

PointPay Learn & Earn Service – Terms of Service

Effective Date: 25th of November, 2024

These Terms of Service ("Terms") govern your participation in the Learn & Earn service (the "Service" or the "PointPay Service") offered by PointPay (the "Company"; "our"; "us"). By participating in the Service, you ("User"; "you"; "your") agree to be bound by these Terms, along with the PointPay Terms of Use, as made available at <https://exchange.pointpay.io/terms-conditions> by the Company and incorporated herein by reference, and PointPay Platform Rules, as defined in PointPay Terms of Use.

ELIGIBILITY

- 1.1. Only registered users of PointPay Exchange who have obtained PointPay Account and completed Know Your Customer ("KYC") verification are eligible to participate in the Learn & Earn Service.
- 1.2. Users are eligible to access quizzes only for courses marked as "Active," provided they have reviewed all required course materials and have not previously completed the quiz associated with that course.
- 1.3. The Company reserves the right to restrict or deny access to the Service to any individual based on location, account status, or any breach of these Terms or otherwise in the Company's sole discretion.

REWARDS

- 2.1. Rewards will be issued in the form of virtual assets as issued by the specific blockchain-based project associated with the respective course. The actual virtual assets to be received by a User entitled to such reward always pursuant to successful passing of the relevant quest may vary depending on the project. The Company specifically disclaims liability of any kind with regard to virtual assets distributed to users as such rewards.
- 2.2. Users are eligible to receive rewards only if they achieve the minimum percentage of correct answers, as specified by the Company for each quiz.
- 2.3. The reward amount is standardised for all qualifying participants in each course. The Company does not guarantee any specific reward value, as it is subject to market fluctuations and project conditions. Please learn more about the risk nature of virtual assets, transacting in virtual assets as well as other risks and conditions related to use of PointPay Services in PointPay Platform Rules, including, specifically, but not limited to the Section 4 of PointPay Terms of Use, Legal disclaimer, Assumption of Risk, and Withdrawal Notice and Agreement.
- 2.4. Rewards will be credited to the User's PointPay Account within 15 (fifteen) business days following the conclusion of the event or course, unless provided otherwise by the Company for any specific event and/or course. All rewards are subject to the vesting process, which must be claimed manually by the User via the standard "Claim" feature.
- 2.5. Rewards are limited and are available on a **first-come, first-served basis**. The Company reserves the right to impose caps on the total number of rewards distributed per country, region or even specific User. Once the cap is reached, no further rewards will be available for users in the affected jurisdiction.
- 2.6. Rewards, as claimed by a User to its PointPay Account, including, but not limited to the actual virtual assets, may only be withdrawn and/or otherwise transferred, by such User, to an external wallet address. Any withdrawals or otherwise transfers of such rewards, including, but not limited to actual virtual assets, to other PointPay Accounts are strictly prohibited.

PARTICIPATION AND COURSE MANAGEMENT

- 3.1. Users can participate in multiple quizzes and claim rewards for each quiz successfully completed. However, users are prohibited from taking the same quiz more than once.
- 3.2. Courses and quizzes may be paused, modified, discontinued or removed at any time at the absolute discretion of the Company.
- 3.3. Quizzes must be completed in a single session, and failure to complete a quiz will result in forfeiture of the opportunity to receive rewards for that course.
- 3.4. Once a quiz is completed or the course status is marked as "Finished," the quiz will no longer be accessible to the User.

FRAUD AND MISCONDUCT

- 4.1 Any attempts to engage in fraudulent activity, including but not limited to, the use of bots, multiple accounts, or any other method designed to circumvent the integrity of the Learn and Earn Service, including, without limitation, via methods depicted in clause 3.24 of PointPay Terms of Use as well as conduct of withdrawal and/or otherwise transfer(s) of the reward(s) claimed by a User to its PointPay Account, including, but not limited to the actual virtual assets, to any other PointPay Account(s), will result in immediate disqualification from the event and forfeiture of all rewards.
- 4.2. The Company reserves the right to disqualify users suspected of engaging in illegal or non-compliant behaviour, or any behaviour that PointPay may reasonably deem as violating and/or breach of these Terms or PointPay Terms of Use.
- 4.3. The Company reserves the right to, in its absolute discretion, suspend, freeze, or terminate PointPay Accounts of users who are found to be in violation of these Terms.

