

TERMS AND CONDITIONS
NAVIGATOR'S DOLLARDEX INVEST CAMPAIGN

1. This INVEST Campaign ("**Campaign**") is organised by Navigator Investment Services Limited ("**Navigator**"). dollarDEX is a trademark owned by Navigator.
2. This Campaign is valid from **1 March 2025 to 30 June 2025** (both dates inclusive) (the "**Campaign Period**").
3. This Campaign is applicable to all Qualifying Clients. To participate in this Campaign and to receive the relevant reward detailed below, a "**Qualifying Client**" must:
 - a. not have any account with Navigator via a Financial Adviser Representative;
 - b. during the Campaign Period, transact the minimum Net Investment as set out below to qualify for the relevant Reward;
 - c. maintain the total minimum Net Investment transacted to qualify for the relevant Reward during the Campaign Period and until such time of the payout of the relevant Reward;
 - d. ensure his/her account(s) on dollarDEX remains active during the Campaign Period and until such time of the payout of the relevant Reward; and
 - e. ensure that all trades are submitted and executed within the Campaign Period to these Terms and Conditions.

Reward

4. A Qualifying Client who meets all requirements set out in Clause 3 above and places the minimum amount of Net Investment as set out in the table below during the Campaign Period will qualify to receive the corresponding reward set out in the same table below ("**Reward**").

Net Investment	Reward
Minimum S\$20,000	Bonus Units* amounting to 0.40% of the Net Investment (Minimum S\$20,000 * 0.40% = S\$80)

**Bonus Units refers to additional units in a Credit Fund# to be issued by Navigator under the terms of this Campaign*

#Credit Fund" refers to a Fullerton SGD Cash Fund A SGD which is a money market fund. Please refer to Fund Finder for more information on this fund and the prevailing fee that applies.

5. As part of Singapore's 60th birthday celebrations, all Net Investments placed during Campaign Period shall be multiplied by 60% (or a multiplier of 1.6x) and be considered as the total Net Investments achieved by Qualifying Client.

For avoidance of doubt, a Net Investment of S\$20,000 will be considered as S\$32,000 and Qualifying Client will receive a Reward in the value of S\$32,000 * 0.4% = S\$128.

Cap on Reward

6. The maximum amount of Reward that a Qualifying Client is eligible to receive under this Campaign is capped at S\$8,800 per Qualifying Client.
7. The total amount of Reward will be credited by Navigator to the Qualifying Client's investment account or plan at the sole discretion of Navigator without prior notice and no later than 120 days after the end of the Campaign Period.

Eligible Investments

8. Only **cash** and investment transactions invested using **Supplementary Retirement Scheme (SRS)** qualify for this Campaign. The following transactions are **excluded** from this Campaign: (i) switching transactions; (ii) transfer-in investments that originate from any investment platform operated by Navigator; and (iii) investment transactions invested using Central Provident Fund (CPF).
9. For USD trades, the SGD equivalent amount will be used to determine the Net Investment. Exchange rate used for determination will be at Navigator's discretion.

Net Investment

10. Net Investment refers to net new investment(s) transacted by a Qualifying Client, which shall be calculated in the following manner:

$$[(\text{Subscription} + \text{Regular Subscription Plan} + \text{Transfer-in}) - (\text{Redemption} + \text{Transfer-out})].$$

The amount of Net Investment will be rounded down to the nearest S\$10,000.

11. All Redemption and Transfer-out transactions transacted by a Qualifying Client via dollarDEX, will be applied towards the calculation of the total Net Investment transacted during the Campaign Period for the purpose of the Campaign.
12. The total Net Investment transacted during the Campaign Period will only be calculated at the end of the Campaign Period. Any outflow (i.e. Redemption and/or Transfer-out transaction) transacted after the Campaign Period but before the payout of the relevant reward will be deducted from the computation of the total Net Investment transacted during the Campaign Period. Consequently, this may affect the total Reward a Qualifying Client will qualify to receive under this Campaign (as the total Reward will be computed based on the total Net Investment transacted during the Campaign Period).
13. Unless stated otherwise, investment transactions counted towards this Campaign shall not be used in the calculation of meeting any requirement of other campaigns or promotions organised by Navigator.

