

Fasset Referral Program T&Cs

Dated: 15 July 2025

These Terms and Conditions for the Fasset Referral Program ("**Terms**") form a valid, binding and enforceable contract between you and Fasset (which term shall, unless repugnant to the context, also include Fasset Group).

By accessing or participating in the Marketing Activity, the User agrees to read, acknowledge, and accept these Terms. The User further agrees that these Terms shall be read together with, and form an aggregate part of, the User Agreement and the Privacy Policy (collectively "**Aggregates**"). By continuing to use the Marketing Activity, the User confirms their acceptance of these documents in their entirety and agrees to be bound by their terms as an integrated and comprehensive set of conditions governing the engagement with the Marketing Activity.

The Aggregates are indispensable, integral parts of these Terms. Any matter or aspect not specifically addressed or regulated within the confines of these Terms shall be governed by and subject to the terms and conditions outlined in the Aggregates.

Fasset is entitled to amend, add or reduce these Terms as Fasset thinks necessary. You are required to check these Terms frequently. If you do not agree to be bound by these Terms, you cannot participate in the Marketing Activity.

Any formal communication with you will be undertaken through electronic mail, pop-up messages on the Platform, notifications on the Platform, and/or other forms of communications accessible to you when signing up to Fasset ("**Communication**").

1. Definitions

- 1.1. "**Affiliates**" refers to any entity that directly or indirectly controls, is controlled by, or is under common control with Fasset. For the purposes of this definition, "control" means the ownership of, or the power to vote, more than fifty per cent (50%) of the voting stock, shares, or interests of the entity or the ability to direct the management or policies of the entity, whether through ownership, contract or otherwise. The term "Affiliates" includes, but is not limited to, parent companies, subsidiary companies, sister, or related companies (entities controlled by the same parent company), and any other business entities in which Fasset holds a significant ownership interest or exerts significant influence over management and operations. This also includes all Employees, contractors, agents, or representatives acting on behalf of Fasset or any affiliated companies or entities as described above. Unless expressly stated otherwise, any reference to Fasset in these Terms shall include its Affiliates. Fasset may fulfil its responsibilities and obligations under these Terms through its Affiliates. When acting on its behalf, the Affiliates shall be subject to the same Terms as Fasset.
- 1.2. "**Aggregates**" has the meaning given to it at the start of these Terms.
- 1.3. "**Applicable Law**" means all applicable laws (federal, state, and local) and the applicable rules, orders, guidelines, and regulations of any Governmental Authority that, in each case, are applicable or may become applicable to Fasset and the performance of its obligations or exercise of its rights under these Terms or applicable to Participants and the performance of their obligations or the exercise of its rights under these Terms, or, as the context may require, apply to other persons affected by the subject matter of this Agreement. Applicable Law also includes but is not limited to any relevant data protection laws in the jurisdiction of the Participant.
- 1.4. "**Dispute**" has the meaning given to it in Clause 11.2.

