Terms and Conditions for Alaan SuperPay International Cashback Campaign (November–December 2026)

These Program Terms and Conditions ("Program T&Cs") apply to each Customer eligible to participate (each, an "Eligible Customer") solely in the SuperPay International Cashback Campaign (November–December 2026) (the "Program") offered by AlaanPay Technology FZCO ("Alaan"). These Program T&Cs supplement Alaan's General Terms and Conditions and, where applicable, the Alaan Cashback Program. Each Eligible Customer will be automatically enrolled in the Program and eligible to receive its benefits. By participating in the Program or receiving any benefit under it, the Eligible Customer agrees to be bound by these Program T&Cs.

1. Definitions.

"Alaan" means AlaanPay Technology FZCO.

"Alaan Cashback Program" means the cashback program made available by Alaan, including its applicable terms, eligibility requirements, cashback mechanics and redemption rules.

"Accounting Sync" means the synchronization of payment status and transfer details for bills paid through Alaan SuperPay with the Eligible Customer's connected accounting software, as recorded in Alaan's systems.

"Batch Payment" has the meaning given in Clause 5.2.5.

"Cashback Wallet" means the cashback wallet made available within the Alaan App or Online Platform.

"Customer" means a legal entity holding an active Alaan account, or an authorised individual acting on its behalf.

"Eligible Customer" means a Customer that satisfies all requirements in Clause 3.

"Enrollment Period" means the period from 00:00 on 9th of November 2026 to 23:59 on 31st of December 2026 (UAE time).

"General Terms and Conditions" means Alaan's general terms and conditions applicable to the Customer and the Services, as amended from time to time.

"Good Standing" means an account status where the Customer is active and is not suspended, restricted, terminated, delinquent, or subject to fraud, compliance, sanctions, or operational review.

"International Transfer" means an international bank transfer initiated through SuperPay, in any payout currency supported by SuperPay, including transfers paid out in USD via SWIFT.

"Performance Window" means the period commencing on the date the Customer is enrolled (i.e., by initiating its first International Transfer through SuperPay) in the Program and ending on the last day of the Enrollment Period.

"Program" means the SuperPay International Cashback Campaign (November–December 2026) governed by these Program T&Cs. This Program applies solely to international or cross-border transfers made through SuperPay International. For the avoidance of doubt, domestic transfers made through SuperPay are not eligible under this Program.

"Program Cashback" means the cashback payable under Clause 5, up to a maximum aggregate amount of AED 5,150 per Eligible Customer.

"Program T&Cs" means these terms and conditions.

"Qualifying Transfer" means an International Transfer that: (i) has a transfer amount equal to or greater than AED 3,000; (ii) is initiated during the Eligible Customer's Performance Window; (iii) is successfully settled and credited to the beneficiary; and (iv) is not reversed, refunded, recalled, disputed, charged back, cancelled, artificial, circular, or otherwise ineligible under these Program T&Cs.

"SuperPay" means, for the purposes of these Program T&Cs, Alaan's cross-border transfer functionality available under the General Terms and Conditions.

"Qualifying GTV" means the aggregate AED value of all International Transfers that satisfy limbs (ii), (iii) and (iv) of the definition of Qualifying Transfer, irrespective of the transfer amount, provided that International Transfers paid out in USD are counted at fifty percent (50%) of their AED value.

"USD Transfer" means an International Transfer where the amount paid out to the beneficiary is denominated in United States Dollars.

2. Program Period and Availability.

2.1. Term. The Program will run during the Enrollment Period. Each Eligible Customer may participate in the Program only during its applicable Performance Window, which shall fall within the Enrollment Period.

2.2. Subject to these Program T&Cs, each Eligible Customer that satisfies the applicable objective requirements during its Performance Window will be entitled to the corresponding Program Cashback.

2.3. Alaan may extend the Enrollment Period where reasonably required for legal, regulatory, operational, fraud-prevention, or commercial reasons. Any extension will be communicated through the channels Alaan considers appropriate.

3. Eligibility Criteria and Enrollment.

3.1. A Customer will qualify as an Eligible Customer only if all of the following conditions are satisfied: (a) it is an existing Alaan customer with an active account in Good Standing; (b) before the Enrollment Period, it has not initiated any International Transfer through SuperPay; (c) it complies with the General Terms and Conditions and these Program T&Cs; (d) its international transfers are currently made through a UAE bank's SWIFT rails, and Alaan may require documentary evidence of such transfer volumes before crediting Program Cashback.

3.2. An International Transfer initiated before the Enrollment Period will render the Customer ineligible for the Program, whether or not that transfer is subsequently completed, settled, cancelled, rejected, or reversed.

3.3. Eligibility, qualification and Program Cashback are determined on a per legal entity basis. Transfers, activity or rewards may not be aggregated, combined or shared across affiliated, related or group entities.

