Referral, Reward and Redemption Policy

Program Period: This Program will continue until terminated, suspended or modified by DGePay.

Eligibility: All DGePay users are eligible to earn points.

Earning DGePay Points: A DGePay user can earn DGePay points (**"Points"**) in the following ways:

Referral Points:

1. **Earning Referral Points:** Users can earn reward points by sharing their unique referral code with others. When new user signs up using such referral code, both the referrer and the new user, or only the referrer or only the new user, shall receive reward points based on these Rewards Points Specification (See Annexure- A: Referral, Reward & Redemption Point Specification).

2. **Maximum Referral Rewards:** Please note that there is a maximum limit to the number of referrals Points a single user can receive. This limit is specified in these Rewards Terms and Conditions and may be subject to change.

Transaction-based Reward Points:

1. **Earning Transaction-based Points:** Users may earn reward Points by conducting transactions over a certain amount or completing a specified number of transactions, as per these Rewards Terms and Conditions. (See Annexure- C: Referral, Reward & Redemption Point Specification)

2. **Variable Points:** The number of reward Points granted for each activity may change over time based on DGePay's discretion.

Referral Points & Reward Points Expiry and Redemption:

1. **Reward Expiry:** Reward & Referral Points are subject to expiry dates. Users are required to redeem their Points within the designated timeframe.

2. **Minimum Redemption:** DGePay may set a minimum redemption Point threshold, which must be met before users can redeem their Points.

3. **Redemption Timing:** Users can redeem their Points during specific times or months as determined by DGePay.

4. **Redemption Options:** Users may redeem their Points for cash (transferred to bank) or other forms of merchant discounts specified by DGePay. Redemption options are solely determined by DGePay.

The Users can always check the DGePay Point balance on DGePay app's "Reward" page. Reward page lists the Reward Points balance history, which displays the dates, when points are earned and other details as published by DGePay from time to time.

Conditions

1. **Tax Consideration:** Rewards may be taxable, depending on the tax laws applicable to the Users. The Users are solely responsible for reporting such items on their tax returns and paying any associated tax liability.

2. **Reward Allocation:** DGePay exclusively reserves the right to determine the number of referral & reward Points granted for each source.

3. **Transaction Amount Limits:** DGePay retains the right to establish the minimum or maximum transaction amount required for users to be eligible for reward Points.

4. **Calculation Methodology:** The calculation methodology for DGePay rewards **(points earning, claiming reward) is under the sole discretion of DGePay.**

5. **Terms and Conditions:** DGePay retains the right to update these Reward Terms and Conditions at any time without any prior notice.

6. **Program Termination:** DGePay reserves the right to postpone or shut down the Program at its sole discretion.

7. **Redemption Options:** The Users must redeem their reward points only through the methods and options designated by DGePay.

Annexure- Referral, Reward & Redemption Point Specification

Reward Points

Action	Earnings Style	X-Points	Y-Spends
Transaction	X Points for Y Spends	1	BDT 1000

Referral Points

Action	Earnings Condition	Min Referrals	Max Referrals	Points per Referral
Share your referral code	New users sign up using your referral code	1	50	20
Sign up with others referral code	Type referral code while signing up	N/A	N/A	200

Redemption

Redemption Style	Points = Equivalent Amount	Min. Redeem Points	Max. Redeem Points
Bank transfer	10,000 Points = BDT 30	5,000	50,000