

Loyalty Program

Terms and Conditions

1. General

1.1 The iCash.One Loyalty Program (“Program”) is offered by iCash.One (“Company”, “we”, “us”, “our”) to reward users (“you”, “your”) for eligible deposits made through supported merchants. All capitalized terms that are not defined in these Terms and Conditions shall have the meaning ascribed to them in the General Terms. By participating in the Program, you agree to these Terms and Conditions.

1.2 In the event of any inconsistency between these Terms and the iCash.One General Terms, these Terms shall prevail with respect to matters relating to the Loyalty Program.

2. Scope and Description of the Program

2.1 The Loyalty Program is a promotional rewards initiative operated by iCash.One that allows eligible users to earn loyalty points (“iCoins”) based on qualifying deposits made through Merchants that support iCash.One as a payment method.

2.2 The Program is designed solely to reward user activity within the iCash.One ecosystem. iCoins do not represent money, electronic money, or stored value, and they may not be transferred, exchanged, or sold.

2.3 iCoins have no intrinsic monetary value and can only be redeemed within the iCash.One Digital Application for eligible rewards, benefits, or account credits as described in these Terms.

3. Term

The Program shall be effective from February 27, 2026, and will continue until notice of termination is communicated by iCash.One. The Company reserves the right to modify or terminate the Program at any time, subject to these Terms and Conditions.

4. Eligibility

4.1 The Program is applicable to users that have an account in iCash.One Digital Application.

4.2 You must be over 18 years old.

4.3 You must hold a valid iCash.One account that is active, duly verified, and not subject to suspension or restriction.

4.4 You must have received direct communication about this Program.

5. Earning iCoins

5.1 You earn iCoins for every US\$1 (or equivalent in local currency as determined by iCash.One's system conversion rates) deposited at participating merchants, according to your loyalty tier:

- **Standard:** 0.3 iCoins per US\$1
- **Silver:** 0.5 iCoins per US\$1
- **Gold:** 0.7 iCoins per US\$1
- **Platinum:** 0.95 iCoins per US\$1
- **Diamond:** 1.1 iCoins per US\$1

5.2 iCoins are credited to your account once your deposit is confirmed, but it may take some time for them to appear.

5.3 iCoins are non-transferable and cannot be exchanged for cash or any other form of credit outside of the iCash.One Digital Application.

5.4 Deposits that are refunded, reversed, or deemed fraudulent will not generate iCoins (or may result in their removal) at the Company's discretion.

5.5 iCoins do not represent electronic money, stored value, or any other financial instrument. They are loyalty points issued solely for promotional purposes.

5.6 The calculation of iCoins is based on the transaction amount confirmed by iCash.One's systems. In the event of any discrepancy or system error, iCash.One reserves the right to adjust, reverse, or correct the iCoins balance to reflect the accurate amount.

6. Loyalty Tiers

6.1 Your loyalty tier is determined by your total cumulative deposits as follows:

- **Standard:** \$0 – \$2,000
- **Silver:** \$2,001 – \$10,000
- **Gold:** \$10,001 – \$30,000
- **Platinum:** \$30,001 – \$100,000
- **Diamond:** \$100,001+

6.2 Tiers are reviewed monthly, and your status may be upgraded automatically once your cumulative deposits reach the threshold for the next tier.

6.3 Loyalty tier progress is cumulative and does not reset monthly. Deposits made in previous months are carried over and continue to count toward your total deposit balance for tier calculation purposes.

7. Redeeming iCoins

7.1 You may start redeeming rewards once you have accumulated at least 1,000 iCoins.

7.2 The redemption value is 100 iCoins = US\$1 (or equivalent).

7.3 iCoins can be redeemed for eligible rewards, benefits, or account credits as listed in the iCash.one app or website.

7.4 Redemption options and values may change at any time at our sole discretion.

8. Expiration and Forfeiture

iCoins expire 12 (twelve) months after being earned if not redeemed. iCoins may be forfeited if your account is closed, suspended, or in violation of iCash.One's Terms of Use.

9. iCash.One's rights

9.1 iCash.One reserves the right, at its sole discretion, to modify, suspend, or terminate the Program, in whole or in part, at any time without prior notice nor responsibility whatsoever.

9.2 iCash.One reserves the right to disqualify any user from participation in the Program in the event of suspected or intended fraud, manipulation, or abuse.

9.3 The iCoins cannot be combined with any other promotional offer unless expressly stated otherwise by iCash.One.

9.4 By participating in the Program, users acknowledge and agree that iCash.One's determination of eligibility and interpretation of these Terms C Conditions shall be final and binding.

9.5 iCash.One reserves the right to withhold the iCoins from any user if their account is found to be in violation of these terms or any other requirement.

9.6 iCash.One reserves the right to disqualify any user from the Program and recover any reward if fraudulent activity or abuse of the Program is detected or suspected.

9.7 Any notice or update relating to the Program may be provided via in-app notification, email, or publication on the iCash.One website, and shall be deemed effective upon such publication.

10. Limitation of liability

10.1 To the maximum extent permitted by law, iCash.One, its affiliates, directors, officers, employees, and agents shall not be liable for any loss, damage, cost, expense, or claim of any kind, whether direct or indirect, arising out of or in connection with your participation in the Program, including but not limited to:

- (a) delays, interruptions, or errors in the operation of the Program or the iCash.One Digital Application;
- (b) any loss of iCoins or rewards resulting from technical failures, system errors, or unauthorized access;
- (c) any act, omission, or default of third-party merchants or partners; or
- (d) any reliance placed by you on information, representations, or promotional materials related to the Program.

10.2 The Program, rewards, and iCoins are provided without any warranty, representation, or condition of any kind, whether express or implied, including but not limited to implied warranties of merchantability, fitness for a particular purpose, or non-infringement.

11. Force majeure

11 We shall not have any liability under, or be deemed to be in breach of, these Terms for any delays or failures in performance of any of our obligations under these Terms that result from a Force Majeure Event.

12. Contact details

If you have any questions or concerns about the Program, or to report issues with your Digital Application Account, please contact us by email at support@icash.one.

13. Dispute Resolution

In the event of any dispute arising from this Program, the decision of iCash.One shall be final and binding

14. Complaints handling

14.1 If you wish to make a complaint about the Program, you can email us at support@icash.one, with brief details of your complaint and the phone number and email address associated with your Account.

14.2 We will acknowledge your complaint by email within seven Business Days. The email will contain details of the complaints handling procedure and your right to refer the complaint if you are dissatisfied with our assessment and ruling.

END OF THE AGREEMENT