Master T&C for Ziina Promotions
(“**Master T&C**”)

These Master Terms and Conditions apply to any individual or entity (“**Prospect**”) eligible to participate in promotions offered by Ziina Payment LLC (“**Ziina**”) as further described in each applicable annex (“**Promotion**”).

I. Purpose of the Master T&Cs.

These Master T&C establish the general terms governing all Promotions issued by Ziina to Prospects, including prospective, new, and existing customers. Each Promotion will include specific terms, which will be set out in a separate annex to these Master T&C (“**Annex**”) that shall be part of the Master T&C.

In the event of any conflict between these Master T&C and Ziina’s General Terms and Conditions, Ziina’s General Terms and Conditions shall prevail unless expressly stated otherwise in these Master T&C or the applicable Annex.

II. Term of the Master T&Cs.

These Master T&C are effective as of the date of publication and remain in force until withdrawn by Ziina. Each Promotion governed by these Master T&C shall be valid for the period specified in its corresponding Annex.

III. Amendments to the Master T&Cs.

Ziina may modify, suspend, or terminate any Promotion, or these Master T&C, at its sole discretion and at any time. Any changes shall become effective upon publication at https://ziina.com.

IV. Acceptance of Promotions.

Unless an Annex specifies a different method of acceptance, a Prospect shall be deemed to have accepted and agreed to be bound by these Master T&C and the applicable Promotion terms by taking the action that activates the Promotion (e.g., submitting a referral under a referral program).

V. General Provisions of Promotions.

Unless otherwise stated in the applicable Annex:

A. Promotions have no cash value, are non-transferable, and are not redeemable for cash.
B. Promotions may not be combined with other offers unless expressly authorized by Ziina in writing.
C. Ziina’s General Terms and Conditions apply to all accounts and transactions, except as expressly modified by these Master T&C or the applicable Annex.

D. Ziina is not liable for technical errors, delays, or failures in onboarding, processing, or administration of Promotions.
E. Ziina may withhold or revoke a Promotion, or suspend an account, where fraud, abuse, or breach of these Master T&C or Ziina's General Terms and Conditions is suspected.
F. By participating, each Prospect represents and warrants that they meet the eligibility criteria set forth in the relevant Annex.
G. Personal data collected in connection with a Promotion will be used solely for administering the Promotion, in accordance with Ziina's Privacy Policy.
H. Ziina may void, suspend, cancel, or amend a Promotion where necessary for legal, regulatory, or operational reasons.
I. To the extent permitted by law, Ziina disclaims any liability for direct, indirect, incidental, special, or consequential damages, or any loss, injury, or death related to participation in a Promotion.
J. If any provision of these Master T&C is found to be invalid or unenforceable, the remainder shall remain in full force and effect. No waiver by Ziina of any breach shall constitute a waiver of any subsequent breach.
K. In case of inconsistency between these Master T&C and promotional materials, these Master T&C shall prevail. In case of conflict between these Master T&C and Ziina's General Terms and Conditions, the latter shall govern, unless otherwise stated herein.

VI. Governing Law and Dispute Resolution.

These Master T&C shall be governed by the laws of the Emirate of Dubai. Any disputes arising under or in connection with these Master T&C shall be resolved amicably through good-faith negotiations. If unresolved within ten (10) days, disputes shall be submitted to the exclusive jurisdiction of the courts of Dubai.

VII. Contact Information.

These Master T&C and Promotions are offered by Ziina Payment LLC. For any questions regarding these Master T&C, the Promotions, or the processing of personal data, please contact us at: **support@ziina.com**.

Annex I
Ziina New Business User Promotion
("**New Customer Promotion**")

These promotional terms and conditions ("**New Customer Promotion T&C**") apply to Eligible Customers who successfully complete the onboarding to Ziina Payment, LLC ("**Ziina**"), under the terms set forth below. Please read them carefully.

