

Terms and Conditions for SCAQ Referral Programme

1. **Programme organiser and acceptance.** The Referral Programme (“Programme”) is organised by the Institute of Singapore Chartered Accountants (“ISCA”). By participating, the Referrer and Referee agree to these Terms and Conditions.
2. **Programme period.** The Programme runs from 1 July 2026 to 30 September 2026, both dates inclusive (“Programme Period”). Exam enrolment must be received by ISCA no later than 11.59 pm Singapore time on 30 September 2026. ISCA’s system records will determine the date and time of receipt.
3. **Eligible Referrers.** The Referrer must be an active or graduated SCAQ candidate in good standing with ISCA at the time the form is submitted and when the appreciation voucher is issued. The Referrer must not be suspended and must not have withdrawn, or be in the process of withdrawing, from the SCAQ before the voucher is issued.
4. **Eligible Referees.** The referred friend (“Referee”) must be a new SCAQ candidate who has not registered as an SCAQ candidate or enrolled for any SCAQ examination before ISCA receives the submission.
5. **APP exclusion.** SCAQ Accelerated Pathway Programme (APP) candidates are not eligible to participate as Referrers or Referees.
6. **Successful referral.** A participation is successful only when the Referee: (a) is eligible under these Terms and Conditions; (b) registers as a new SCAQ candidate; and (c) enrolls and completes payment for at least one SCAQ examination in the December 2026 examination sitting. Any cancelled, refunded, reversed or unsuccessful payment will not qualify.
7. **Participation limit.** Each Referrer may qualify for a maximum of five successful participations during the Programme Period. Participations above this limit will not qualify for a voucher, even if the Referee otherwise meets the Programme requirements.
8. **Participation vouchers.** For each successful participation, the Referrer and Referee will each receive a voucher worth S\$50 as a token of appreciation. Each voucher is not exchangeable for cash.
9. **Voucher issuance.** Subject to verification, ISCA will issue the vouchers to the Referrer and Referee within eight weeks after ISCA confirms that all qualifying conditions have been met. Each recipient is responsible for ensuring that the email address provided to ISCA is accurate and for checking any junk or spam folder.

10. **Merchant terms.** Participation vouchers are subject to the terms, conditions, validity period and restrictions imposed by the relevant merchant or issuer. To the extent permitted by law, ISCA is not responsible for loss, damage, defects, expiry, unauthorised use, replacement or disputes relating to the vouchers after they have been issued.
11. **Accurate information.** The Referrer must provide complete, accurate and valid information. ISCA is not responsible for a referral failing to qualify because information is incomplete, inaccurate, duplicated or invalid.
12. **Verification and fraud.** ISCA may request supporting information and may reject a participation, disqualify a participant or withhold or recover one or both vouchers where ISCA reasonably believes there has been fraud, misrepresentation, abuse, manipulation, duplicate or fictitious information, or any breach of these Terms and Conditions.
13. **ISCA's decisions.** Subject to applicable law, ISCA's decisions on eligibility, successful participations, participant status and voucher entitlement are final.
14. **Changes to the Programme.** ISCA may modify, suspend or cancel the Programme, or amend these Terms and Conditions, where reasonably necessary. Any material change will be communicated through an appropriate ISCA channel. No change will affect rights that have already accrued, except where required by law or where fraud or abuse is identified.
15. **Governing law.** These Terms and Conditions are governed by the laws of Singapore, and participants submit to the exclusive jurisdiction of the Singapore courts.
16. **International candidates.** ISCA may run country-specific referral campaigns for candidates residing outside Singapore. Where applicable, eligible candidates may receive a locally available voucher of approximately equivalent value to the Singapore voucher. The voucher type, value and currency will be determined by ISCA based on local availability and prevailing exchange rates and may vary by country. Terms imposed by the local voucher provider will apply.