SECURITY AND DATA PROTECTION

- 5.1. Participation in the Learn & Earn Service requires User's authentication. Users must ensure that their login credentials are secure and are prohibited from sharing their PointPay Account with third parties.
- 5.2. User's personal information, including but not limited to their unique User ID (UID), email address, and quiz performance data, will be stored and transmitted using encryption methods to ensure data protection in compliance with applicable data protection laws.
- 5.3. The Company may implement any security measures to maintain the integrity of the quizzes. These may include, without limitation, the disabling of text highlighting, right-click functionality, and other tools that may assist users in bypassing quiz rules.

VESTING AND CLAIMING REWARDS

- 6.1. Upon successful completion of a quiz, the Company will initiate the vesting process of the rewards through its standard vesting feature. Users will be notified when the vesting period begins.
- 6.2. Users must manually claim their rewards by utilising the "Claim" feature within PointPay. Unclaimed rewards, including any virtual assets, will not be automatically issued.
- 6.3. User shall claim the rewards within forty-five (45) days following the date and time of crediting of such rewards by the Company to the User's PointPay Account subject to the terms of this Section 8 ("Claiming Period"). If a User fails to claim their reward within the Claiming Period, the Company reserves the right to forfeit the unclaimed reward. Any and all rewards unclaimed by Users within the Claiming Period shall be burned or disposed otherwise by the Company, in its sole discretion.

NOTIFICATIONS

7.1. The Company will provide notifications to users regarding the status of their participation in the Service, including quiz results, rewards status, and other relevant updates via email or push notifications.

7.2. Users are solely responsible for ensuring that their contact details are up to date. The Company is not liable for any undelivered notifications.

MODIFICATIONS AND TERMINATION

8.1. The Company reserves the right to modify or terminate the Learn & Earn Service, including these Terms, at its sole discretion without prior notice.

8.2. In the event of termination, the Company shall not be held liable for any Losses suffered by users due to the discontinuation of the Service.

8.3. The Company shall retain the exclusive right to the final interpretation of these Terms and all matters related to the Learn & Earn Service.

RISK ACKNOWLEDGMENT

9.1. Users acknowledge that cryptocurrency prices are highly volatile and that the value of rewards may increase or decrease based on market conditions.

9.2. The Company is not responsible for any changes in the value of the virtual asset rewards and will not compensate users for any decrease in reward value due to market fluctuations. For the avoidance of the doubt, the Company shall not compensate User anyhow for any Losses, as defined in the PointPay Terms of Use, relating to, arising out of or, directly or indirectly, from the PointPay Service,

9.3. Any User participation in the Learn & Earn Service and the receipt of rewards do not and may never constitute financial advice. Users should consult with financial professionals, as well as any consultants User may deem fit and/or as may be prescribed by the applicable law, before making any investment, distribution, allocation or other decisions related to the rewards.

MISCELLANEOUS

10.1. These Terms, together with PointPay Platform Rules and specifically including, without limitation, PointPay Terms of Use, incorporated herein by reference, constitute the entire agreement between the Company and the User concerning the Learn & Earn Service and supersede any prior agreements.

10.2. If any provision of these Terms is deemed unlawful, void, or unenforceable, the remaining provisions shall remain in effect.

10.3. These Terms shall be governed by and construed in accordance with the applicable laws as described in PointPay Terms of Use.

10.4. In the event of any conflict between the translated versions of these Terms and the original English version, the English version shall prevail.

10.5. For any inquiries or disputes, users may contact PointPay customer support at info@pointpay.io.

Risk Warning: Virtual assets, including cryptocurrencies, involve significant risks. The value of your purchased virtual assets may fluctuate greatly, and there is always a risk of losing your entire funds used for purchases of virtual assets, including, without limitation, on PointPay Exchange, via use of any PointPay Service(s) and/or PointPay ecosystem. The Company does not guarantee and

specifically disclaim any specific returns or rewards. Users are responsible for their own trading decisions and should carefully consider the risks before participating in the Learn & Earn Service.