

Raffle 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 “Raffle 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. This Promotion is governed by these specific terms and conditions, as well as the general terms and conditions of 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.

1.3 The Promotion is run on a recurring monthly basis, in two consecutive periods per calendar month, as further described in Section 3 below (each, a “Period”). Each Period is independent from the other for all purposes, including eligibility, ticket accrual, and the raffle draw, and each shall be treated as a separate instance of the Promotion.

2. Scope and Description of the Promotion

This Promotion is operated by iCash.One and grants each Eligible User (as defined in Section 4 below) one ticket for every USD 10 (or the equivalent in local currency as determined by iCash.One's system conversion rates) deposited at any iCash.One affiliated merchant during the applicable Period, regardless of the number of deposits made, and subject to the conditions set forth below.

3. Term

3.1 First Period: the Promotion shall be effective from the 1st day of each calendar month until the 15th day of that same month, both dates inclusive (the “First Period”).

3.2 Second Period: the Promotion shall be effective from the 16th day of each calendar month until the last calendar day of that same month, both dates inclusive (the “Second Period”) (Each Period, individually, the “Term”).

4. Promotion period and 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, restriction, or closure at the time of crediting.

4.4 You must have received direct communication about this promotion by iCash.One.

4.5 To qualify, you must make a deposit of at least USD 10 (or the equivalent amount in local currency, as determined by iCash.One's system conversion rates) at any iCash.One affiliated merchant during the applicable Term (the "Eligibility Condition"). iCash.One reserves the right to determine, at its sole discretion, whether a user meets the Eligibility Condition based on their transaction history.

4.6 The Period to which a deposit is allocated shall be determined exclusively by the date on which the deposit is made. Deposits made between the 1st and the 15th day of the calendar month, both dates inclusive, shall accrue tickets solely for the raffle corresponding to the First Period. Deposits made between the 16th day and the last calendar day of the month, both dates inclusive, shall accrue tickets solely for the raffle corresponding to the Second Period. Tickets accrued in one Period cannot be transferred to, combined with, or counted towards the raffle of the other Period.

5. Promotion reward

5.1 For every USD 10 (or the equivalent amount in local currency, as determined by iCash.One's system conversion rates) deposited at an iCash.One affiliated merchant during the applicable Term, you will receive one ticket, regardless of the number of deposits you make.

5.2 On the last day of each Period (i.e., the 15th day of the month for the First Period, and the last calendar day of the month for the Second Period), a raffle will be held to distribute a total of USD 5,000 (or the equivalent amount in local currency, as determined by iCash.One's system conversion rates) among 100 prizes. The more tickets you have, the higher your chances of winning ("Credit").

5.3 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.

5.4 The Promoter reserves the right, at its sole discretion, to award tickets for other reasons or actions and to multiply the award amount (e.g., by 2x, 3x, 5x or x10) for deposits during the Term.

5.5 We will only notify you if you have won the Credit. If you do not receive any communication, it means you did not receive a reward for this Promotion.

5.6 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 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.

5.7 The Monthly Cap shall reset on the first (1st) day of each calendar month.

5.8 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.

5.9 iCash.One reserves the right to modify the Monthly Cap amount at any time.

5.10 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.

6. Usage and Restriction

The Credit is non-transferable and cannot be exchanged for cash or any other form of credit outside of the iCash.One Digital Application.

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

7.4 By participating in the Promotion, users acknowledge and agree that iCash.One's determination of eligibility, crediting of accounts, and interpretation of these Terms & Conditions shall be final and binding.

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

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

7.7 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.

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 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.

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 in awarding the Credit due to technical, operational, or communication failures, or any other circumstances beyond iCash.One's reasonable control.

8.4 The Credit 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.

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

8.6 This Promotion cannot be combined with any other iCash.One promotional offer, unless expressly stated otherwise by 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 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. iCash.One 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