**Q:    What is Referral Program?**

A:     DearTime Berhad offers brand supporters the opportunity to participate in its Referral Program. Referrer has the chance to earn additional income by referring families and friends to sign up for and buy DearTime's insurance products.

**Q:    What should I do to become a Referrer?**

A:    You will need to register as a DearTime’s user (Individual or Corporate) and complete identity verification on our App and has a valid bank account. Once registration is completed, you can start sharing an invitation with family and friends.

**Q:     How should I send the invitation to my families and friends?**

A:    After completing the registration process, there are two options for inviting family and friends via our mobile application: -

1. You can share your unique referral link to your families and friends through social media, chat apps or email.
2. You can also flash or download your unique referral QR code and make it available for anyone to scan and become a DearTime user.

**Q:    How can I ensure that my name will be mentioned as a Referrer for those I've invited?**

A:    Your invitees **must** download DearTime mobile application using your unique referral link or QR code and complete the registration. Your invitee will become your “Referee” once they have registered as a DearTime’s user.

**Q:    What can I earn in participating in DearTime’s Referral Program?**

A:     For every DearTime insurance policy that your Referee owns, they can show their gratitude by allocate up to 10% of the insurance premium to you as a Thanksgiving (gift).

**Q:    When will I receive my Thanksgiving?**

A:    Thanksgiving will be credited to your registered bank account by the 15th day of every month. You can find the payment report under the “Referral” menu of the DearTime app.

**Q:    Can I be a Referrer if I am not covered with DearTime’s insurance?**

A:    Yes, even if you haven't purchased our product, you can be our Referrer.

**Q:    Can the Referee change his/her Referrer?**

A:    No.

**Q:    Can Referee allocate Thanksgiving to multiple Referrer?**

A:    No. At all times, every Referee will only have one Referrer.

**Q:    Is the Thanksgiving a one-time or perpetual?**

A:    Referrer will receive the gift perpetually for as long as the Referee continues to allocate the Thanksgiving to Referrer and the insurance policy is remains active.

**Q:    What will happen to Thanksgiving if the Referrer passed away?**

A:    Upon the death of the Referrer, the Thanksgiving payable will be reallocated to Sponsored Insurance.