I. New Customer Promotion.

Ziina grants each Eligible Customer who completes onboarding through the Ziina App, an exemption from Ziina Fees (as listed at https://ziina.com/fees) on their Business Account, up to a transaction volume of AED 1,000.00 (One Thousand Dirhams) ("**New Customer Exemption**").

For clarity purposes, this New Customer Exemption shall apply exclusively to the first AED 1,000.00 in a single or cumulative transaction volume processed by the Eligible Customer within thirty (30) calendar days following the successful onboarding through the Ziina App. This transaction volume may be reached through one or more transactions.

II. Eligibility Criteria.

To qualify as an "Eligible Customer" under this New Customer Promotion, a customer must:

A. Have successfully completed the onboarding process through Ziina's mobile application ("**Ziina App**") for a Business User account.
B. Onboard under an active Business User account with Ziina, as defined in Ziina's Terms and Conditions (https://ziina.com/terms), and;
C. Not be suspended, blocked, or restricted from using their account;

III. Promotion Exclusions.

This New Customer Promotion is available only to Business Users holding a Business User account. It is not available to Personal Users or other categories of account holders.

IV. Promotional Term.

This New Customer Promotion is effective from the date of its publication and shall remain in effect for thirty (30) calendar days ("**Initial Term**").
Unless otherwise stated by Ziina, the New Customer Promotion shall automatically renew for successive thirty (30) calendar day periods ("**Renewal Term**"), until such time as Ziina decides

to terminate or amend the New Customer Promotion, in which case the New Customer Promotion T&C will be removed from the relevant webpage.

V. Modifications to the Promotion.

Ziina reserves the right to amend, suspend, or terminate this New Customer Promotion, or any part thereof, at any time and in its sole discretion. Any such modification shall become effective upon publication of the revised New Customer Promotion T&C at https://ziina.com.

VI. Acceptance of New Customer Promotion T&C.

By completing the onboarding within the Ziina App in the terms described in the New Customer Promotion, the Eligible Customer shall be deemed to have accepted and agreed to be bound by these New Customer Promotion T&C.

VII. Miscellaneous.

A. The New Customer Exemption is granted per Eligible Customer and is not cumulative. New Customer Exemption shall remain valid for a period of thirty (30) calendar days from the date it is granted.
B. New Customer Exemptions have no cash value, are non-transferable, and are not redeemable for cash.
C. New Customer Exemptions may not be used in conjunction with any other promotions or offers unless expressly approved in writing by Ziina.
D. Ziina's Terms and Conditions shall apply to all Ziina accounts and transactions, except to the extent modified by these New Customer Promotion T&C in respect of New Customer Exemptions.
E. Ziina accepts no responsibility for inaccurate, incomplete, or outdated information provided by the Eligible Customer, or for any failure by the Eligible Customer to complete onboarding or comply with Ziina's Terms and Conditions.
F. Ziina shall not be liable for any failure of an Eligible Customer to process a transaction, in whole or in part, for any reason.
G. Ziina assumes no liability for technical malfunctions, network failures, errors in onboarding or transactional processing, or any other technical or administrative issues that may arise in connection with the New Customer Promotion.
H. Ziina reserves the right to deny or revoke any New Customer Exemption, or suspend any account, where fraud, abuse, or breach of these New Customer Promotion T&C or Ziina's Terms and Conditions is suspected.
I. By participating in the New Customer Promotion, each Eligible Customer represents and warrants that they meet the Eligibility Criteria.
J. Any personal data provided in connection with this promotion will be processed solely for

the purposes of administering the New Customer Promotion and in accordance with Ziina's Privacy Policy (https://www.ziina.com/privacy).

K. Ziina reserves the right to void, suspend, cancel, or amend this New Customer Promotion T&C, in whole or in part, where required for operational, legal, or regulatory reasons.

L. To the maximum extent permitted by applicable law, Ziina shall not be liable for any direct, indirect, special, incidental, or consequential damages, or for any loss, injury, or death arising from or in connection with participation in this promotion.

M. If any provision of these New Customer Promotion T&C is held to be invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect. No waiver by Ziina of any breach or default shall be deemed a waiver of any subsequent breach or default.