- 1.5. **“Employees”** refers to all individuals who are employed by Fasset or any of its Affiliates, whether on a full-time, part-time, temporary, or permanent basis, and who receive compensation in the form of wages, salaries, or other remuneration in exchange for their services. This definition includes, but is not limited to, executive officers, managers, administrative staff, technical staff, labourers, and any other individuals who provide services to the Company under its direction and control. The term "Employees" shall not include independent contractors, consultants, or other persons not directly employed by Fasset or its Affiliates.
- 1.6. **“Fasset”** refers to any relevant entities mentioned in Annexure I where a User has been registered as a customer.
- 1.7. **“Fasset Group”** means collectively Fasset and all Affiliates and group companies of Fasset as well as any entities which are in control of or are controlled by or are under common control with Fasset.
- 1.8. **“Governmental Authority”** refers to any relevant domestic or foreign governmental or quasi-governmental authority, statutory authority or quasi-statutory or regulatory authority, department, administrative, monetary, fiscal or judicial body, department, corporation, commission, authority, tribunal, agency or stock exchange or government-owned or government-controlled corporation or any public international organisation, or taxing authority or anybody entitled to exercise executive power or power of any nature over Fasset and/or the Participant hereto, the transactions contemplated by this Agreement.
- 1.9. **“Indemnified Parties”** has the meaning given to it in Subclause 6.1.4.
- 1.10. **“Intellectual Property”** refers to all copyrights, patents, trademarks, trade secrets, and any other proprietary rights that protect inventions, designs, writings, or any other forms of intellectual creations or any derivative or improvements thereof, recognised as benefiting from laws pertaining to the same in the territory of the United Arab Emirates, Indonesia, Labuan or any other jurisdiction. This includes any other forms, variations, or versions of intellectual property not yet known. This includes, but is not limited to, the following:
 - 1.10.1. All computer programs, including source code, object code, algorithms, databases, and related documentation;
 - 1.10.2. Any set of instructions, including source and executable codes, used in software development or other technological processes;
 - 1.10.3. Practical knowledge, techniques, skills, methodologies, processes, and practices that are not generally known to the public;
 - 1.10.4. Data, designs, drawings, specifications, manuals, flowcharts, and any other technical documentation;
 - 1.10.5. Any physical or digital components, prototypes, models, samples, or any other tangible or intangible materials used in or resulting from research, development, or creative processes;
 - 1.10.6. Any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof;
 - 1.10.7. Any ornamental or aesthetic aspects of a useful article, webpage, or electronic user interface or experience;
 - 1.10.8. Any words, names, symbols, designs, or combinations thereof used to identify and distinguish goods or services; and

- 1.10.9. Any information that derives independent economic value from not being generally known to, and not being readily ascertainable by, others who can obtain economic value from its disclosure or use.
- 1.11. **“Intellectual Property Rights”** refers to the legal rights granted to the creator or owner of Intellectual Property. These rights provide the creator or owner with exclusive control over the use, distribution, and modification of their intellectual creations, including but not limited to inventions, designs, writings, and any derivative works or improvements thereof.
- 1.12. **“KYC”** refers to the Know-Your-Customer procedures implemented by Fasset to verify the identity of its Users in compliance with Applicable Laws and regulations in all relevant jurisdictions where Fasset is operating.
- 1.13. **“Marketing Activity”** refers to all associated promotions, offers, and Rewards that are organised and conducted by Fasset in collaboration with the Own Foundation during the Promotion Period concerning the Fasset Referral Program.
- 1.14. **“Marketing Activity Organisers”** refers to the individuals, entities, or organisations responsible for planning, managing, and executing the Marketing Activity, which includes the Own Foundation, main organising entity or entities, any subsidiaries, Affiliates, Employees, contractors, agents, or representatives acting on behalf of the organising entity or entities, and/or any partners or sponsors delegated specific responsibilities in the Marketing Activity organisation process. This further includes, but is not limited to, any entities performing the following roles and responsibilities:
- 1.14.1. Establishing the rules and guidelines for the Marketing Activity.
- 1.14.2. Promoting and marketing the Marketing Activity to potential Participants.
- 1.14.3. Organising and managing events, workshops, Tasks and other activities related to the Marketing Activity.
- 1.14.4. Distributing Rewards to eligible Participants.
- 1.15. **“New User”** means a natural person who has never previously registered for, accessed, or transacted on the Platform using any identity, device, email address, phone number, or payment method that is the same as or linked to an existing or past user account, as determined by Fasset in its sole discretion.
- 1.16. **“Own Foundation”** refers to the Own Alliance Foundation, an entity duly incorporated under the laws of the Republic of Panama, which oversees the management and control of Own Tokens and the OWN protocol, having its address at 17th Floor, P.H. Midtown SF 74, Calle seventy-four (74) east, San Francisco, Panama City, Republic of Panama.
- 1.17. **“Own Token” or “\$OWN”** refers to the tokens to be issued on or through the Own Layer 2 Protocol. \$OWN is an Ethereum-based solution specifically designed for the tokenisation and management of real-world assets.
- 1.18. **“Own Points”** refers to provisional, non-transferable digital points credited to a Participant under Annexure II. These points represent a conditional entitlement that may be used, redeemed, or converted in accordance with the terms and conditions determined by Fasset from time to time, at its sole discretion.
- 1.19. **“Parties”** means the User and Fasset collectively. Individually, they are referred to as “Party.”
- 1.20. **“Participant(s)”** refers to any individual who satisfies the eligibility criteria as set out in Article 3 of these Terms. For the avoidance of doubt, this includes both Referrers and Referees.

