You are also bound by the Zebpay Terms of Use, Privacy Policy, and other terms available at <u>https://www.zebpay.com/au/terms-of-use</u>, <u>https://www.zebpay.com/au/cookie-policy</u>, <u>https://www.zebpay.com/au/aml-policy</u> (Hereinafter referred to as "**Zebpay Policies**").

These terms, rules, eligibility are incorporated herein for participating in Zebpay Australia Promotion Program 2019. Words capitalized and not defined hereunder shall have the meaning ascribed to them under the "Zebpay Policies" referred above.

a. Zebpay Australia Promotion Program 2019 offers a credit ranging from A\$10-A\$25 ("Promotion Reward"), depending on the promotion which is active to, eligible user's/customer's Zebpay wallet wherein Zebpay shall provide a promo code which users/customers can use on Zebpay platform. Further, this Zebpay Australia Promotion Program 2019 is subject to:

i) Successful completion of Know Your Customer (KYC) verification process from Zebpay

b. User/Customer agree and accept that promotion reward has been given gratis and it does not constitute an inducement to invest in crypto, or financial advice in any manner whatsoever.

Promotion Reward: The reward is non-transferable, non-negotiable, and final. Zebpay reserves the right to change or substitute the reward in any manner, at any time in any manner of its choosing and reserves the right to withhold the reward, at its sole and absolute discretion, and shall not be liable in any manner whatsoever regarding the same. The promotion rewards given to users under this promotion can be debited back by Zebpay if the amount remains unused for a period of 30 days from the date it is credited by Zebpay.

Validity: For calculation of 30 days each promo code will have date mentioned on the promo code therefore 30 days' time period will begin from the date mentioned on the promo code otherwise date of receipt of the promo code will become start date of 30 days' time period for the validity of the promo code

Release: Each User/Customer hereby releases and discharges Zebpay from any and all claims and/or cause of action, known or unknown, arising from or relating to the reward and/or their participation in the program.

Disqualification: Zebpay reserves the right to disqualify any user/customer on the grounds of any alleged fraudulent activities, unfair trading practices, disseminating false information, breach of any terms herein, breach of any terms of Zebpay policies available at website: <u>zebpay.com</u>.

Promotional Event: You acknowledge that the Zebpay Australia Promotion Program 2019 is only an event for promoting trade volumes on its app and participation in the program is completely optional. Participation does not confer any rights or privileges, whether contractual or otherwise, on you. It is clarified that participation in this program does not constitute an offer or an invitation to an offer, nor in any way does your participation in this program constitute a legally binding contract. Zebpay at its own discretion reserves the full right to withdraw and/or alter any of the Terms at any time, without prior notice.

Taxes: Zebpay shall not be responsible for any tax liability on the user/customer(s) that may be imposed on the reward to winners under applicable law. User/Customer shall bear all responsibility of payments of all taxes towards their rewards. Zebpay in no manner shall provide any tax guidance or advice on this matter to any user/customer and the user/customer may engage independent consultants/advisors to seek any advice in this regard in their sole discretion.

Dispute: In the event of any dispute regarding the Terms and conditions, rules, conduct, results and all other matters relating to the program, the decision of Zebpay shall be final and binding.

Disclaimer: Trading in crypto is subject to market, technical and legal risks. Prices of Crypto in Zebpay app may differ from international prices due to local demand and supply. Please note that Zebpay does not regulate prices crypto/virtual financial asset. Zebpay doesn't guarantee any returns or profits by trading in crypto/virtual financial asset. User/Customer(s) shall use Zebpay services to participate in the program or to trade in the crypto/ virtual financial asset at their own risk and discretion.