N. In the event of any conflict between these New Customer Promotion T&C and any marketing or promotional materials, these New Customer Promotion T&C shall prevail. In the event of any conflict between these New Customer Promotion T&C and the Master T&C (except where explicitly stated herein), the Master T&C shall prevail.

Annex II

Ziina Violet Free Trial
(“**Violet Free Trial Promotion**”)

These promotional terms and conditions (“Violet Free Trial Promotion T&C”) apply to eligible users who participate in the Ziina Violet free trial promotion offered by Ziina Payment LLC (“Ziina”), as set out below.

These Violet Free Trial Promotion T&C form an annex to, and should be read together with, Ziina’s Master T&C for Promotions, Ziina’s General Terms and Conditions, Ziina’s Privacy Policy, and any applicable Violet product terms.

I. Violet Free Trial Promotion

Ziina may offer eligible users access to a free trial of Ziina Violet for one monthly billing cycle, unless otherwise stated in the relevant campaign communication.

During the free trial period, eligible users will have access to the Violet benefits available under the paid Violet subscription, subject to these Violet Free Trial Promotion T&C and Ziina’s applicable terms.

The promotion may be offered under the name “Violet Free Trial” or under another campaign-specific name, including where the promotion is offered in collaboration with a partner.

II. Promotion Period

Each Violet Free Trial Promotion campaign will have its own start date, end date, redemption cap, and/or other campaign-specific conditions, as communicated by Ziina.

Unless otherwise stated, a campaign will continue until the earlier of:

A. the stated campaign end date;
B. the applicable campaign redemption cap being reached; or
C. Ziina ending, suspending, or withdrawing the campaign in accordance with these Violet Free Trial Promotion T&C.

Ziina reserves the right to end, pause, amend, or withdraw any Violet Free Trial Promotion campaign at any time, including where Ziina suspects fraud, misuse, abuse, technical error, regulatory concern, or breach of Ziina’s applicable terms.

III. Eligibility Criteria

To participate in the Violet Free Trial Promotion, a user must meet the eligibility criteria communicated by Ziina for the relevant campaign.

At launch, the Violet Free Trial Promotion may be made available to targeted existing Ziina users. Ziina may later make the promotion available to new users, existing users, or both, depending on

the relevant campaign.

Unless otherwise confirmed by Ziina, the following users are not eligible for the Violet Free Trial Promotion:

A. current Violet subscribers;
B. users with suspended, restricted, blocked, banned, or closed Ziina accounts;
C. users who have already used a Violet free trial within the previous twelve (12) months, calculated from the end date of their last Violet free trial;
D. users who do not meet Ziina's onboarding, account, compliance, payment, or eligibility requirements; and
E. any user Ziina reasonably determines to be ineligible due to fraud, misuse, abuse, or breach of Ziina's applicable terms.

For clarity, a user whose previous Violet free trial ended more than twelve (12) months before the relevant campaign eligibility check may be eligible for another free trial, subject to meeting all other campaign eligibility criteria.

Ziina may determine eligibility based on information available to it, including account status, user status, prior trial history, campaign allow-list status, phone number, account identifier, subscription status, or other relevant campaign criteria.

IV. Trial Benefit

Eligible users who successfully activate the Violet Free Trial Promotion will receive access to Ziina Violet for one monthly billing cycle at no charge.

The trial period will begin once the user activates the free trial by selecting the "Start your free trial" call-to-action and authorising their selected payment method at checkout.

Unless otherwise stated by Ziina, the free trial is limited to one monthly billing cycle. Ziina may, at its discretion, offer different trial periods or campaign-specific benefits in future campaigns.

The Violet Free Trial Promotion has no cash value, is non-transferable, and cannot be exchanged for cash, credit, or any other benefit.

V. Activation and Payment Method

To activate the Violet Free Trial Promotion, the user must complete the applicable checkout flow and authorise their selected payment method.

No charge will be applied during the free trial period. However, by activating the free trial, the user acknowledges and agrees that their selected payment method may be charged automatically at the end of the trial period unless they cancel before the trial ends.

