

**Singapore Business Federation Small Business Relief Fund -
Salesforce Small Business Relief Grants Programme Terms & Conditions
Last Updated Date: 20 November 2020**

The Singapore Business Federation (“**Company**”, “**we**” or “**us**”) manages certain grant programmes including the **Salesforce Small Business Relief Grant Programme** (the “**Grant Programme**”) on behalf of third-party grant providers (each, a “**Grant Provider**”, and together with Company, the “**Programme Entities**”) to support eligible small businesses who need assistance due to the adverse economic effects of the Coronavirus (“COVID-19”) on their small business.

PLEASE READ THESE GRANT PROGRAMME TERMS (“**GRANT TERMS**”) CAREFULLY.

These Grant Terms are a legal contract between you and the Programme Entities and govern your application to and participation in the Grant Programme (collectively, the “**Services**”). By clicking on the “I accept” button and/or submitting an application for the Grant Programme, you represent and warrant that:

- (1) you have read, understand, and agree to be bound by these Grant Terms and by all the decisions of the Programme Entities and any judges, compliance committees, selection committees or other programme officials appointed by the Programme Entities relating to the Grant Programme and the award of grants, which shall be final in all respects;
- (2) you are at least eighteen (18) years of age and the age of majority in your jurisdiction of residence;
- (3) the Applicant is and will remain at all times, a business duly organised, registered, validly existing and in good standing under the laws of Singapore;
- (4) you are not a current or former government official or a household member or family member (as defined below) of a government official;
- (5) you comply with all applicable laws, including but not limited to anti-corruption laws;
- (6) you are neither located nor conducting business in a country that is subject to comprehensive sanctions (currently Cuba, Congo, Iran, Libya, North Korea, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen and Crimea region of Ukraine), nor are you listed or deemed included on any denied or sanctioned party listing published by Singapore, U.S. or EU governmental authorities; and
- (7) you have the full power, capacity and authority to enter into these Grant Terms personally or as a **representative** of the small business entity for which you are submitting an application (“**Representative**”), and legally bind that entity (and be bound) to comply with these Grant Terms.

IF YOU DO NOT AGREE TO BE BOUND BY THESE GRANT TERMS, YOU MAY NOT ACCESS OR USE THIS WEBSITE OR THE SERVICES OR OTHERWISE PARTICIPATE IN THE GRANT PROGRAMME.

Please be aware that section 11 of these Grant Terms below contains provisions governing how claims that you and we have against each other are resolved, including, without limitation, any claims that arose or were asserted prior to the effective date of these terms. In particular you will only be permitted to pursue claims and seek relief against us on an individual basis, not as a plaintiff or class member in any or representative action or proceeding.

Your use of, and participation in, certain Services may be subject to additional terms, including, without limitation certain Grant Provider terms, and the [Grant Programme Privacy Policy](#) (collectively, “**Supplemental Terms**”).

If these Grant Terms are inconsistent with the Supplemental Terms, the Supplemental Terms shall control with respect to such Service. These Grant Terms and any applicable Supplemental Terms are collectively referred to herein as the “**Terms**.”

PLEASE NOTE THAT THE TERMS ARE SUBJECT TO CHANGE BY THE PROGRAMME ENTITIES IN THEIR SOLE DISCRETION AT ANY TIME. When changes are made, the Company will make a new copy of the Grant Terms available on the Website and any new Supplemental Terms will be made available from within, or through, the affected Service on the website. We will also update the “Last Updated” date at the top of the Grant Terms. The Programme Entities may require you to provide consent to the updated Terms in a specified manner before further use of the Services is permitted. If you do not agree to any change(s) after receiving a notice of such change(s), the Programme Entities may, at their sole discretion, require you to stop using the Services. Otherwise, your continued use of the Services or participation in the Grant Programme constitutes your acceptance of such change(s). PLEASE REGULARLY CHECK THE WEBSITE TO VIEW THE THEN-CURRENT TERMS. THE GRANT PROGRAMME IS SUBJECT TO ALL APPLICABLE LAWS AND REGULATIONS AND IS VOID WHERE PROHIBITED.

1. Company Services.

1.1 Generally. The Services allow eligible small businesses to apply to the Grant Programme (each “**Applicant**”, collectively “**Applicants**”). During the application process, the Company will ask Applicants questions to determine their eligibility for the Grant Programme. We partner with Grant Providers to provide you with the grant, but we are not a financial institution (*i.e.*, we are not a bank or a lender).

