

The Razer Card Beta Program (Beta Terms & Conditions)

The Razer Card Beta Program ("CBP") organised by Razer Fintech Pte Ltd (formerly known Razerpay Pte. Ltd.) subsidiary of Razer Inc. (Razer Pay). The CBP will run from 12 October 2020 until 31 December 2020, at 11:59pm (both dates inclusive) ("CBP Period"). By taking part in the CBP, you acknowledge that you have read, understood and agreed to be legally bound by these Beta Terms & Conditions. Razer Card T&Cs and decisions of Razer Pay without limitation or qualification

You also agree to be bound by the Razer Pay Terms of Service [<https://www.razer.com/legal/razer-pay-sg-terms-conditions/>] and/or the Razer Pay mobile app, which are incorporated by reference into these Beta Terms & Conditions. In the event of a conflict between the provisions of these Beta Terms & Conditions and the Razer Pay Terms of Service, the provisions of these Beta Terms & Conditions shall prevail in so far as they apply to the CBP.

By participating in this CBP, you agree and consent to your personal data being collected, processed and used by Razer Pay in accordance to Razer Pay's Privacy Notice.

These Beta Terms & Conditions are governed by and construed under the laws of Singapore.

1. Definitions

"Beta User(s)"	means Eligible Participant(s) who have completed and fulfilled the criteria under Clause 4(a) of these Beta Terms & Conditions;
"Business Day"	means a day (excluding Saturdays, Sundays and public holidays) on which government departments and banks are open for business in Singapore.
"Excluded Participants"	means: (a) directors, officers and employees (this includes their parents, spouse and children) of Razer Pay and Razer Inc (collectively "Employees") except in so far as Employees are allowed to participate in the CPB but shall not be eligible to receive any Rewards; or (b) Participating Merchants and the directors, officers and employees (this includes their parents, spouse and children) of Participating Merchants; or (c) Razer Pay™ Users whose Razer Pay™ accounts have been terminated, suspended, cancelled or dormant within the CBP Period.
"CBP Period"	means the period commencing 12 October 2020 ending 31 December 2020, at 11:59pm (both dates inclusive).
"Intellectual Property Rights"	means patents, inventions, copyrights, trademarks, domain names, trade secrets, know-how and any other intellectual property and/or proprietary rights.
"Qualified Referral"	means the number of users who sign up for a Razer Pay account and are successfully verified by Razer Pay.
"Qualified Spend"	means the amounts of Singapore Dollar (SG\$) spent using the Razer Card
"Qualified Transaction"	means a transaction made by a Beta User using the Razer Card during the CBP Period subject to a minimum spend of S\$5 and does not include transactions in respect of which there are refunds (or refunds initiated) to the Beta User for any reason
"Participants"	means Eligible Participants and Beta Users.
"Premium Razer Card"	means the physical Razer Card with LED logo.
"Razer Card"	means the non-commercially available prepaid card functionalities in connection with Razer Pay Accounts including virtual card credentials in the Razer Pay app (16-digit card number), and the physical Razer Card (where applicable)
"Razer Card Users"	means a Razer Pay User who has successfully activated their Razer Card.
"Razer Product"	means the Task Rewards 2,4,5 of Table A.
"Razer Pay User(s)"	means: (a) A Singaporean citizen/permanent resident/legal resident of Singapore who has installed the Razer Pay™ mobile application; (b) has a validly registered Razer Pay™ account with Razer Pay in Singapore; and (c) is not an Excluded Participant.
"Rewards"	has the meaning given to it under Clause 5 of these Beta Terms & Conditions
"Standard Razer Card"	means the physical Razer Card.
"Task(s)"	means Pay, Spend and/or Influence Tasks under Table A of these Beta Terms & Conditions;.
"Task Reward(s)"	means the rewards listed under Table A i.e. Razer Products, Razer Pay Credits and/or the Premium Razer Card.
"Virtual Razer Card"	Means the 16 digit Razer Card credentials available in Razer Pay

- Purpose:** Participants are granted rights under these Beta Terms & Conditions for the purpose of testing and providing input and other feedback to Razer Pay regarding the Razer Card(s). Razer Pay retains sole and absolute discretion as to what, if any, Razer Cards will be made available to Participants during the CBP Period. Participants' use of and access to any such Razer Cards shall be subject to the terms of these Beta Terms & Conditions.
- Eligibility:** This CBP is exclusive to Razer Pay Users for the duration of the CBP Period ("Eligible Participants"). If a Participant is younger than 16 years of age, they will be required to present a letter of consent from their parents/legal guardian(s) upon request by Razer Pay and, in such form, as required by Razer Pay.