By selecting "Start your free trial", the user expressly authorises Ziina to convert the free trial into a

paid Violet subscription at the end of the trial period, unless cancelled before the trial end date.

VI. Auto-Renewal and Charges After the Trial

At the end of the free trial period, the user's Violet subscription will automatically convert into a paid Violet subscription unless cancelled before the trial end date.

If the user selected monthly billing, the user will be charged **AED 100 per month** on the date the trial ends, unless cancelled before the trial end date.

If the user selected annual billing, the user will be charged **AED 996 per year** on the date the trial ends, unless cancelled before the trial end date.

Ziina will notify users before the charge is applied. For monthly billing, Ziina will provide a pre-charge notification one (1) day before the trial end date. For annual billing, Ziina will provide a pre-charge notification thirty (30) days before the charge date, or as soon as reasonably possible where the user switches to annual billing during the trial period.

The applicable charge amount, charge date, and cancellation information will be displayed or communicated to the user before or during the trial.

VII. Cancellation

Users may cancel their Violet free trial at any time before the trial end date.

If a user cancels during the free trial period:

A. no charge will be applied for the trial;
B. the user will continue to have access to Violet benefits until the end of the trial period; and
C. the user will be downgraded to Lite at the end of the trial period.

Users are responsible for cancelling before the trial end date if they do not wish to continue with a paid Violet subscription.

VIII. Refunds and Annual Plan Grace Period

If a user converts to a monthly paid Violet subscription after the free trial period, no refund or grace period applies unless expressly approved by Ziina.

If a user converts to an annual paid Violet subscription after the free trial period and cancels within seven (7) days from the date of the first annual charge, the user may receive a pro-rated refund, whereby one month of Violet is charged and the remaining amount is refunded.

The seven (7) day grace period applies only to annual plan conversions and starts from the date the user is billed after the trial ends.

IX. Campaign Caps and Availability

The Violet Free Trial Promotion may be subject to campaign-specific caps, limits, expiry periods, and availability conditions.

Where a campaign cap has been reached, the promotion may no longer be available, even if a user has received or accessed promotional material.

Ziina does not guarantee that a Violet Free Trial Promotion will remain available to any user unless and until the user has successfully activated the trial in accordance with these Violet Free Trial Promotion T&C.

X. Misuse, Fraud and Revocation

Ziina reserves the right to deny, revoke, suspend, or cancel access to the Violet Free Trial Promotion where Ziina reasonably suspects fraud, misuse, abuse, technical manipulation, duplicate eligibility, breach of these Violet Free Trial Promotion T&C, breach of Ziina's General Terms and Conditions, Violet Terms and Conditions or any other improper use of the promotion.

Ziina may also suspend or terminate the promotion for legal, regulatory, operational, technical, or risk management reasons.

XI. Personal Data

Ziina may collect and process personal data in connection with the Violet Free Trial Promotion, including phone number, account information, campaign information, subscription status, trial status, and payment-related information.

Such personal data will be processed for the purposes of administering the promotion, determining eligibility, activating the trial, managing subscription billing, sending relevant customer communications, and complying with Ziina's legal and regulatory obligations, in accordance with Ziina's Privacy Policy.

XII. Conflict

In the event of any conflict between these Violet Free Trial Promotion T&C and any marketing or promotional materials, these Violet Free Trial Promotion T&C shall prevail.

In the event of any conflict between these Violet Free Trial Promotion T&C and the Master T&C for Promotions, the Master T&C for Promotions shall prevail unless expressly stated otherwise in these Violet Free Trial Promotion T&C.

Annex III

Ziina Personal Referral Promotion

("**Referral Promotion**")

These promotional terms and conditions ("Referral Promotion T&Cs") apply to eligible users participating in referral campaigns offered by Ziina Payment L.L.C. ("Ziina").

These terms form part of, and should be read together with, Ziina's Master Terms and Conditions for Promotions, General Terms and Conditions and Privacy Policy.