The Grant Programme is funded by:
Salesforce Singapore Pte Ltd
5 Temasek Boulevard, #13-01 Suntec Tower Five
Singapore 038985

1.2 Eligibility. The Grant Programme is intended to help support certain small businesses in Singapore who need assistance due to adverse economic effects of COVID-19. To be eligible for the Grant Programme, Applicants must confirm that the Applicant has had no previous criminal convictions; is not aware of any ongoing or potential criminal proceedings against the Applicant in Singapore and abroad and be a Representative of a for-profit business that:

- (a) from November 2020 to the time of application submission employed no fewer than five (5) and no more than fifty (50) full or part-time employees;
- (b) Established and located in Singapore, registered with the Accounting and Corporate Regulatory Authority.
- (c) can promptly provide all documentation requested by Company to show proof of business status;
- (d) has been negatively affected by COVID-19;
- (e) has not received more than S\$1,000 in non-governmental grants related to COVID-19;
- (f) is not under bankruptcy protection or subject to judicial liens or attachments;
- (g) does not promote, sell, or advertise any products, ideas, or services that fail to comply with all applicable laws, acts, regulations, rules and ordinances;
- (h) is not under current governmental investigation nor currently a party to a civil or criminal matter;
- (i) has not been held liable or convicted in a civil or criminal matter;
- (j) is not a bar;
- (k) has been in continuous operation for two years prior to 1 March 2020;
- (l) reported annual revenue between S\$150,000 and S\$2,000,000 in its most recent tax statement;
- (m) has at least 30% local shareholding
- (n) is not owned (in whole or in part) by any individuals who are an employee of the Programme Entities (including the Programme Entities’ respective subsidiaries and affiliates) or a person engaged in the administration, selection or judging process for this Grant Programme, nor any family members or household members of same; and
- (o) has not at any point since March 1, 2018 employed:
 - (i) any individuals who are or were an employee of the Programme Entities (including their respective subsidiaries and affiliates);
 - (ii) anyone involved in administering the Grant Programme; or
 - (iii), any family or household members or household members of the same

(collectively, the “**Eligibility Requirements**”).

For purposes of clarity, restaurants that are primarily engaged in the sale of food are not considered bars for purposes of these Grant Terms.

There is a limit of one Application to the Programme per Eligible Company. Joint Applications are not allowed. In the event of multiple Applications being submitted by an Eligible Company, the first Application only will be considered.

The Programme Entities may update the Eligibility Requirements at any time, at their sole discretion. For purposes of this Grant Programme, the term “family members” is defined as any spouse, partner, parent, legal guardian, child, sibling, grandparent, grandchild, or in-law.

1.3 No Guarantees for Applicants. Submission of an application does not guarantee that an Applicant will qualify to participate in the Grant Programme, receive a grant or be approved for a grant of a certain amount. A determination of eligibility does not automatically result in approval for a grant and not all eligible Applicants will receive grants. In order to determine if the Applicant meets the eligibility requirements, SBF will require the information set out in the [Application Form](#). In order to determine if you meet the eligibility requirements, the Company will ask you for certain historical and financial information which we may share with Grant Providers and/or potential third-parties.

1.4 Application Data. In completing and submitting an application to participate in the Grant Programme, Applicant agrees to:

- (a) provide true, accurate, current and complete information about the Applicant as prompted by the Company; and

(b) maintain and promptly update any such data or information, as necessary, to keep it true, accurate, current and complete.

If any information which the Applicant provides is untrue, inaccurate, outdated or incomplete, SBF has the right to, in its sole discretion, disqualify the application, withhold all or part of the awarded grant or require the refund of any disbursed grant. Where applicable, the Applicant agrees to refund SBF any disbursed grant under the Grant Programme upon written demand. When the Applicant submits an application for the Grant Programme, the Applicant agrees to cooperate in the application process, including, without limitation, by submitting all required documentation in a timely manner, and, if needed, to obtain information required by SBF from third parties. The Applicant acknowledges and agrees that SBF's ability to facilitate the processing of the grant and participation in the Grant Programme depends on such cooperation.

1.5 Sharing of Information. By submitting the [Application Form](#) and the supporting documents required, the Applicant acknowledges and consents to SBF collecting, using and disclosing the information and/or personal data set out therein, including the sharing of such information with the Grant Provider, government agencies and/or third-parties (e.g. auditors or our service providers) if the need arises. Please review the [Privacy Policy](#) for more details regarding SBF's use of the Applicant's personal information in connection with the Grant Programme.