- 1.21. **“Platform”** refers to the website, any associated websites or mobile sites, mobile applications, and/or APIs owned, controlled, operated, and managed by Fasset.
- 1.22. **“Privacy Policy”** refers to Fasset’s privacy policy as set out in <https://fasset.ae/privacy-policy>, <https://fasset.id/privacy-policy/> or <https://fasset.io/privacy-policy> as applicable to the User.
- 1.23. **“Promotion Period”** refers to the period from **15 July - 15 Oct 2025** during which the Marketing Activity will occur.
- 1.24. **“Referee”** has the meaning given to it in Clause 3.2;
- 1.25. **“Referral Code”** has the meaning given to it in Clause 4.1;
- 1.26. **“Referrer”** has the meaning given to it in Clause 3.1;
- 1.27. **“Reward Centre”** refers to the dedicated section of the Platform where users can view their accumulated OWN Points, track reward-related activity, and access information regarding their eligibility and redemption options, if any.
- 1.28. **“SIAC”** has the meaning given in Clause 11.5.
- 1.29. **“SIAC Rules”** has the meaning given in Clause 11.5.
- 1.30. **“USD”** refers to the currency of the United States of America, the United States Dollar.
- 1.31. **“USDT”** refers to Tether (USDT), a stablecoin pegged to the value of USD, issued by Tether Limited.
- 1.32. **“User”** refers to anyone who can access or use the Platform.
- 1.33. **“User Agreement”** refers to Fasset’s User Agreement as set out in <https://fasset.com/user-agreement>, <https://fasset.id/user-agreement-indonesia/> or <https://fasset.com/user-agreement-labuan> as applicable to the User.
- 1.34. **“Verified User”** refers to Users of Fasset who have completed KYC with Fasset on the Platform.

2. Interpretation

- 2.1. A reference to Fasset includes a reference to its Affiliates and Employees, as well as any corporate body, association, partnership, or other legal entity, and includes their successors, permitted substitutes, and permitted assigns. Any reference to Participant includes individuals and their successors, permitted substitutes, and permitted assigns.
- 2.2. If a word or phrase is defined, its other grammatical forms have a corresponding meaning.
- 2.3. A reference to an agreement, term, or document (including a reference to these Terms) is to the agreement, term, or document as amended, supplemented, novated, or replaced, except to the extent prohibited by these Terms or that other agreement, term, or document.
- 2.4. All schedules, exhibits, annexures, Aggregates, appendices, and other attachments referred to in these Terms are an integral part of these Terms and shall be deemed to be incorporated herein.
- 2.5. The section headings in these Terms are for convenience only and are not intended to govern, limit, or affect the meanings of the sections.
- 2.6. Singular and plural nouns and pronouns shall mean the singular or plural and the masculine, feminine, or neuter genders as permitted by the context in which the words are used.
- 2.7. In these Terms, reference to any legislation or law or any provision thereof shall include references to any such law as it may, after the date hereof, from time to time, be amended,

supplemented, or re-enacted, and any reference to a statutory provision shall include any subordinate legislation made from time to time under that provision.