I. Promotion Overview

Ziina may offer eligible Personal account holders the opportunity to earn rewards by referring new customers to Ziina ("Referral Promotion").

Ziina may run multiple referral campaigns with different eligibility requirements, rewards and activation conditions. The specific conditions applicable to each campaign will be communicated to eligible participants through Ziina's applicable channels.

II. Eligibility Criteria

To participate in the Referral Promotion:

A. The referring customer ("Referrer") must hold an active Ziina Personal account and be selected as eligible for the applicable referral campaign.
B. Participation is limited to customers selected by Ziina for a particular campaign. Not all Ziina Personal account holders will necessarily be eligible to participate.
C. The referred customer ("Invitee") must be a new Ziina customer who has not previously held a Ziina account and must meet the applicable requirements for opening a Ziina Personal account.
D. The Invitee must register using the Referrer's unique referral link and successfully complete Ziina's registration and verification requirements.
E. Both the Referrer and Invitee must comply with Ziina's applicable terms and conditions and any additional eligibility requirements communicated for the relevant campaign.

III. Referral Rewards and Activation Requirements

A. Eligible Referrers may receive a reward for each successful referral, subject to the requirements of the applicable campaign.
B. The reward amount, type, applicable limits and any additional conditions may vary between referral campaigns and eligible customer groups. These details will be communicated to eligible participants before they participate.

C. A referral will be considered successful only when the Invitee has registered using the applicable referral link, completed the required account verification and satisfied any additional activation requirements specified for the campaign.
D. Additional activation requirements may include completing eligible transactions or other qualifying activities within the specified campaign period.
E. Where qualifying transactions are required, only valid and successfully completed transactions will count towards the referral requirements. Transactions requiring settlement must be successfully settled before the reward becomes payable.
F. Unless expressly stated otherwise for a particular campaign, rewards will be provided to the Referrer only. Invitees will not receive a separate referral reward.

IV. Referral Process and Campaign Period

A. Each Referral Promotion will have a specified start and end date, communicated to eligible participants.
B. Unless otherwise stated in the applicable campaign communication, referral campaigns will run for fourteen (14) days during which eligible Referrers may invite new customers, followed by a seven (7) day period for Invitees to complete any outstanding activation requirements.
C. Referrers must share their unique referral link with the intended Invitee. Referrals completed without using the applicable referral link may not qualify for a reward.
D. Invitees must complete all required registration, verification and activation steps within the applicable campaign deadlines to qualify for a successful referral.
E. Referrals or qualifying activities completed outside the applicable campaign period or activation deadline will not be eligible for a reward.

V. Reward Crediting

A. Referral rewards will become payable once all applicable referral and activation requirements have been successfully completed and verified by Ziina.
B. Eligible rewards will generally be processed on a daily basis. Where a qualifying transaction requires settlement, the reward may be credited a few business days after the activation requirements are completed (typically two (2) to three (3) business days), subject to any verification or processing requirements.
C. Rewards will be credited to the eligible Referrer's Ziina account and may be used in accordance with Ziina's applicable account and wallet terms.
D. Ziina may withhold payment of a reward where the relevant referral or qualifying transaction remains pending, unsettled or subject to verification.

VI. Exclusions and Restrictions

A. Self-referrals, duplicate accounts, fraudulent referrals or attempts to manipulate the Referral Promotion are not permitted.
B. Transactions funded directly or indirectly by the Referrer for the purpose of satisfying the Invitee's activation requirements may be excluded from qualifying for a reward.
C. Cancelled, refunded, reversed, fraudulent or otherwise invalid transactions will not count towards applicable activation requirements.
D. Ziina may establish campaign-specific restrictions, including limits on the number of eligible referrals or total rewards available. Any such restrictions will be communicated as part of the applicable campaign conditions.