1.6 Agreement to Additional Terms. If you are approved to participate in the Grant Programme, you may be required to enter into additional agreements or supplementary terms as a condition of receiving further consideration for an award.

1.7 Grant Awards. Applications will open from 9.00am (SGT) on 23 Nov 2020, Monday and close at 5.00pm (SGT) on 23 Dec 2020, Wednesday. Applications received after the Closing Date and incomplete applications will be automatically disqualified. Please note that only electronic applications using the online application form will be accepted and incomplete applications will be disqualified.

As the grants are limited, assessment of the application will be on a first-come, first-serve basis, and if an applicant does not meet the eligibility criteria, the opportunity to have the application assessed will be allotted to the next applicant in line. Once received, any application will first be assessed by the Company (on its own or using a third party agent) for eligibility (in accordance with Section 1.2). The first 120 applicants that meets the eligibility criteria will then be scored by the panel of judges in their sole discretion against a set of criteria based on applicant's assessment of impact and need (but not limited to):

- a. the business activity of the Applicant;
- b. the financial standing of the Applicant;
- c. the level of hardship suffered by the Applicant as a result of COVID-19;
- d. the likely impact of a Grant on the survivability and resilience of the Applicant; and
- e. the impact of the Applicant on its community, and the impact of the potential failure of the business on that community.

Award of grants under the Grant Programme will be made by SBF in its sole discretion and the decision shall be final and not subject to any appeal or contest. Applicant understands that all determinations of whether Applicant meets the Eligibility Requirements, and all decisions regarding applications, awards, and award amounts are final, and are not subject to any appeal or contest. The Applicant agrees to accept the decision of SBF and agrees that SBF is not obligated to give any explanation or information in relation to its decision in relation to any grant under the Grant Programme.

1.8 Use of Grant Funds. Applicant will not use funds provided under the Grant Programme for the purpose of furthering any business activity relating to the production, development, promotion sale or distribution of:

- (i) tobacco, vaping and related products;
- (ii) recreational drugs, or unsafe supplements;
- (iii) weapons, ammunition, or explosives;
- (iv) adult products or services;
- (v) penny auctions;
- (vi) multilevel marketing models;
- (vii) third-party infringement payday loans;
- (viii) paycheck advances;
- (ix) bail bonds;
- (x) discriminatory advertising;
- (xi) religious advertising;
- (xii) social issues, elections or politics;
- (xiii) lotteries;
- (xiv) cosmetic surgery or similar procedures;
- (xv) weight loss products and plans;
- (xvi) real money gambling;
- (xvii) alcohol, except by restaurants primarily engaged in the sale of food; or

(xviii) any products or services prohibited by Singapore law to be provided, developed, promoted or distributed.

Applicant further agrees not to use funds provided under the Grant Programme to cover the costs of any Salesforce.com services or products, including services or products offered by any affiliates or subsidiaries of Salesforce.com, or in any way that would violate applicable laws, including, without limitation, in any manner that would constitute bribery, an illegal kickback, an illegal campaign contribution, or any other violation of applicable anti-corruption, political activity, economic sanctions, or other laws (collectively, "**Grant Restrictions**"). Applicant understands and agrees that it may, as a condition of receiving a grant, be required to maintain adequate records to substantiate its compliance with the Grant Restrictions, and to make records pertaining to its use of the grant funds available to Company or Grant Provider at reasonable times for review and audit.

1.9 Taxes. To the fullest extent allowable under applicable law, all taxes (including, without limitation, national, federal, state, provincial, territorial, prefectural, and/or local taxes, as well as any interest, penalties and additions to tax), as well as any expenses arising from acceptance or use of the grant and not specified in the Terms as being provided as part of the Grant Programme, are your sole responsibility.

Prior to receiving any Grant, you will provide to the Programme Entities last two tax filing records as applicable.

The Programme Entities will be entitled to deduct and withhold from any funds granted pursuant to the Grant Programme such amounts as are required to be deducted and withheld under law with respect to the making payment of Singapore taxes. To the extent that amounts are so withheld, such withheld amounts shall be treated as having been paid to the person in respect of whom such deduction and withholding was made.