4. Zero Transfer Fee Benefit.

4.1. During its Performance Window, an Eligible Customer will be eligible for zero Alaan transfer fees on International Transfers initiated through SuperPay, subject to the General Terms and Conditions and this Clause 4. The zero transfer fee benefit does not apply to USD Transfers paid out via SWIFT, which remain subject to Alaan's standard transfer fees as published by Alaan from time to time.

4.2. The zero transfer fee benefit does not apply to Alaan's foreign exchange markup. Each International Transfer will be processed at the Alaan foreign exchange rate displayed and confirmed for that transfer at the time it is initiated.

5. Program Cashback Mechanics.

5.1. An Eligible Customer may earn Program Cashback under each of the two independent reward categories below. The categories stack with each other, but milestones within the GTV category are not cumulative. The maximum aggregate Program Cashback is AED 5,150.00 (Five thousand one hundred fifty United Arab Emirates Dirhams) per Eligible Customer.

5.2. GTV Cashback

Qualifying GTV during Performance Window	**GTV Cashback**
AED 25,000 to AED 149,999.99	AED 300
AED 150,000 to AED 299,999.99	AED 2,000
AED 300,000 or more	AED 5,000

5.2.1. The GTV Cashback is determined by the highest Qualifying GTV milestone achieved by the Eligible Customer during its Performance Window, subject to Clause 5.2.3. Milestones are not cumulative. Accordingly, an Eligible Customer that achieves Qualifying GTV of AED 300,000.00 (Three hundred thousand United Arab Emirates Dirhams) or more will receive up to AED 5,000.00 (Five thousand United Arab Emirates Dirhams) in total GTV Cashback, and not the aggregate of the lower milestones.

5.2.2. International Transfers below AED 3,000.00 (Three thousand United Arab Emirates Dirhams) do not constitute Qualifying Transfers and will not count towards the number of Qualifying Transfers under Clause 5.2.3. Such International Transfers will, however, be included in Qualifying GTV, provided they satisfy limbs (ii), (iii) and (iv) of the definition of Qualifying Transfer.

5.2.3. Minimum Transfer Requirement: The full GTV Cashback for a milestone is payable only where the Eligible Customer has completed three (3) or more Qualifying Transfers during its Performance Window.

Where fewer than three (3) Qualifying Transfers have been completed, the GTV Cashback payable for the applicable milestone is reduced as set out below:

Total Qualifying GTV during Performance Window	Total Cashback at 1 Qualifying Transfer	Total Cashback at 2 Qualifying Transfers	Total Cashback at 3 Qualifying Transfers
AED 25,000 to AED 149,999.99	AED 100	AED 200	AED 300
AED 150,000 to AED 299,999.99	AED 660	AED 1,320	AED 2,000
AED 300,000 or more	AED 1,650	AED 3,300	AED 5,000

5.2.4. USD Transfers. For the purpose of calculating Qualifying GTV only, each USD Transfer is counted at fifty percent (50%) of its AED value. This weighting does not apply when determining whether a USD Transfer meets the AED 3,000.00 minimum in limb (i) of the definition of Qualifying Transfer, which is assessed on the full AED value of the transfer.

5.2.5. Batch Payments. Where SuperPay enables an Eligible Customer to combine multiple invoices or bills payable to the same beneficiary into a single International Transfer (a “Batch Payment”), the Batch Payment will be treated as one (1) International Transfer for all purposes under these Program T&Cs, including in determining whether it meets the AED 3,000.00 minimum, the number of Qualifying Transfers, Qualifying GTV and the Accounting Sync Cashback. The transfer amount of a Batch Payment is the aggregate AED value of all invoices or bills included in it.

5.3. Accounting Sync Cashback.

5.3.1. An Eligible Customer that completes an Accounting Sync for five (5) Qualifying Transfers during its Performance Window will be entitled to a one-time Accounting Sync Cashback of AED 150.00 (One hundred fifty United Arab Emirates Dirhams). For the avoidance of doubt, each such transfer must be a Qualifying Transfer, including having a transfer amount of AED 3,000.00 or more.

5.3.2. No additional Accounting Sync Cashback is payable for syncing more than five (5) Qualifying Transfers.

6. Qualification, Verification and Exclusions.

6.1. Only International Transfers that are successfully settled and credited to the beneficiary will count toward Qualifying GTV, the number of Qualifying Transfers or the Accounting Sync Cashback. Pending, authorised but unsettled, reversed, refunded, recalled, disputed, charged-back or cancelled transfers do not qualify.

6.2. Alaan may exclude transactions or activity that it reasonably determines to be fraudulent, artificial, circular, collusive, duplicated, related-party abuse, structured to circumvent a Program threshold, or otherwise inconsistent with the purpose of the Program.

6.3. Alaan may request information or evidence reasonably necessary to verify eligibility, settlement, beneficiary details, corporate-group relationships, Accounting Sync completion, or compliance with these Program T&Cs. Alaan may suspend its determination or payment of Program Cashback while verification is pending.

6.4. Qualification will be determined by Alaan using its systems and records, including settlement timestamps, transfer values, payout currency and Accounting Sync records. Where the Customer identifies an apparent error, Alaan will review the relevant records and correct any verified error.