VII. Promotion Modifications and Additional Conditions

A. Ziina may amend, suspend or terminate a Referral Promotion, including where a campaign budget has been exhausted or where fraud, misuse or other operational concerns arise, subject to applicable laws and regulatory requirements.
B. Changes to campaign conditions will be communicated through Ziina's applicable channels and will apply prospectively, unless otherwise required by applicable law.
C. Ziina may withhold, cancel or recover rewards where a referral is subsequently determined to be ineligible, fraudulent or otherwise in breach of the applicable promotional terms.
D. Rewards validly earned before a campaign is amended or terminated will remain subject to the conditions applicable at the time of the qualifying referral, except in cases of fraud, misuse, transaction reversal or other circumstances permitted under Ziina's applicable terms.
E. Participation in the Referral Promotion is subject to Ziina's Master Terms and Conditions for Promotions and General Terms and Conditions.

Annex IV
Ziina Pay Cashback Promotion
("**Ziina Pay Cashback Promotion**")

These promotional terms and conditions ("Ziina Pay Cashback Promotion T&C") apply to eligible users who participate in the Ziina Pay Cashback Promotion offered by Ziina Payment LLC ("Ziina").

These terms form part of, and should be read together with, Ziina's Master Terms and Conditions for Promotions, General Terms and Conditions and Privacy Policy.

I. Promotion Overview

Ziina offers eligible existing Personal and Business account holders 2% cashback on qualifying payments made to businesses through the Ziina Pay checkout using their Ziina wallet balance ("Cashback Promotion"). Payments made using alternative payment methods do not qualify for cashback under this promotion.

II. Eligibility Criteria

To participate in the Cashback Promotion, a user must:

A. Hold an active and verified Ziina account at the time of the qualifying transaction;
B. Complete an eligible transaction through Ziina Pay using their available Ziina wallet balance;
C. Comply with Ziina's applicable terms and conditions and account verification requirements; and
D. Not have a suspended, restricted, blocked or closed Ziina account.

III. Cashback Benefit

A. Eligible transactions completed through Ziina Pay using the customer's Ziina wallet balance will qualify for 2% cashback on the eligible transaction amount.
B. Cashback will be calculated based on the qualifying amount paid using the Ziina wallet balance and credited to the customer's Ziina account following successful processing of the transaction.
C. The Cashback Promotion is offered without a maximum cashback limit, subject to any changes communicated by Ziina in accordance with these terms.
D. Cashback will be credited in AED and will be subject to Ziina's applicable account and wallet terms.
E. Cashback will only be awarded for eligible transactions completed through Ziina Pay using the customer's Ziina wallet balance. Payments made using alternative payment methods, including debit cards, credit cards, Apple Pay or Google Pay, will not qualify for cashback under this promotion.

IV. Promotion Period and Modifications

A. The Cashback Promotion will commence on 29 October 2026 and remain available for a period of six (6) months, unless amended or terminated earlier in accordance with these terms and applicable regulatory requirements.

B. Ziina may amend, suspend or terminate the Cashback Promotion, including changing the cashback percentage, introducing cashback limits or modifying eligibility requirements, subject to applicable laws and regulatory requirements.
C. Changes will be published or communicated through Ziina's applicable channels and will apply prospectively from the stated effective date, unless otherwise required by applicable law.
D. Any cashback validly earned before a modification or termination will remain subject to the terms applicable at the time of the qualifying transaction, except in cases of fraud, misuse, transaction reversal or other circumstances permitted under Ziina's applicable terms.

V. Additional Conditions

A. Cashback will only be provided for transactions that meet the applicable eligibility requirements.
B. Transactions that are cancelled, refunded, reversed, fraudulent or otherwise invalid will not qualify for cashback. Where a qualifying transaction is fully refunded or reversed, Ziina may deduct or recover the full cashback amount previously credited. Where a qualifying transaction is partially refunded, Ziina may deduct or recover a proportionate amount of the cashback corresponding to the refunded transaction amount.
C. Once credited, cashback may be used in accordance with Ziina's applicable account and wallet terms.
D. Ziina may withhold or revoke cashback where fraud, misuse, abuse or breach of Ziina's applicable terms is reasonably suspected.
E. Participation in the Cashback Promotion is subject to Ziina's Master Terms and Conditions for Promotions and General Terms and Conditions.