Regardless of any action any party takes with respect to any applicable national, local, or other taxes or social contributions, withholdings, required deductions, or other payments, if any, that arise upon the payment of the grant ("**Tax-Related Items**"), you acknowledge and agree that the ultimate liability for all Tax-Related Items legally due by you is and remains your responsibility and may exceed the amount (if any) actually withheld by the Programme Entities. You agree to make adequate provision for (and indemnify the Programme Entities and each of their respective subsidiaries and affiliates) any Tax-Related Items. You further acknowledge and agree that you are solely responsible for filing all relevant documentation that may be required in relation to the grant, or any Tax-Related Items, other than filings or documentation that are the specific obligation of the Programme Entities pursuant to applicable laws, such as, but not limited to, corporate income tax returns or reporting statements in relation to the grant. You further acknowledge that the Programme Entities:

(a) make no representations or undertakings regarding the treatment of any Tax-Related Items in connection with any aspect of the grant; and

(b) do not commit to and are under no obligation to structure the terms of the grant to reduce or eliminate your liability for Tax-Related Items, or achieve any particular tax result.

Further, if you become subject to Tax-Related Items in more than one jurisdiction, you acknowledge and agree that the Programme Entities may be required to withhold or account for Tax-Related Items in more than one jurisdiction.

2. Registration.

2.1 Registering Your Survey Account. In order to access certain features of Services you may be required to create an account on another third party website ("**Third Party Account**"). You acknowledge that (1) your use of a Third Party Account may be subject to separate terms between you and such third party, and (2) the Programme Entities are not responsible for any of your activities on your Third Party Account.

3. Ownership.

3.1 Services. Except with respect to the information or data you submit through the Services (collectively, "**Your Data**"), you agree that the Company and its suppliers own all rights, title and interest in the Services. You will not remove, alter or obscure any copyright, trademark, service mark, or other proprietary rights notices incorporated in or accompanying the Services.

3.2 License to Your Data. You grant the Programme Entities a non-exclusive and fully sublicensable right and license to use, distribute, and reproduce Your Data (in whole or in part) for the purposes of operating and providing the Services. You agree that you, not Company, are responsible for all of Your Data that you make available on or in the Services.

3.3 Publicity Rights. The Programme Entities may develop promotional and marketing materials regarding Applicant's participation in the Grant Programme or Services provided hereunder. The Programme Entities may use Applicant's name and its trademark as a reference both publicly and privately, without limitations, in the Programme Entities' marketing and promotional materials, including, but not limited to, press releases, newsletter articles, web site references, and e-mail. Applicants may be required to sign a publicity release acknowledging the publicity rights set forth in this Section.

4. User Conduct. You agree that you will not, under any circumstances:

- 4.1 Impersonate any person or entity, or falsely state or otherwise misrepresent your affiliation with a person or entity;
- 4.2 Attempt to access or use another user's Third Party Account without authorization;
- 4.3 Create or use a false identity;
- 4.4 Intentionally or unintentionally violate any applicable local, state, national or international law or regulation, or any order of a court;
- 4.5 Make available any data, information, or content that infringes the rights of any person or entity; or
- 4.6 Upload, post, e-mail, transmit or otherwise make available any material that contains software viruses or any other computer code, files or programmes designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment.

5. Indemnification.

The Applicant agrees to indemnify and hold the Programme Entities and its Affiliates, employees, directors and representatives (collectively, the "Indemnified Parties") harmless from and against any and all claims, losses, costs, liabilities and expenses (including reasonable attorneys' fees) relating to or arising out of:

- (a) its violation of the Terms and Conditions;
- (b) its violation of any rights of any third party; or
- (c) its violation of any applicable laws or regulations.

The Indemnified Parties reserve the right, at each of their own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by the Applicant, in which event the Applicant will fully cooperate with the relevant Indemnified Party in asserting any available defenses.

6. Disclaimer of Warranties and Conditions.

6.1 As-Is. YOU EXPRESSLY UNDERSTAND AND AGREE THAT TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, YOUR USE OF THE SERVICES IS AT YOUR SOLE RISK, AND THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT ANY WARRANTY, CONDITION, REPRESENTATION OR GUARANTEE, EXPRESS OR IMPLIED, IN FACT OR IN LAW, WHETHER NOW KNOWN OR HEREINAFTER ENACTED, RELATIVE TO ITS USE OR ENJOYMENT.