4. How to participate in the CBP & Mechanics

- (a) To participate in the CBP and become a Beta User, Eligible Participants must:
- Register their interest through <https://www.razer.com/sg-en/razer-card> with complete info (Eligible Participant will receive a notification within 10 days if they have successfully selected to the CBP)
 - Download Razer Pay App via Google App / Apple App Store
 - Complete e-KYC ID verification
 - Successfully activate the Virtual Card or the Standard Razer Card.
- (b) Beta User(s) who opt in and enable the Virtual Razer Card only, will receive 1-unit x Razer Cloth Mask.
- (c) Beta User(s) who opt in for both the Virtual and Standard Razer Card, will receive 1-unit x Razer Cloth Mask and 1 x Standard Razer Card with 1st year subscription fee waived.
- (d) Each Beta User(s) can take part in three (3) Tasks (Pay Task, Spend Task and Influence Task) to receive five (5) rewards for each task to accumulate.

5. Rewards:

- (a) There are three (3) types of CBP rewards:
- Task Rewards (as shown in Table A);
 - Ultimate Rewards; and
 - Meta Rewards.

(collectively "Rewards").

(b) Task Rewards:

- Beta Users who have completed the Tasks listed in Table A will receive the corresponding Task Rewards.
- Each Beta User(s) is only entitled to one (1) of each of the Task Rewards.
- Beta Users are subject to a maximum of 1 Premium Razer Card per Beta User.

Table A: Task Rewards

Task Reward	TASKS					
	Pay Task		Spend Task		Influence Task	
	Qualified Transaction	Rewards	Qualified Spend	Rewards	Qualified Referral	Rewards
Task Reward 1	1	S\$ 5 Razer Pay Credits	50	S\$ 5 Razer Pay Credits	1	S\$ 5 Razer Pay Credits
Task Reward 2 (Razer Product)	10	Hydrator (worth S\$ 44.90)	200	Tetra (worth S\$ 49.90)	10	Goliathus Medium (worth S\$ 49.90)
Task Reward 3	50	The Premium Razer Card (or S\$ 50 Razer Pay Credits if already achieved)	2,000	The Premium Razer Card (or S\$ 50 Razer Pay Credits if already achieved)	30	The Premium Razer Card (or S\$ 50 Razer Pay Credits if already achieved)
Task Reward 4 (Razer Product)	150	Nari Essential Headset (worth S\$169.90)	3,500	Mamba Wireless Mouse (worth S\$ 169.90)	60	Ornata V2 Keyboard (worth S\$169.90)
Task Reward 5 (Razer Product)	300	TARTARUS PRO (worth S\$ 206.90)	6,500	Razer Tactical 15." Backpack V2 (worth S\$ 199.90)	120	RAIJU TE (worth S\$239.9)

(c) Ultimate Rewards:

Beta User(s) who complete all the Pay, Spend and Influence Tasks will each receive a Mystery Reward (worth S\$749.90).

(d) Meta Rewards:

Beta User(s) with the highest achievement in each Task ("Winner") will be entitled to the Meta Rewards below. In the event of a tie, the Winner will be selected randomly from the Beta User(s) that accomplished the highest number of Qualified Transactions or Qualified Spend or Qualified referrals as applicable.

Pay Task	Most Qualified Transactions	1x Razer Blade 15 Laptop (worth S\$2,799)
Spend Task	Most Qualified Spend	1x Razer Blade 15 Laptop (worth S\$2,799)
Influence Task	Most Qualified Referrals	1x Razer Blade 15 Laptop (worth S\$2,799)