General

14. By participating in this Campaign, you consent to Navigator collecting, processing, disclosing and/or transferring your personal data to Singapore Life Ltd ("**Singlife**"), Singlife related companies, third party providers, fund managers and/or intermediaries, whether located in Singapore or elsewhere for the following purposes:
 - a. for the administration of the Campaign, including the third parties administering the Campaign, or any third parties that Navigator may, in its absolute discretion, consider appropriate or necessary in connection with the Campaign; and
 - b. for research, audit, regulatory and compliance purposes.

- c. For details of Navigator's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. To withdraw your consent, you may contact us at cs@dollar dex.com or 6220 7890.
15. 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, a person's eligibility to participate in this Campaign and/or to receive the reward under this Campaign and whether all requirements under the Campaign have been satisfied. Navigator's decisions on all matters relating to the Campaign is final, conclusive, and binding on the participants of this Campaign.
 16. Notwithstanding anything here, Navigator further reserves the right to disqualify a person from this Campaign, or adjust the quantum, clawback and/or cancel the reward should it subsequently determines that a person is in fact not eligible or failed to meet relevant requirement for whatever reason or where the person has acted in bad faith.
 17. Navigator reserves the right, in its absolute discretion, without prior notice or liability, to adjust or withdraw the reward based on any outflow transacted after the Campaign Period and until such time of any payout of the reward.
 18. This Campaign is not valid with other offers, bundles, campaigns, or promotions organized by Navigator unless stated otherwise.
 19. Navigator reserves the right at any time in its absolute discretion to vary the Terms and Conditions here, withdraw or discontinue the Campaign at any time without prior notice or liability to you.
 20. Navigator shall not be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Campaign.
 21. 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.
 22. A person who does not participate in the Campaign shall have no right under the Contract (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.
 23. The terms of the Campaign will be governed by and interpreted in accordance with the laws of Singapore, and you agree to submit to the exclusive jurisdiction of the courts of Singapore.

TERMS AND CONDITIONS
NAVIGATOR'S DOLLARDEX REFER CAMPAIGN

1. The Campaign is valid for existing dollarDEX clients who refer (the "**Referrer**") new client(s) (the "**Referee**") to dollarDEX from **1 March 2025 to 30 June 2025**, both dates inclusive (the "**Campaign Period**").
2. The Referrer will receive S\$100 cash reward (the "**Reward**") for every successful referral during the Campaign Period, for up to a maximum of six (6) referrals. The Reward will be paid to the Referrer's designated bank account maintained with GROW.
3. To qualify, the Referrer must:
 - a. be an existing client with investments in dollarDEX at the point when the referral is made;
 - b. not fully redeem all investments during the Campaign Period and prior to the payout of the Reward; and
 - c. maintain a designated bank account with dollarDEX for direct crediting.
4. A referral will only be considered successful when the Referee invests or transfers in a minimum of S\$10,000 using Cash or **Supplementary Retirement Scheme (SRS)** and does not fully redeem his/her investments during the Campaign Period and prior to the payout of the Reward.
5. For the Referrer to qualify for the Campaign, the Referee must submit the duly signed and completed Referral Form during the account opening to **cs@dollardex.com**.
6. The following referrals are NOT eligible for this Campaign:
 - a. where either the Referrer or Referee is a Financial Adviser Representative with GROW;
 - b. where the Referee is an existing client of GROW; or
 - c. where upon the opening of a new joint account with GROW, either of the joint account holders is an existing client of GROW.
7. Eligible and successful Referrers will receive the Reward no later than 120 days after the end of the Campaign Period.
8. By participating in this Campaign, you consent to Navigator collecting, processing, disclosing and/or transferring your personal data to Singapore Life Ltd ("**Singlife**"), Singlife related companies, third party providers, fund managers and/or intermediaries, whether located in Singapore or elsewhere for the following purposes:
 - a. for the administration of the Campaign, including the third parties administering the Campaign, or any third parties that Navigator may, in its absolute discretion, consider appropriate or necessary in connection with the Campaign; and
 - b. for research, audit, regulatory and compliance purposes.
 - c. For details of Navigator's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. To withdraw your consent, you may contact us at cs@dollardex.com or 6220 7890.
9. GROW's decision on all matters relating to the Campaign is final, conclusive and binding.

10. GROW 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 you.
11. 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.
12. 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.

All information is correct at the time of print.

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.