- (a) THE PROGRAMME ENTITIES MAKE NO WARRANTY, REPRESENTATION OR CONDITION THAT:
 - (1) THE SERVICES WILL MEET YOUR REQUIREMENTS;
 - (2) YOUR USE OF THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE; OR
 - (3) THE RESULTS THAT MAY BE OBTAINED FROM USE OF THE SERVICES WILL BE ACCURATE OR RELIABLE.
- (b) NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED FROM COMPANY OR THROUGH THE SERVICES WILL CREATE ANY WARRANTY OR CONDITION NOT EXPRESSLY MADE HEREIN.

6.2 No Liability for Conduct of Third Parties. YOU ACKNOWLEDGE AND AGREE THAT THE INDEMNIFIED PARTIES ARE NOT LIABLE, AND YOU AGREE NOT TO SEEK TO HOLD THE INDEMNIFIED PARTIES LIABLE, FOR THE CONDUCT OR INFORMATION OF THIRD PARTIES. WE ARE NOT LIABLE FOR THE ACCURACY OR QUALITY OF ANY THIRD-PARTY SERVICES OR INFORMATION.

7. Limitation of Liability.

7.1 Disclaimer of Certain Damages. YOU UNDERSTAND AND AGREE THAT IN NO EVENT SHALL THE INDEMNIFIED PARTIES BE LIABLE FOR ANY LOSS OF PROFITS, REVENUE OR DATA, INDIRECT, INCIDENTAL, EXEMPLARY, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH THE SERVICES OR THE GRANT PROGRAMME, WHETHER BASED ON WARRANTY, COPYRIGHT, CONTRACT, TORT (INCLUDING NEGLIGENCE), OR ANY OTHER LEGAL THEORY. THE FOREGOING SHALL NOT APPLY TO LIABILITY OF AN INDEMNIFIED PARTY FOR ANY INJURY CAUSED BY AN INDEMNIFIED PARTY'S FRAUD OR FRAUDULENT MISREPRESENTATION.

7.2 Cap on Liability. UNDER NO CIRCUMSTANCES WILL THE INDEMNIFIED PARTIES BE LIABLE TO YOU FOR MORE THAN ONE HUNDRED SINGAPORE DOLLARS (SGD100). THE FOREGOING CAP ON LIABILITY SHALL NOT APPLY TO LIABILITY OF AN INDEMNIFIED PARTY FOR:

- (A) DEATH OR PERSONAL INJURY CAUSED BY AN INDEMNIFIED PARTY'S NEGLIGENCE; OR
- (B) ANY INJURY CAUSED BY AN INDEMNIFIED PARTY'S FRAUD OR FRAUDULENT MISREPRESENTATION.

7.3 Basis of the Bargain. THE LIMITATIONS OF DAMAGES SET FORTH ABOVE ARE FUNDAMENTAL ELEMENTS OF THE BASIS OF THE BARGAIN BETWEEN THE PROGRAMME ENTITIES AND YOU.

8. Release.

THE APPLICANT HEREBY WAIVES, RELEASES, COVENANTS NOT TO SUE, AND DISCHARGES THE PROGRAMME ENTITIES AND THEIR RESPECTIVE CORPORATE PARENTS, SUBSIDIARIES, AFFILIATED COMPANIES, ADVERTISING AND PROMOTION AGENCIES, AND THE EMPLOYEES, REPRESENTATIVES, AGENTS, DIRECTORS, OFFICERS, SUCCESSORS AND ASSIGNS OF ALL OF THE FOREGOING (COLLECTIVELY, "**RELEASED PARTIES**") FROM ANY AND ALL LIABILITIES, CLAIMS, LOSSES, DAMAGES, COSTS AND EXPENSES (INCLUDING ATTORNEYS' FEES) OF ANY KIND (COLLECTIVELY, "**CLAIMS**") ARISING OUT OF OR RELATED TO THE GRANT PROGRAMME OR USE OF THE SERVICES, INCLUDING, BUT NOT LIMITED TO, ANY INTERACTIONS WITH OR CONDUCT OF OTHER USERS OR THIRD-PARTY WEBSITES OF ANY KIND ARISING IN CONNECTION WITH OR AS A RESULT OF THE TERMS OR YOUR PARTICIPATION IN THE GRANT PROGRAMME OR USE OF SERVICES. THE FOREGOING RELEASE, WAIVER, AND COVENANT NOT TO SUE, INCLUDES, BUT IS NOT LIMITED TO, CLAIMS ARISING UNDER A THEORY OF CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE, WHETHER ACTIVE, PASSIVE OR IMPUTED), STRICT LIABILITY, OR ANY OTHER THEORY. I HEREBY WAIVE ANY ANALOGOUS PROVISION OF OTHER STATE LAWS, WHICH PROVIDES: "A general release does not extend to claims that the creditor or releasing party does not know or suspect to exist in his or her favor at the time of executing the release and that, if known by him or her, would have materially affected his or her settlement with the debtor or released party." The foregoing release does not apply to any claims, demands, or any losses, damages, rights and actions of any kind, including, without limitation, personal injuries, death or property damage for any unconscionable commercial practice by a Released Party or for such Released Party's fraud, deception, false, promise, misrepresentation or concealment, suppression or omission of any material fact in connection with any Services provided hereunder.