- 2.8. The words including and include shall mean including without limitation and include without limitation, respectively.
- 2.9. Words and phrases shall be interpreted in the context of these Terms and not in isolation. The meaning of any term shall be derived from the overall purpose and intent of these Terms. Fasset has its sole discretion to interpret these Terms if there is any ambiguity or inconsistency in these Terms.
- 2.10. Any examples or illustrations provided in these Terms are for explanatory purposes only and do not limit the scope of any provision.

3. Eligibility

- 3.1. The Marketing Activity is open to all existing Verified Users on the Platform ("**Referrers**") who are not subject to any account restrictions, suspensions, or ongoing compliance reviews.
- 3.2. Individuals eligible to be successfully referred under the Marketing Activity ("**Referees**") must:
 - 3.2.1. be a New User;
 - 3.2.2. sign up using a valid Referral Code shared by a Referrer; and
 - 3.2.3. successfully become a Verified User and complete the qualifying transaction as described in Subclause 4.3.3.
- 3.3. The Marketing Activity and its Rewards are only applicable to eligible Referrers who successfully complete the steps as defined in these Terms and where participation in the Marketing Activity is not prohibited by law.
- 3.4. Each Referee must be a natural person acting in their personal capacity.
- 3.5. Any form of self-referral, creation of duplicate or fraudulent accounts, or any attempt to manipulate or exploit the Marketing Activity will result in immediate disqualification from participation, with or without notice. Fasset reserves the right to withhold or reverse Rewards, suspend accounts, or take any other action it deems necessary in the event of suspected abuse or misconduct.

4. Referral Mechanism

- 4.1. Each Referrer may access a unique referral through their Fasset account ("**Referral Code**"). This Referral Code must be used by the Referee at the time of account registration in order for the referral to be eligible under this Marketing Activity.
- 4.2. The Referral Code must be shared directly by the Referrer and may not be published or distributed in a manner that is misleading, unlawful, commercially exploitative, or inconsistent with Fasset's policies. Any misuse or unauthorised use of Referral Code may result in disqualification.
- 4.3. For a referral to qualify, the Referee must:
 - 4.3.1. register a new Fasset account using the Referrer's valid Referral Code;;
 - 4.3.2. successfully complete Fasset's account verification (KYC) process to become a Verified User; and
 - 4.3.3. complete a qualifying **buy transaction** of at least **USD ten (10) or equivalent** as determined by Fasset, within the Promotion Period.

- 4.4. Subject to a successful referral as laid out in Clause 4.3, the Referrer shall be eligible to receive a reward in accordance with the applicable reward tier set out in **Annexure II** ("**Rewards**"). Rewards will be issued in the form of USDT and Own Points.
- 4.5. Upon a Successful Referral in accordance with Clause 4.3, the respective Referee shall be entitled to a one-time reward of one (1) USDT (the "**Referee Reward**"). For the purposes of these Terms, and unless the context otherwise requires, all references to "Reward" or "Rewards" shall be deemed to include the Referee Reward.
- 4.6. Reward tiers are cumulative. A Referrer shall be entitled to the Reward applicable to the highest tier achieved based on the total number of valid referrals completed during the course of the Promotion Period. Partial fulfilment of a tier does not entitle the Referrer to any proportional Reward.
- 4.7. Notwithstanding anything to the contrary in these Terms or its Schedules, the Rewards payable to a Referrer for each Successful Referral shall follow the milestone-based tiering structure set out in Annexure II. Upon completion of the highest milestone tier, the Referrer shall continue to be eligible for additional Rewards for every subsequent set of ten (10) qualifying referrals, with each such set entitling the Referrer to receive the USDT and Own Points as defined in Annexure II. There shall be no maximum cap on the total Rewards a Referrer may earn under this Marketing Activity, unless otherwise notified by Fasset in accordance with these Terms.
- 4.8. A New User may be referred by one (1) Referrer only. In the event multiple Referral Codes are used, the first valid Referral Code recognised by the Platform's systems shall prevail.
- 4.9. Fasset may impose limits on the total number or aggregate value of Rewards a Referrer may receive. Any such limits shall be communicated via the Fasset platform or Communication channels.
- 4.10. All determinations regarding referral validity, Reward eligibility, and issuance shall be made by Fasset based on its internal systems and records. Such determinations shall be final and binding.
- 4.11. Rewards will be credited to the Referrer's and Referee's Fasset wallet **within 7 (seven) business days** after the conclusion of each week in the Promotion Period, subject to successful verification of all qualifying referrals by Fasset in accordance with these Terms, except the Own Point which will be credited to Fasset Reward Centre.
- 4.12. Fasset reserves the right to update, modify, or withdraw the Rewards system or any aspect of the Marketing Activity at its sole discretion. Any changes shall be communicated to the Participants through Communication channels.
- 4.13. Rewards are non-transferable, non-exchangeable, and may not be sold, assigned, or otherwise transferred to any third party.
- 4.14. Fasset reserves the right to delay the disbursement of Rewards for any reason as determined by Fasset in its sole discretion. Participants may be informed of any such delays via official Communication channels.
- 4.15. The value, utility, and any potential redemption or conversion mechanism of OWN Points shall be determined by Fasset in its sole and absolute discretion. Fasset reserves the right to amend, suspend, or withdraw the use or applicability of OWN Points at any time, without prior notice, in accordance with these Terms.

