Participating Rules for 2026 Indigo Infinite Rewards Programme ("Referral Programme")

1. In these Participating Rules, except where the context otherwise requires:

a. "Client", "you", or "your" means the individual(s) who has accepted or proposes to accept products or services by Indigo;

b. "Regular Programmes" whether or not such term has been capitalised, mean all classes, courses, workshops and programmes and conducted by Indigo and/or its Staff for the Student, in respect of the Core Programmes other than the Holiday Programmes or Special Programmes;

c. "Holiday Programmes" and "Special Programmes" mean all classes, courses, workshops and programmes developed, offered and conducted by Indigo and/or its Staff for the Student, independent and outside of the Core Programmes;

d. "Parents" mean the parents of the Student and any person or guardian who has or has accepted parental or legal responsibility for the Student. Parents are responsible, individually and jointly, for complying with their obligations under these Participating Rules;

e. "Registration Form" refers to Indigo's registration form pursuant to which the Student is enrolled in Indigo;

f. "Staff" means any officer, teacher (whether permanent or temporary), employee, agent, service provider, representative or contractor of Indigo, whether located in Singapore or outside of Singapore;

g. "Student" means the individual(s) who is the recipient of Services provided by Indigo;

h. "Term" means each period of the academic year during which Indigo regularly conducts classes;

i. "Indigo", "we", "us" or "our" means Indigo Group and its affiliates; and

j. "Indigo Group" refers to the Indigo Group Entities collectively;

(i) Indigo Education Group

(ii) Math Academia Tuition Centre Pte. Ltd.

(iii) Making Sense Tuition Centre Pte. Ltd.

(iv) Concept Math Tuition Centre Pte. Ltd.

k. “Indigo Group Entity” refers to Indigo or any other corporation related to them by way of section 6 of the Companies Act Cap. 50.

l. “Referrer” means the person that recommended Indigo’s product/ service to others/ referee.

m. “Referee” means the person who was referred by another person/ referrer. These are the new customers acquired for each unique subject.

n. “Referral Rewards” refers to the cash rewards offered to Referrer for recommending Indigo’s product or service to Referee.

o. “Direct Referral Rewards” refers to the $20 per person reward offered to direct referrers of the Infinite Rewards Programme

p. “Alumni” means a former Student of Indigo Education Group.

q. “Ambassador” means a representative or promoter of the Infinite Rewards Programme who has been approved by Indigo Education Group.

r. “Referral Programme”/ “Infinite Rewards Programme” refers to the promotion involving the offering of cash rewards to Direct and Extended Referrers of Indigo Education Group and its offerings.

Mechanism

2. Indigo Education Group offers you the opportunity to earn cash rewards by referring friends to any of Indigo Education Centre's regular programmes.

3. Whenever a Referrer successfully refers a friend, the Referrer will receive a monthly cash reward of $20 (Direct Referral Reward).

   Example: Student A is a current GP student at Indigo. When Student A refers student B (existing Indigo Chemistry student) to join GP, Student A will receive a monthly cash reward of $20 (Direct Referral Reward).

   There is no limit to the amount of Direct Referral Rewards that Student A can receive.

Number of friend that Student A refers	Monthly cash rewards for Student A (Direct Referral Reward)
1	$20
2	$40
3	$60
4	$80
5	$100
10	$200

4. Cash rewards will be confirmed and credited to the student or parent in the following month upon confirmation and verification of payment of fees made by the Direct Referee.

5. Cash rewards will be credited to the Referrer's bank account by the 15th of every calendar month. Should the 15th of the month fall on a weekend or public holiday, cash rewards will be credited within the next two working days.

To Qualify

1. A Referrer must be an existing Student or Alumni or Ambassador of Indigo Education Group.

2. A referral is successful upon full payment of tuition fees as stated in the payment advice.

3. You are considered a Referrer when your Referee indicates you as a Referrer in the registration form. Cash rewards will be attributed to the Referrer stated on the registration form.

4. You are considered a Referrer when your Referee is a new student to the subject he/she signs up for or any student who has submitted a withdrawal form on or before 24 October 2025. For students who have submitted their withdrawal after 24 October 2025, they can be considered as a new referee after a 6 months cooling off period from their last lesson.

5. To qualify for referral cash rewards, both the Referrer and Referee must be paid students at Indigo Education Group. Should either party withdraw from Indigo Education Group, monthly cash rewards will be adjusted or terminated.

Example: Student A refers Student B. Student B refers Student C.

Scenario	Student A	Student B
Student C withdraws	· Entitled to $20 Direct Referral Reward for student B	· Not entitled to $20 Direct Referral Reward for Student C
Student B withdraws	· Not entitled to $20 Direct Referral Reward for student B	· Not entitled to any Referral Rewards (even though C is an ongoing student)
Student A withdraws	· Not entitled to any Referral Rewards	· Entitled to $20 Direct Referral Reward for student C

6. This Referral Programme is not applicable to staff of Indigo Education Group and its subsidiaries.

7. Indigo Education Group reserves the right, in our absolute discretion, to cease or modify the Referral Programme and/or its Participating Rules at any time, without prior notice and without liability.

8. Indigo Education Group reserves the right to review and investigate all referral activities. If a Referral is found to be used erroneously, fraudulently, illegally, or in violation of Indigo Education Group's Referral Programme's Participating Rules, Indigo Education Group reserves the right, in its absolute discretion, to disqualify the Referrer and/ or Referee from the Referral Programme.

9. The validity period of this 2026 Referral Programme is from 8th December 2025 to 13th November 2026 (both dates inclusive). Indigo Education Group reserves the right to terminate this Referral Programme before 13 Nov 2026 or extend the validity beyond 13 Nov 2026.