9. Remedies.

9.1 Violations. If a Released Party(ies) becomes aware of any possible violations by you of the Terms, the Programme Entities reserve the right to investigate such violations. If, as a result of the investigation, a Released Party(ies) believes that criminal activity has occurred, the Programme Entities reserve the right to refer the matter to, and to cooperate with, any and all applicable legal authorities. The Programme Entities are entitled, except to the extent prohibited by applicable law, to disclose any information or materials on or in Services, including, without limitation, Your Data, in Company's possession in connection with your use of Services, to:

- (1) comply with applicable laws, legal process or governmental request;
- (2) enforce the Terms;
- (3) respond to any claims that Your Data violates the rights of third parties;
- (4) respond to your requests for customer service; or
- (5) protect the rights, property or personal safety of the Programme Entities, its users or the public, and all enforcement or other government officials, as the Programme Entities in their sole discretion believes to be necessary or appropriate.

9.2 Breach. In the event that any Programme Entity determines, in its sole discretion, that the Applicant has breached any part of the Terms and Conditions, or has otherwise demonstrated conduct which is inappropriate with respect to the Grant Programme, the Programme Entities reserve the right to withdraw any grant awarded under the Grant Programme and the Applicant shall refund any disbursed funds by the Programme Entities under the Grant Programme within fourteen (14) days and pursue any other action which the Program Entity deems to be appropriate.

10. Term and Termination.

10.1 Term. The Terms commence on the date when you accept them (as described in the preamble above) and remain in full force and effect while you use the Services, unless terminated earlier in accordance with the Terms.

10.2 Prior Use. Notwithstanding the foregoing, if you used the Services prior to the date you accepted the Terms, you hereby acknowledge and agree that these Terms commenced on the date you first used the Services (whichever is earlier) and will remain in full force and effect while you use Services, unless earlier terminated in accordance with the Terms.

10.3 Termination of Services by You. The Terms will remain in full force and effect until your Third Party Account is terminated as provided herein, or you email the Company at sfsmegrant@sbf.org.sg.

You may delete your Third Party Account at any time, for any reason by emailing sfsmegrant@sbf.org.sg.

10.4 Effect of Termination. Termination of any Service includes removal of access to such Service and barring of further use of the Service. Upon termination of any Service, your right to use such Service will automatically terminate immediately. You understand that any termination of Services may involve deletion of Your Data associated therewith from our live databases. Company will not have any liability whatsoever to you for any suspension or termination, including, without limitation, for deletion of Your Data. All provisions of the Terms which by their nature should survive, shall survive termination of Services, including, without limitation, ownership provisions, warranty disclaimers, and limitation of liability.

10.5 No Subsequent Registration. If your registration(s) with or ability to access Services, or any other Company community is discontinued by Company due to your violation of any portion of the Terms, then you agree that you shall not attempt to re-register with or access Services or any Company community through use of a different member name or otherwise. In the event that you violate the immediately preceding sentence, Company reserves the right, in its sole discretion, to immediately take any or all of the actions set forth herein without any notice or warning to you.

11. General Provisions.

11.1 Dispute Resolution. The Grant Programme, the Services and any dispute arising under or related thereto (whether for breach of contract, tortious conduct, or otherwise) shall be governed by and construed in accordance with Singapore law. Any legal actions, suits or proceedings related to the Grant Programme (whether for breach of contract, tortious conduct, or otherwise) will be brought exclusively in the Courts of Singapore and each Applicant accepts and submits to the personal jurisdiction of those courts with respect to any legal actions, suits or proceedings arising out of or related to the Grant Programme. Except where prohibited by law, any and all disputes, claims, and causes of action between an Applicant and a Programme Party arising out of or connected with the Grant Programme or these Terms must be resolved individually, without resort to any form of representative action or proceeding.