5. Non-Disparagement

- 5.1. Participants agree not to make any false, misleading, or disparaging statements about Fasset, the Marketing Activity Organisers, or any of their Affiliates, whether orally or in writing, including but not limited to statements about any of the following:

- 5.1.1. The Marketing Activity, its rules, and administration; and
- 5.1.2. The performance, conduct, or business practices of Fasset, the Marketing Activity Organisers, or any of their Affiliates.
- 5.2. The non-disparagement obligations do not restrict any of the following:
 - 5.2.1. Providing truthful information in response to legal proceedings, regulatory inquiries, or government investigations;
 - 5.2.2. Making statements that are required by Applicable Law or regulation; or
 - 5.2.3. Sharing feedback or criticism constructively intended to improve the Marketing Activity or its outcomes directly to Fasset through private communication channels.
- 5.3. In no circumstances will public comments or criticism be acceptable, and in such circumstances, Fasset reserves all its rights to seek restitution for damage suffered by such public disparagement to the maximum extent permitted under Applicable Laws.
- 5.4. In the event of a breach of the non-disparagement obligations, Fasset may seek injunctive relief, damages, and any other remedies available at law as determined by Fasset in its sole discretion.
- 5.5. For the purposes of Article 5, the Dispute Resolution provisions in Article 11 do not apply to Fasset, and Fasset may pursue any claim in any forum anywhere in the world.

6. Entry Conditions and Release

- 6.1. By entering the Marketing Activity, each Participant agrees to the following:
 - 6.1.1. The relationship between a Participant and Fasset is not a confidential, fiduciary, or other special relationship;
 - 6.1.2. Each Participant will be bound by and comply with these Terms;
 - 6.1.3. Fasset's decisions are binding and final in all matters relating to the Marketing Activity;
 - 6.1.4. To the maximum extent permitted by Applicable Laws, each Participant agrees to release, indemnify, defend, and hold harmless Fasset, the Marketing Activity Organisers, their Affiliates and the suppliers of Rewards, and any other organisations or entities or persons responsible for sponsoring, fulfilling, administering, advertising, or promoting the Marketing Activity, along with their respective past and present officers, directors, Employees, agents, and representatives (collectively, the "**Indemnified Parties**") from and against any and all claims, expenses, and liabilities (including reasonable attorneys' fees), including but not limited to negligence and damages of any kind to persons and property, defamation, slander, libel, violation of right of publicity, infringement of trademark, copyright, or other Intellectual Property Rights, property damage, or death or personal injury, arising out of or relating to the Marketing Activity, a Participant's entry, participation in the Marketing Activity, acceptance or use or misuse of the Rewards and/or the broadcast, transmission, performance, exploitation, as authorised or licensed by these Terms.
 - 6.1.5. By participating in the Marketing Activity, each Participant represents and warrants that their Entry, participation, or acceptance of Rewards does not and will not violate any Applicable Laws, third-party rights, or contractual obligations.
- 6.2. Without limiting the foregoing, and to the maximum extent permitted by Applicable Laws, the Indemnified Parties shall have no liability in connection with:

