Terms & Conditions

1. Programme Overview

1.1 The "Friends of SMEs" Referral Programme (the "Programme") is organised by **FS Capital Pte. Ltd. (UEN: 201631787R)** ("the Company", "we", "us" or "our"), operating under the Funding Societies brand.

1.2 The Programme runs from **15 October 2026 to 31 December 2026, 11:59pm Singapore Time (SGT)** (the "Campaign Period"). All referral submissions must be received through the official Programme Google Form within the Campaign Period.

1.3 By participating in the Programme and submitting referrals, participants ("Participants" or "you") acknowledge that they have read, understood and agreed to these Terms & Conditions.

2. Eligibility

2.1 The Programme is open to Singapore residents aged 18 years and above.

3. Submission of Contacts & Data Protection

3.1 Participants may submit business contact details of external Singapore SME owners, vendors, suppliers or other business representatives ("Referrals") through the official Programme Google Form.

3.2 Personal data submitted in connection with the Programme may be collected, used and disclosed by the Company for referral verification, contacting referred businesses, administering rewards, fraud prevention and other Programme-related purposes, in accordance with applicable laws and the Funding Societies Privacy Notice.

3.3 To the extent permitted by law, the Company shall not be responsible for breaches of confidentiality, employment obligations or third-party rights arising from a Participant's unauthorised disclosure of information.

3.4 Participants are responsible for ensuring that all submitted contact information has been obtained and shared lawfully. Funding Societies reserves the right to reject any unauthorised referrals and shall not be liable for breaches arising from a Participant's unauthorised disclosure of information, except where liability cannot be excluded under applicable law.

4. Reward Tier 1: S$50 Grab Voucher (Submission Reward)

4.1 To qualify for the S$50 Grab Voucher, a Participant must submit at least ten (10) unique, legible and verifiable business contacts belonging to Singapore-registered SMEs.

4.2 Each submitted contact must include, at minimum:

- Contact person's name;
- Company name; and
- Valid business or mobile contact number.

4.3 The Company reserves the right to verify all submissions. Invalid, incomplete, duplicated, fabricated or non-qualifying SME contacts, including consumer contacts or contacts belonging to multinational corporations, will not count towards the ten (10) eligible referrals.

4.4 The S$50 Grab Voucher will be issued digitally via WhatsApp to the eligible Participant after successful verification of all ten (10) qualifying contacts.

4.5 Each Participant is entitled to a maximum of **one (1) S$50 Grab Voucher** under Reward Tier 1 throughout the Campaign Period, regardless of the number of additional contacts submitted.

5. Reward Tier 2: S$1,000 Grab Voucher (Successful Financing Reward)

5.1 A Participant will qualify for a **fixed S$1,000 Grab Voucher** when an eligible SME referred by the Participant successfully obtains and receives financing from the Company, subject to these Terms & Conditions.

5.2 A "Successful Financing" occurs only when the referred SME:

- Submits an application for a commercial loan or financing facility with the Company;
- Successfully passes all required credit assessments and compliance checks;
- Signs the relevant financing agreement; and
- Successfully receives the disbursed financing funds.

5.3 There is no minimum financing amount required to qualify for Reward Tier 2. Eligible financing facilities include Start-Up Financing (SUF), subject to the Company's prevailing financing eligibility and approval requirements.

5.4 The S$1,000 Grab Voucher will be issued to the eligible Participant within **30–45 working days** following successful disbursement of the financing to the referred SME.

5.5 Where multiple Participants refer the same SME, only the first Participant who submits a valid and qualifying referral will be eligible for the Successful Financing Reward. Priority will be determined based on the **recorded Google Form submission timestamp**.

5.6 Only one Successful Financing Reward will be issued for the same referred SME. The Company reserves the right to review and resolve any disputes concerning duplicate referrals or reward attribution.

5.7 Referral submission does not guarantee financing approval. All financing applications remain subject to the Company's prevailing credit, risk and compliance requirements.

6. General Terms & Conditions

6.1 Reward Availability: All Grab Voucher rewards are available while stocks last and are subject to the eligibility and verification requirements set out in these Terms & Conditions.

6.2 The Company reserves the right to withhold, cancel or recover vouchers where fraudulent activity, false information, duplicate submissions, misrepresentation or any breach of these Terms & Conditions is identified or reasonably suspected.

6.3 Grab Vouchers are non-exchangeable for cash, non-transferable and subject to Grab's applicable voucher terms and conditions, including any validity or redemption restrictions.

6.4 Programme Changes: The Company reserves the right to amend, suspend or terminate the Programme, including its rewards and participation requirements, without prior notice. Any changes to reward amounts will apply prospectively and will not retrospectively reduce rewards already earned under the prevailing Terms & Conditions.

6.5 The Company's decisions on matters relating to the Programme, including submission validity, referral verification, financing eligibility and reward entitlement, shall be final and binding, subject to applicable law.

6.6 By participating, Participants agree to comply with these Terms & Conditions and acknowledge the Funding Societies Privacy Notice at https://fundingsocieties.com/privacy-notice.

6.7 Governing Law: These Terms & Conditions shall be governed by and construed in accordance with the laws of Singapore. Any disputes arising from the Programme shall be subject to the exclusive jurisdiction of the courts of Singapore.