11.2 Electronic Communications. The communications between you and Company and/or Grant Provider use electronic means, whether you visit the Services or send emails to Company or Grant Provider, or whether Company and/or Grant Provider posts notices on Services or communicates with you via email or text message. Message and data rates may apply for each text message sent or received. Your mobile telephone provider may not carry the services necessary to communicate with the Programme Entities regarding this Programme. Applicants should consult their wireless provider's pricing plans prior to participation in this Programme. For contractual purposes, you:

- (1) consent to receive communications from Company and/or Grant Provider in an electronic form; and
- (2) agree that all terms and conditions, agreements, notices, disclosures, and other communications that Company and/or Grant Provider provides to you electronically satisfy any legal requirement that such communications would satisfy if it were to be in writing. The foregoing does not affect your statutory rights.

11.3 Assignment. The Terms, and your rights and obligations hereunder, may not be assigned, subcontracted, delegated or otherwise transferred by you without Company's prior written consent, and any attempted assignment, subcontract, delegation, or transfer in violation of the foregoing will be null and void.

Applicants agree to not damage or cause interruption of the Grant Programme and/or prevent others from participating in the Grant Programme. The Programme Entities reserve the right to restrict or void participation from any IP address, email address or domain, device, or other designator or identifiable source if any fraudulent or harmful participation is suspected, as determined by the Programme Entities in its sole discretion. The Programme Entities further reserve the right to disqualify any Applicant who they believe has attempted to tamper with or impair the administration, security, fairness, or proper operation of the Grant Programme.

ANY ATTEMPT TO DAMAGE ANY ONLINE SERVICE OR WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE GRANT PROGRAMME MAY VIOLATE CRIMINAL AND CIVIL LAWS OF SINGAPORE. IF SUCH AN ATTEMPT IS MADE, THE PROGRAMME ENTITIES MAY DISQUALIFY ANY APPLICANT MAKING SUCH ATTEMPT AND MAY SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW.

11.4 Force Majeure. Without limiting any other provision in the Terms, the Programme Entities are not responsible or liable to any Applicant (or any person claiming through such Applicant) for delay or failure to perform its obligations hereunder in the event that any of the Programme Entities' operations or activities are affected by any cause or event beyond the sole and reasonable control of the applicable Programme Entity (as determined by such party in its sole discretion and to be notified to any Applicant (or any person claiming through such Applicant) in writing), including, without limitation, by reason of any acts of God, equipment failure, threatened or actual terrorist acts, air raid, act of public enemy, war (declared or undeclared), civil disturbance, insurrection, riot, epidemic, pandemic, fire, explosion, earthquake, flood, hurricane, unusually severe weather, blackout, embargo, labor dispute or strike (whether legal or illegal), labor or material shortage, transportation interruption of any kind, work slowdown, any law, rule, regulation, action, order, or request adopted, taken, or made by any governmental or quasi-governmental entity (whether or not such governmental act proves to be invalid), or any other cause, whether or not specifically mentioned above.

11.5 Questions, Complaints, Claims. If you have any questions, complaints or claims with respect to Services, please contact us at: sfsmegrant@sbf.org.sg. We will do our best to address your concerns. If you feel that your concerns have been addressed incompletely, we invite you to let us know for further investigation.

11.6 Notice. Where Company requires you to provide an email address, you are responsible for providing Company with your most current email address. In the event that the last e-mail address you provided to Company is not valid, or for any reason is not capable of delivering to you any notices required/ permitted by the

Terms, Company's dispatch of the e-mail containing such notice will nonetheless constitute effective notice. You may give notice to the Company at the following e-mail address: sfsmegrant@sbf.org.sg. Notice shall be deemed to have been duly given on the first business day following successful e-mail transmission to Company.

11.7 Waiver. Any waiver or failure to enforce any provision of the Terms on one occasion will not be deemed a waiver of any other provision or of such provision on any other occasion.

11.8 Severability. If any portion of the Terms is held invalid or unenforceable, that portion shall be construed to make such portion of the Terms valid, legal and enforceable, in a manner to reflect, as nearly as possible, the original intention of the parties, and the remaining portions shall remain in full force and effect.

11.9 Entire Agreement. The Terms are the final, complete and exclusive agreement of the parties with respect to the subject matter hereof and supersedes and merges all prior discussions between the parties with respect to such subject matter.