- 6.2.1. any incorrect or inaccurate information, whether caused by electronic or printing error or by any of the equipment or programming associated with or utilised in the Marketing Activity;
- 6.2.2. technical failures of any kind, including, but not limited to, malfunctions, interruptions, or disconnections in phone lines, internet connectivity, electronic transmission errors, or network hardware or software failures;
- 6.2.3. unauthorised human intervention in any part of the entry process or the Marketing Activity, a technical or human error which may occur in the administration of the Marketing Activity; and/or
- 6.2.4. any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from the Participant's participation in the Marketing Activity or receipt or use or misuse of any Rewards

7. Licence

- 7.1. By entering the Marketing Activity, each Participant grants Fasset, the Marketing Activity Organisers, and each of their Affiliates a fully paid-up, non-exclusive, assignable, sub-licensable, worldwide, perpetual licence to display publicly and use the details of the Participants for promotional purposes. This licence includes but is not limited to posting or linking to the Participant's details on Fasset's, Marketing Activity Organisers' and/or our Affiliates' websites and applications or to display and promote the Participants on any other media worldwide as determined by Fasset in its sole discretion.

8. General Conditions

- 8.1. Fasset reserves the right in its sole and absolute discretion and without prior notice to any Participant, to:
 - 8.1.1. Modify, terminate or cancel the Marketing Activity or its components at any time;
 - 8.1.2. change or amend these Terms; and/or
 - 8.1.3. disqualify any Participant from the Marketing Activity.
- 8.2. The Marketing Activity is still subject to Fasset's User Agreement, Privacy Policy, and any additional terms and conditions set out on the Platform.
- 8.3. Aggregates are indispensable integral parts of these Terms. Any matter or aspect not specifically addressed or regulated within the confines of these Terms shall be governed by and subject to the terms and conditions outlined in the Aggregates.
- 8.4. Participants are responsible for providing accurate and complete information. Fasset is not liable or responsible for any errors or omissions in the information provided by Participants or any technical issues that may affect participation, including but not limited to, issues with internet connectivity. The Participants agree to disclaim all liability against Fasset or any of its Affiliates for any claims arising due to the provision of inaccurate or incomplete information on their part and any resultant actions taken by Fasset in relation to the Participant's participation in the Marketing Activity or the allocation of any Rewards.
- 8.5. Participants must comply with all Applicable Laws and regulations during the Marketing Activity and when receiving any Rewards. Fasset is not responsible for any legal consequences arising from participation in the event. Failure to comply with legal requirements may lead to disqualification and forfeiture of Rewards, as determined by Fasset in its sole discretion.
- 8.6. Any attempt by any Participant(s) to undermine the proper conduct of the Marketing Activity may be a violation of criminal and civil law. Should Fasset suspect that such an attempt has been made or is threatened, Fasset reserves the right to take appropriate action, including but

not limited to requiring a Participant(s) to cooperate with an investigation and referral to criminal and civil law enforcement authorities as needed.