7. Cashback Payment and Redemption.

7.1. Program Cashback validly earned under Clause 5 will be credited to the Eligible Customer’s Cashback Wallet by January 31, 2027.

7.2. Program Cashback is non-transferable, has no cash alternative and may only be redeemed in accordance with the terms applicable to the Cashback Wallet and the Alaan Cashback Program.

7.3. Payment is conditional upon the Eligible Customer remaining in Good Standing and satisfying these Program T&Cs at the time of verification and payment.

7.4. A delay in verification or crediting caused by a pending transfer, reversal, dispute, compliance review, technical issue or a reasonable verification request will not create any entitlement to additional cashback, interest, compensation or late-payment amount.

8. Continuing and Retention Conditions.

8.1. As a condition to receive and retain Program Cashback, the Eligible Customer must remain an active Alaan customer until the expiry of its then-current contractual term with Alaan.

8.2. As a condition to receive and retain Program Cashback, the Eligible Customer agrees that, within three (3) months from its acceptance of these Program T&Cs, Alaan will become the Eligible Customer's primary and exclusive spend management provider for the Services. The Eligible Customer may participate while transitioning from another provider.

8.3. Alaan may, acting reasonably, request evidence reasonably necessary to verify compliance with Clause 8.2. Failure to satisfy Clause 8.1 or Clause 8.2 may result in disqualification, withholding, cancellation or clawback of Program Cashback in accordance with Clause 9.

9. Fraud, Reversal and Clawback.

9.1. Alaan may withhold, cancel, reverse or recover Program Cashback where: (a) the Eligible Customer ceases to satisfy the eligibility or retention conditions in these Program T&Cs; (b) a transfer or Accounting Sync used to establish entitlement is subsequently reversed, refunded, recalled, disputed, charged back, cancelled or otherwise determined not to qualify; (c) the Eligible Customer provided false, incomplete or misleading information relevant to the Program; or (d) Alaan reasonably determines that the Program Cashback was obtained or attempted to be obtained through fraud, abuse, manipulation, collusion, artificial or circular activity, related-party abuse, duplicate participation, transaction structuring or conduct intended to circumvent the purpose or limits of the Program.

9.2. Any recovery or clawback will be limited to Program Cashback affected by the relevant ineligibility, breach, reversal or abuse, except where the breach concerns a continuing condition expressly applicable to all Program Cashback, including Clause 8.

9.3. Alaan may suspend determination or payment while it reasonably investigates circumstances described in this Clause 9.

10. Other Alaan Programs.

10.1. This Program may be used in conjunction with the Alaan Cashback Program. Program Cashback is independent of, and will not reduce or offset, cashback otherwise validly earned under the Alaan Cashback Program.

10.2. The Program may also be combined with other Alaan offers, promotions or benefits where the applicable terms expressly permit combination or Alaan otherwise confirms this in writing.

10.3. Where the Alaan Cashback Program applies, its terms govern the accrual, holding and redemption of cashback except to the extent expressly modified by these Program T&Cs.

11. Amendment, Suspension and Termination.

11.1. Alaan may extend, suspend, modify or terminate the Program or these Program T&Cs where reasonably required for legal, regulatory, operational, fraud-prevention or commercial reasons.

11.2. Unless a change is required to address fraud, illegality, regulatory requirements or a material operational issue, a modification, suspension or termination will not affect Program Cashback already validly earned before the effective time of the change. Cashback remains subject to verification, reversal and clawback under these Program T&Cs.

11.3. Any material change will be communicated through the Alaan App, Online Platform, email or another reasonable channel.

12. General Terms, Liability, Tax and Data Protection.

12.1. The General Terms and Conditions apply to the Customer's account, SuperPay and the Program except to the extent expressly modified by these Program T&Cs.

12.2. Marketing materials and other communications relating to the Program are subordinate to these Program T&Cs. In the event of inconsistency, these Program T&Cs will prevail in relation to the Program.

12.3. Alaan is not responsible for delays, failures or errors caused by third-party banks, payment infrastructure, accounting software providers, foreign exchange providers or other third parties, except to the extent responsibility cannot lawfully be excluded.

12.4. Any taxes, duties, reporting obligations or similar amounts arising from receipt or use of Program Cashback are the responsibility of the Eligible Customer.

12.5. Alaan's collection, use and processing of personal data in connection with the Program will be governed by Alaan's Privacy Policy and the General Terms and Conditions. Personal data may be processed for enrollment, eligibility verification, reward calculation, fraud prevention, administration and Program-related communications.

13. Governing Law, Jurisdiction and Contact.

13.1. These Program T&Cs shall be governed by Applicable Law and Jurisdiction set in the General Terms and Conditions.

13.2. These Program T&Cs are offered by AlaanPay Technology FZCO. For questions regarding the Program or these Program T&Cs, Customers may contact Alaan through the customer support channels specified in the General Terms and Conditions.