3% Cashback Multimerchant Promotion
Terms and Conditions

1. General conditions

1.1 These terms and conditions (the "Terms and Conditions") govern the participation of the users in the "3% Cashback Multimerchant 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 https://www.app-terms-conditions.icash.one/. This Promotion is governed by these specific terms and conditions, as well as the general terms and conditions of the iCash.One, which are available on the app. By participating in this Promotion, all users agree to be bound by these.

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 Promotion.

2. Scope and Description of the Promotion

2.1 This Promotion is operated by iCash.One and offers an Eligible User (as cumulatively described below under section 4), 3% cashback on each qualifying deposit made at any merchant affiliated with iCash.One (the, "Cashback"), subject to a maximum total reward of 50 USD (or the equivalent in local currency as determined by iCash.One's system conversion rates), and the conditions set forth below.

2.2 Cashback will be calculated automatically by iCash.One's system based on the amount deposited and credited to the user's Digital Application Account.

3. Promotion Period

The Promotion shall be effective from October 14th, 2026, and shall remain valid until iCash.One communicates its termination, suspension, or modification (hereinafter, the "Promotion Period").

For each Eligible User, the Promotion shall apply for fourteen (14) days as of the date on which the Eligible User receives the direct communication about this Promotion (the "Eligibility Period"). Deposits made outside the Eligibility Period shall not qualify for the Cashback.

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.

4.5 You must make a qualifying deposit using iCash.One Digital Application at any merchant affiliated with iCash.One during your Eligibility Period. iCash.One reserves the right to determine eligibility at its sole discretion based on the Eligible

User transaction history.

5. **Cashback Reward**

5.1 Eligible users will receive 3% Cashback on each deposit made at any merchant affiliated with iCash.One during their Eligibility Period.
5.2 The maximum total Cashback a user can receive throughout their Eligibility Period is 50 USD (or the equivalent in local currency as determined by iCash.One's system conversion rates).
5.3 Once a user reaches this 50 USD (or the equivalent in local currency as determined by iCash.One's system conversion rates), limit, no further Cashback will be granted, even if additional deposits are made.

6. **Payment**

For Eligible Users, the Cashback will be credited to the iCash.One account immediately once each deposit has been made, provided that no technical or processing delays occur.

7. **Monthly Promotional Reward Cap**

7.1 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 applicable 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.
7.2 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. iCash.One reserves the right to modify the Monthly Cap amount at any time.
7.3 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.

8. **iCash.One's Rights**

8.1 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.
8.2 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.
8.3 By participating in the Promotion, users acknowledge and agree that iCash.One's determination of eligibility, crediting of accounts, and interpretation of these Terms and Conditions shall be final and binding.
8.4 iCash.One reserves the right to withhold the Cashback from any user if their

account is found to be in violation of these terms or any other requirement.

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

8.6 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.

8.7 iCash.One reserves the right to request Know Your Customer (KYC) documentation from any user prior to granting, crediting, or releasing any prize, reward, or Cashback under this Promotion. iCash.One may withhold, delay, or deny payment of any prize, reward, or Cashback until such documentation has been satisfactorily completed to iCash.One's sole discretion.

9. **Limitation of liability**

9.1 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 of Cashback 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.

9.2 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.

9.3 iCash.One shall not be responsible or liable for any failure to credit, delay, or error in awarding the Cashback due to technical, operational, or communication failures, or any other circumstances beyond iCash.One's reasonable control.

9.4 The Cashback amount reflected in the user's account shall be deemed final and conclusive, and iCash.One shall not be obliged to provide any further explanation, review, or recalculation.

9.5 iCash.One reserves the right to revoke or adjust any Cashback credited in error, including where system or technical faults have resulted in an incorrect amount being displayed or credited.

9.6 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.

10. **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.

11. **Contact details**

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

12. **Dispute Resolution**

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

13. **Complaints handling**

13.1 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.

13.2 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