- 8.7. The Marketing Activity associated with the Rewards does not constitute an endorsement or warranty by Fasset of the Rewards or any associated products or services available on the Platform.
- 8.8. If a Participant or prospective Participant believes that any of these Terms may be unclear or ambiguous at any time during the Marketing Activity, they must submit a written request for clarification by email at help@fasset.io.
- 8.9. All Intellectual Property and Intellectual Property Rights related to the Marketing Activity, including but not limited to copyrighted material, trademarks, trade names, logos, designs, promotional materials, web pages, source codes, drawings, illustrations, slogans, and representations, are owned or used under license by Fasset and its Affiliates. All rights are reserved. Unauthorised copying or use of any copyrighted material or Intellectual Property or Intellectual Property Rights without the express written consent of its owners is strictly prohibited. It shall be penalised to the maximum extent permitted by Applicable Laws.
- 8.10. Rewards issued under this Marketing Activity are promotional in nature and do not represent a contractual or vested entitlement. Fasset reserves the right to withhold, reverse, or adjust any Reward in the event of error, suspected abuse, or system malfunction.
- 8.11. All applicable taxes, fees, and charges (if any) arising from the receipt or use of any Reward shall be the sole responsibility of the Participant. Fasset does not provide any tax advice and encourages Participants to seek independent tax counsel as needed.
- 8.12. At the time of conversion, Fasset will publish the conversion rate of Own Points to Own Tokens at Fasset sole discretion.
- 8.13. Until conversion, Own Points confer no ownership, voting, or monetary rights, are not legal tender, and may not be sold, assigned, or otherwise transferred.
- 8.14. Fasset reserves the right to adjust the conversion rate and mechanics (including token contract, network, or timetable) to reflect regulatory, technical, or market considerations.
- 8.15. Each Participant is solely responsible for determining and ensuring that their participation in this Marketing Activity, including the receipt, holding, conversion, or disposal of Own Points and/or Own Tokens is lawful under all laws, regulations, and rules that apply in the Participant's jurisdiction. Fasset makes no representation or warranty regarding the legal status of Own Points, Own Tokens, or related Rewards in any jurisdiction, and shall not be liable for any loss, penalty, or claim arising from a Participant's non-compliance with applicable legal or regulatory requirements.
- 8.16. Posting a Referral Code on any public forum, social-media platform or other publicly accessible channel without simultaneously displaying the mandatory program disclaimer constitutes a material breach of these Terms. Upon such breach, the Referrer will be disqualified from the Marketing Activity and any Rewards accrued shall be forfeited. The required disclaimer to be included in all such public postings is as follows:

"Virtual Assets are subject to extreme market volatility and carry a high degree of risk. Rewards offered as part of this campaign do not guarantee returns and may be subject to change. Participation in the referral program is at your own risk and subject to Terms and Conditions."

9. Data Collection

- 9.1. By entering the Marketing Activity, Participants hereby consent to the collection, use, and disclosure of their personal information by Fasset for the purposes of administering the Marketing Activity and awarding Rewards as may be required by law.
- 9.2. The personal information of the Participants will be handled in accordance with Applicable Laws on data protection and the Privacy Policy.

10. Limitation of Liability

- 10.1. By entering into this Marketing Activity, all Participants agree to be bound by these Terms and hereby release Fasset, the Marketing Activity Organisers, and any of their Affiliates from any and all liability in connection with the Rewards, or Participants' participation in the Marketing Activity, including but not limited to;
 - 10.1.1. any failure to log any referrals due to transmission failures or other conditions beyond their reasonable control;
 - 10.1.2. any late, lost, misrouted, garbled, distorted, or damaged transmissions or referrals;
 - 10.1.3. any disruptions, injuries, losses, or damages caused by events beyond their reasonable control;
 - 10.1.4. any postponement, delay, or changes that may impact the Rewards caused by events beyond their reasonable control; and/or
 - 10.1.5. any printing or typographical errors in any materials associated with the Marketing Activity.
- 10.2. To the maximum extent permitted by Applicable Laws, in no event shall Fasset or its Affiliates be liable for any indirect, incidental, consequential, special, punitive, or exemplary damages, including but not limited to damages for loss of profits, revenue, goodwill, use, data, or other intangible losses, arising out of or in connection with the Marketing Activity, regardless of whether such damages were foreseeable or whether Fasset has been advised of the possibility of such damages.
- 10.3. To the maximum extent permissible by Applicable Laws, in no event shall the total aggregate liability of Fasset (or its Affiliates) for all claims arising out of or relating to the Marketing Activity exceed the amount of any entry fee paid by the Participant or, if no entry fee was paid, the value of USD 100 applicable at that time as determined by Fasset, or such other minimum amount acceptable under Applicable Laws if higher than the minimum thresholds stated in this Clause 10.3.
- 10.4. The Participants and Fasset acknowledge that the limitations of liability outlined in this Article 10 are an essential basis of the bargain and that the Marketing Activity would not be provided without such limitations. By agreeing to these Terms, the Participants expressly and unambiguously agree to be bound by the Terms of Article 10 and the limitations imposed.

