We Miss You Promotion
Terms and Conditions

1. General conditions

1.1 These terms and conditions (the "Terms and Conditions") govern the participation of users in the "We Miss You" Promotion (the "Promotion") organized by iCash.One (the "Promoter"). All capitalized terms that are not defined in these Terms and Conditions shall have the meaning ascribed to them in the General Terms available at iCash.One General Terms.
1.2 This Promotion is governed by these specific Terms and Conditions, as well as the General Terms and Conditions of iCash.One available on the app. By participating in this Promotion, all users agree to be bound by both.
1.3 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 Promotion.

2. Scope and Description of the Promotion

This Promotion is operated by iCash.One and grants Eligible Users a one-time credit in the amount communicated by iCash.One to the User (the "Credit") (or the equivalent amount in local currency, as determined by iCash.One's system conversion rates).

3. Promotion Period

The Promotion shall be effective for a period of thirty (30) days as of the date on which the User receives the Credit (hereinafter, the "Promotion Period").

4. Eligible User

4.1 The Promotion 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 Promotion by iCash.One.
4.5 iCash.One reserves the right to determine eligibility at its sole discretion based on its records and applicable transaction history.

5. Promotion reward

5.1 You shall receive the Credit on a one-time basis, credited to your iCash.One account (or the equivalent amount in local currency, as determined by iCash.One's system conversion rates at the discretion of iCash.One).
5.2 The Credit may be used solely for transactions with affiliated iCash.One merchants through the iCash.One Digital Application and is non-withdrawable for cash or any other purpose.
5.3 The Credit shall be credited to your account. You will receive a communication

from iCash.One confirming that the Credit has been credited to your account, and you shall have thirty (30) days as of the date of such communication to use the Credit. After this period, if the Credit remains unused, it will be forfeited and will no longer be available for use.
5.4 Upon expiry of the validity period, any unused portion of the Credit shall automatically lapse, shall no longer be available for use, and the equivalent amount shall be deducted from your account in any currency available therein. iCash.One reserves the right to determine and apply the applicable exchange rate in cases where the relevant currencies differ.

6. Monthly Promotional Reward Cap

6.1 Notwithstanding any individual reward caps set forth in the applicable promotional terms and conditions, the total aggregate amount of rewards, cashbacks, and benefits credited to a user's iCash.One Digital Application Account balance through any and all active promotional campaigns shall not exceed USD 50 (fifty United States Dollars, or the applicable equivalent in local currency) per calendar month (the “Monthly Cap”). This limit applies globally across all concurrent promotions, with the exception of rewards derived from iCash.One's lottery-based campaigns.
6.2 The Monthly Cap shall reset on the first (1st) day of each calendar month. In the event a user reaches the Monthly Cap prior to the end of the calendar month, any additional rewards or cashbacks that would otherwise be credited under any active promotion shall not be accrued or credited.
6.3 iCash.One reserves the right to modify the Monthly Cap amount at any time.
6.4 iCash.One further reserves the right, at its sole discretion, to restrict, suspend, or exclude any specific user from participating in any or all active promotional campaigns, at any time and without prior notice, based on internal eligibility criteria, risk assessment, or compliance considerations.

7. iCash.One’s Rights

7.1 iCash.One reserves the right, at its sole discretion, to modify, suspend, or terminate the Promotion, in whole or in part, at any time without prior notice nor responsibility whatsoever.
7.2 iCash.One reserves the right to disqualify any user from participation in the Promotion in the event of suspected or intended fraud, manipulation, or abuse.
7.3 By participating in the Promotion, users acknowledge and agree that iCash.One’s determination of eligibility and interpretation of these Terms and Conditions shall be final and binding.
7.4 iCash.One reserves the right to exclude any previous or future promotions. This Promotion is not cumulative with any prior or subsequent promotion or any change in Loyalty Program status.
7.5 Any notice or update relating to the Promotion may be provided via in-app notification, email, or publication on the iCash.One website, and shall be deemed effective upon such publication.

8. Limitation of liability

8.1 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 this Promotion, including but not limited to:
a. delays, interruptions, or errors in the operation of the Promotion or the iCash.One Digital Application;
b. any loss 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 Promotion.
8.2 This Promotion is 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.
8.3 iCash.One shall not be responsible or liable for any failure to credit, delay, or error due to technical, operational, or communication failures, or any other circumstances beyond iCash.One's reasonable control.
8.4 Google LLC and Apple Inc. are not sponsors of, and are not involved in any way with, this Promotion. All rules, conditions, and prizes are the sole responsibility of iCash One.

9. Force majeure

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.

10. Contact details

If you have any questions or concerns about the Promotion, or to report issues with your Digital Application Account, please contact us by email at https://help.icash.one/hc/en-us/requests/new.

11. Dispute Resolution

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

12. Complaints handling

12.1 If you wish to make a complaint about the Promotion, you can contact us at https://help.icash.one/hc/en-us/requests/new, with brief details of your complaint and the phone number and email address associated with your Account.
12.2 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