Annex V
Ziina Signup Cashback Promotion
("Signup Cashback Promotion")

These promotional terms and conditions ("Signup Cashback Promotion T&Cs") apply to eligible new customers participating in the Signup Cashback Promotion offered by Ziina Payment L.L.C.

("Ziina").

These terms form part of, and should be read together with, Ziina's Master Terms and Conditions for Promotions, General Terms and Conditions and Privacy Policy.

I. Promotion Overview

Ziina offers eligible new customers the opportunity to receive 2% cashback, up to a maximum of AED 30, on a qualifying merchant transaction completed through the Ziina payment checkout, subject to subsequently registering for a Ziina account and satisfying the applicable claim requirements ("Signup Cashback Promotion").

II. Eligibility Criteria

To participate in the Signup Cashback Promotion, a customer must:

A. Not hold an existing Ziina account at the time of completing the qualifying transaction;
B. Complete an eligible payment to a participating merchant through the Ziina payment checkout;
C. Successfully register for a Ziina personal account and complete the required registration and verification requirements; and
D. Claim the cashback associated with the qualifying transaction within seven (7) days from the date of the transaction, in accordance with the instructions provided by Ziina.

III. Cashback Benefit

A. Eligible customers may receive 2% cashback on the qualifying transaction amount, up to a maximum of AED 30.
B. Cashback is available only for the specific qualifying transaction for which the customer elects to claim the Signup Cashback Promotion. Cashback cannot be claimed retrospectively for other transactions completed before or after registration.
C. Eligible cashback will be credited to the customer's Ziina account following successful completion of the applicable registration, verification and claim requirements.
D. Cashback will be credited in AED and may be used in accordance with Ziina's applicable account and wallet terms.

IV. Cashback Claim Process

A. Following an eligible payment, customers may be presented with the opportunity to register for a Ziina personal account and claim cashback on the qualifying transaction.
B. Customers who request a payment receipt and provide their mobile number will receive a receipt containing an additional opportunity to register for Ziina and claim cashback on the qualifying transaction, subject to the applicable claim deadline.
C. To claim the cashback, customers must follow the applicable instructions and successfully complete Ziina's registration and verification requirements within seven (7) days from the

date of the qualifying transaction.

D. Cashback may only be claimed through the applicable promotional registration or receipt flow within seven (7) days from the date of the qualifying transaction. Customers who do not claim the cashback through an available claim method within this period will no longer be eligible to receive cashback for that transaction.
E. Each eligible customer may claim cashback only once under the Signup Cashback Promotion, in respect of one qualifying transaction selected during the applicable promotional registration or receipt flow.

V. Promotion Period and Modifications

A. The Signup Cashback Promotion commences on 5 November 2026 and remains available until amended or terminated in accordance with these terms and applicable regulatory requirements.
B. Ziina may amend, suspend or terminate the promotion, including modifying the cashback percentage, maximum cashback amount or eligibility requirements, subject to applicable laws and regulatory requirements.
C. Any changes will be communicated through Ziina's applicable channels and will apply prospectively from the stated effective date, unless otherwise required by applicable law.
D. Cashback validly earned before a modification or termination will remain subject to the terms applicable at the time of the qualifying transaction, except in cases of fraud, misuse, transaction reversal or other circumstances permitted under Ziina's applicable terms.

VI. Additional Conditions

A. Cashback will only be awarded for transactions that satisfy the applicable eligibility and claim requirements.
B. Transactions that are cancelled, refunded, reversed, fraudulent or otherwise invalid will not qualify for cashback. Ziina may reverse cashback already credited in respect of such transactions.
C. Ziina may withhold or revoke cashback where fraud, misuse, abuse or breach of Ziina's applicable terms is reasonably suspected.
D. Participation in the Signup Cashback Promotion is subject to Ziina's Master Terms and Conditions for Promotions and General Terms and Conditions

Last update date: 03 November 2026