6. Rewards Redemption

(a) How to redeem your Razer Product

- i. Subject to the completion of the corresponding Tasks, Beta User(s) will be issued **redemption card numbers** and **security codes** to their Razer Pay account to redeem the Razer Products. Redemption can be made through Razer Online Store in the manner below:
 - Visit Razer Online Store: <https://www.razer.com/sq-en>
 - Add the <product name> to your shopping cart.
 - Checkout with your Razer ID or as a guest.
 - Enter your shipping and billing information.
 - Select your shipping method.
 - Enter both the **redemption card number** and **security code** provided in <Razer Pay app> in the Gift Card section.
- ii. Redemption card numbers will expire on 31 January 2021. Beta Users will not be entitled to any refund or credit from Razer Pay for any unused/unclaimed redemption card number which has expired. Redemption card number which have expired are considered invalid.
- iii. Razer Product rewards are subject to availability. Razer Pay reserves the right to substitute the Razer Product reward for another of approximately equal value at any point of time without prior notice. The rewards are non-transferable, and all rewards are given on an "as is" basis and are not exchangeable for any other form, i.e. cash, goods, credit or services in part or in full. Pictures of the rewards shown in the promotional materials are for illustration purposes only. Actual rewards may differ from the pictures shown.
- iv. Razer Store terms and conditions will apply.

(b) Razer Pay Credits

- i. Razer Pay will issue Razer Pay e-wallet credits ("Razer Pay Credits") to applicable Beta Users' Razer Pay account one month after such Beta Users' have completed the applicable Task. Beta User(s) are required to contact Razer Pay no later than 15 January 2021 if there is any non-receipt of the Razer Pay Credit failing which the Razer Pay Credits will be forfeited.
- ii. Razer Pay reserves the right, as it deems fit to substitute the Razer Pay Credit with another product of similar retail value without prior notice.
- iii. Razer Pay Credit is not transferable, nor exchangeable for cash or credit or kind whether in part or in full.

(c) The Razer Card

- i. Beta User(s) who order the Standard Razer Card(s) before 1 November 2020 will receive their Standard Razer Card(s) by 30 November 2020. Standard Razer Card(s) will be delivered to the address specified by the Beta User(s) during the card ordering process via Razer Pay App. Beta User(s) who order their Standard Razer Card(s) on or after 1 Nov 2020 will receive their card(s) within four (4) weeks from the date of order. Razer Pay shall not be responsible for delays/orders not received due to, without limitation, incorrectly entered addresses.
- ii. Beta User(s) for the Premium Razer Card(s) will receive coupon(s) to offset the first year's subscription fee for the Premium Razer Card(s) in January 2021. Premium Razer Card(s) will be delivered within 4 weeks from the date of order. Beta User(s) must use the provided coupon(s) to offset the first year's subscription fee. Beta User(s) must confirm their delivery address at the point of order and may not make changes after confirmation. Razer Pay bears no responsibility for charges incurred if a Beta User(s) neglects to use the provided code. Razer Pay shall not be responsible for delays/orders not received due to, without limitation, incorrectly entered addresses.

7. Disqualification

- (a) Razer Pay reserves the absolute right to disqualify Participants if:-
 - i. the entries are incomplete, illegible or disfigured; or
 - ii. the entries are not submitted within the CBP Period.
- (b) Razer Pay reserves the absolute right to disqualify and/or exclude Participants and/or revoke the rewards if:-
 - i. the Participant is ineligible or does not meet any of the eligibility criteria as set out under these Beta Terms & Conditions; or
 - ii. the Participant does not provide the required details upon receiving the request/notification from Razer Pay; or
 - iii. the Participant breaches the Beta Terms & Conditions or violates any applicable laws or regulations; or
 - iv. in Razer Pay's sole determination, it believes that the Participant has attempted to undermine the operation of the CBP by fraud, cheating or deception.
- (c) In the event of the disqualification of a Winner, there will be no replacement of the disqualified Winner.
- (d) In the event of a disqualification occurring after a Reward has been redeemed by the defaulting Beta User(s), Razer Pay reserves the right to demand for the return of the Reward or payment of its equivalent value from the Beta User(s).
- (e) Razer Pay's decision on Winner(s) selection and Reward(s) is final, binding on all Participants and no correspondence, appeals, enquiries on the subject, whether verbal or written, through any kind of medium, shall be entertained.

8. End of CBP

- (a) Upon completion of the CBP, Beta User(s) will become regular Razer Card Users and be bound by the Razer Card T&Cs unless they opt out.
- (b) Participants are required to update Razer Pay app on 1 January 2021 for enhancement of app to take effect.

