Ltd, which is a company incorporated under the laws of Singapore with Unique Entity Number 201422384R. Wise Asia-Pacific Pte Ltd is regulated as a Major Payment Institution by The Monetary Authority of Singapore (MAS) license: PS20200413. You can verify this information at the MAS website [here](https://www.mas.gov.sg). Consumers are advised to read this Customer Agreement carefully.

5. Section 05: Additional Terms

- 5.1. For further details on the Tiger BOSS Debit Card, please refer to <https://www.tigerbrokers.com.sg>.
- 5.2. The rewards granted during this Campaign do not interfere with any other rewards from concurrent Tiger Brokers campaigns.
- 5.3. By participating in this Campaign, you consent to Tiger Brokers' disclosure of personal information (including usernames) in compliance with the Personal Data Protection Act 2012. Tiger Brokers may utilize this personal data for marketing and promotional activities.
- 5.4. For any further inquiries, please reach out to our customer service team at [\(65\) 63312277](tel:6563312277) or consult our online customer service at www.tigerbrokers.com.sg.

6. Section 06: General Provisions

- 6.1. Tiger Brokers reserves the right, at its sole discretion, to determine the eligibility of participants for the Campaign or receipt of rewards. The decisions of Tiger Brokers on all Campaign-related matters are final and binding on participants. Tiger Brokers is under no obligation to disclose any Campaign-related matters or results to the participants.
- 6.2. Tiger Brokers is not responsible for any injury, loss, damage, or expense incurred by any participant or any other person in connection with the Campaign. This includes, but is not limited to, losses (including lost opportunities) resulting from late or non-notification, computation errors, technical issues, hardware or software malfunctions, incorrect transactions, lost or unavailable network connections, or misdirected notices.
- 6.3. By participating in this Campaign, participants agree to release and hold Tiger Brokers harmless from any liability for any injuries, losses, or damages of any kind to any person or property arising from:
- 6.3.1. the awarding, acceptance, receipt, possession, use, or misuse of any rewards or parts thereof awarded pursuant to the Campaign; and
- 6.3.2. participation in the Campaign or any Tiger BOSS Debit Card related activities.
- 6.4. Tiger Brokers may, at any time and without prior notice, amend, modify, delete, or add to these Terms and Conditions, suspend or terminate the Campaign, substitute the rewards, or alter the Campaign's conduct without any liability to any person.
- 6.5. In case of any inconsistency between these Terms and Conditions and any marketing or promotional materials related to the Campaign, these Terms and Conditions shall prevail.
- 6.6. These Terms and Conditions should be read alongside the Tiger Brokers Customer Agreement, which applies to all participants.

- 6.7. These Terms and Conditions are governed by and construed in accordance with Singapore law, and the Singapore courts have exclusive jurisdiction.
- 6.8. Any person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 6.9. The information provided herein is for reference only and does not constitute, and should not be considered as:
 - 6.9.1. An offer, recommendation, or solicitation to purchase or sell any financial products or services;
or
 - 6.9.2. a proposal to make any financial decisions; or
 - 6.9.3. any investment advice.
 - 6.9.4. Investing in financial products always involves inherent risks of loss. Tiger Brokers accepts no liability for any losses related to investors' investment activities. Past performance does not guarantee future results.

This advertisement has not been reviewed by the Monetary Authority of Singapore.