9. The CBP is subject to the following limitations:

- (a) Any Qualified Transaction or Qualified Spend which is incomplete or performed before or after the CBP Period shall not be accepted and will be forfeited.
- (a) Qualified Referral will only be deemed completed when the referred user downloads the Razer Pay App via Google App / Apple App Store and completes Razer Pay's user verification during the CBP Period.
- (b) Beta User(s) may perform / submit multiple transactions / referrals in Pay, Spend and Influence Task to increase the reward tiers throughout the CBP Period.
- (b) Any misconduct or abuse by a Participant will result in disqualification.
- (c) No responsibility can be accepted by Razer Pay for entries not received for whatever reason.
- (d) The Rewards are as stated, non-assignable, non-transferable and non-exchangeable for cash.

10. Obligations of Participants.

- (a) Participants are responsible for and shall comply with these Beta Terms & Conditions and shall not, as part of their participation in the CBP, breach any of these terms and are further responsible for complying with all applicable laws when participating in the CBP.
- (b) Participants are responsible for all information submitted, transmitted or otherwise made available during participation of the CBP whether to Razer Pay or third parties.
- (c) Participants shall not participate in the CBP nor permit the participation of the CBP in any manner which may adversely affect the participation of others or the reputation/goodwill of Razer Pay;

11. Other Terms and Conditions

- (a) All visual(s) of the Reward(s) or CBP shown in any CBP publicity and other materials relating to this CBP are solely for illustration purposes only and may not depict the actual colour/characteristics of the Reward.
- (b) No substitution or replacement of, or modification to the Reward(s) requested by the Winner will be permitted.
- (c) To the fullest extent permitted by the law, in no event will Razer Pay nor any of its officers, servants, employees, representatives and /or agents (including, any third party service providers that Razer Pay may engage for purposes of this CBP) be liable for any loss or damages (including loss of income, profits or goodwill or direct, indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this CBP and/or the Reward(s), even if Razer Pay has been advised on the possibility of such damages in advance, and furthermore all such damages are expressly excluded.
- (d) Razer Pay reserves the sole and absolute right to withdraw, amend and/or alter any part of the whole terms and conditions in relation to the CBP and/or withdraw, substitute or replace the Reward(s) offered in this CBP with a similar valued Reward(s) and/or to modify, cancel, terminate or suspend the CBP at any time without giving any prior notice and no compensation in cash or in kind shall be given to Participants, and Participants agree to be bound by those changes. Razer Pay's decisions on any matter related to the CBP shall be final and conclusive.
- (e) Razer Pay shall not be liable for any non-performance, error, interruption, delay, inaccuracy, unreliability or unsuitability of the CBP and/or Reward(s) (or any part thereof). Razer Pay offers no warranty or representation whatsoever, express, implied or statutory, in relation to the CBP, Razer Cards and the Reward(s) including, without limitation, the merchantable quality and fitness for purposes in respect of the Reward(s) and level of care and skill in respect of the relevant services provided in conjunction with the Reward(s).
- (f) By participating in the CBP, the Participants hereby consent and authorize Razer Pay to collect, use and process, names, and other particulars/personal information for the purpose of running the CBP, including but not limited to announcing and publishing Participants' names and/or photos for advertising and publicity purposes in any manner Razer Pay deems appropriate.
- (g) Participant(s) hereby give their consent to and authorize Razer Pay to disclose their particulars to the appointed representatives of Razer Pay for purposes of this CBP. Razer Pay warrants that the disclosure of such particulars to any third-party service providers shall be limited to the mobile number and shall be used only in relation to and for purposes of this CBP.
- (h) In addition, and without prejudice to the terms in Razer Pay's Privacy Notice, Participants agree and consent to their personal data or information being collected, processed and used by Razer Pay for marketing and promotional activities conducted in such manner as Razer Pay see fit in any media including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet, without further express consent from the Participants. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, as well responses and related photographs.
- (i) The limited rights granted to Beta Customer to access and use the Razer Cards under this Beta Terms & Conditions do not convey any additional rights in the Razer Cards, or in or to any Intellectual Property Rights associated therewith. Subject only to the limited rights to access and use the Beta Product(s) as expressly provided herein, all rights, title and interest in and to the Beta Product(s) and all hardware, software and other components of or used to provide the Beta Product(s), including all related Intellectual Property Rights, will remain with and belong exclusively to Razer Pay.
- (j) Beta User(s) will inform Razer Pay via in app if there is any delay in Razer Card issuance. Razer Pay shall not be liable to Participants for any non-performance, error, interruption, delay, inaccuracy, unreliability or unsuitability of the CBP and Razer Cards (or any part thereof).