11. Governing Law and Dispute Resolution

- 11.1. These Terms shall be governed by and construed in accordance with the laws of England and Wales, without considering the principles of conflicts of laws.
- 11.2. Any dispute, claim, complaint, or controversy arising out of or relating to these Terms and Conditions, including any question regarding its existence, validity, or termination (collectively, "**Dispute**") shall be resolved in good faith prior to the initiation of arbitration.
- 11.3. If any Dispute arises, the Participant shall send a formal letter addressed to Fasset on the helpdesk at help@fasset.io as notified. If the Participant doesn't receive a response until the 10th (tenth) business day of having sent the complaint or if the Participant and Fasset fail to resolve the dispute by the 20th (twentieth) business day, the Participant shall send a formal letter with a statement of problems and proposed resolutions to the Dispute.

- 11.4. If the Dispute is not resolved within 20 (twenty) business days after the formal letter of the Dispute with the proposed resolutions, the Participant may choose to proceed with arbitration.
- 11.5. If the Dispute is not satisfactorily resolved under Clauses 11.2 and 11.3 the Dispute shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("**SIAC**") in accordance with the SIAC Arbitration Rules ("**SIAC Rules**") for the time being in force, which rules are deemed to be incorporated by reference in this Clause and subject to the following provisions agreed between the Parties:
- 11.5.1. The seat of the arbitration shall be Dubai.
- 11.5.2. The Tribunal shall consist of 1 (one) arbitrator.
- 11.5.3. The language of the arbitration shall be English.

12. Assignment

- 12.1. These Terms and any rights or obligations arising hereunder are personal to each Participant and may not be assigned, delegated, sublicensed, or otherwise transferred by the Participant, whether by operation of law or otherwise, without the prior written consent of Fasset.
- 12.2. Fasset may assign, novate, or transfer any or all of its rights and obligations under these Terms, in whole or in part, to any Affiliate, successor entity, or purchaser of its business or assets, without notice and without the need for any further act by the Participant.
- 12.3. Subject to the foregoing, these Terms shall be binding upon and inure to the benefit of the parties and their respective permitted successors and assigns.

Annexure I

Fasset Group of Companies

FASSET FZE, a company duly incorporated and registered under the laws of the United Arab Emirates, having its registered office at EO 09, Sheikh Rashid Tower 13th Floor, Dubai World Trade Centre, Dubai, United Arab Emirates.

PT GERBANG ASET DIGITAL (FASSET INDONESIA), a company duly incorporated and registered under the laws of the Republic of Indonesia, having its registered office at Sudirman 7.8 Tower 16th Floor, Jl. Jend. Sudirman Kav. 10, Jakarta, Indonesia.

FASSET LABUAN LIMITED, a company duly incorporated and registered under the laws of the Federal Territory of Labuan, Malaysia, having its registered office at Jalan Merdeka, Unit Level 14 (B) & 14 (C), Main Office Tower, Financial Park Labuan Complex, Labuan, Malaysia.

FTL TEKNOLOJİ ANONİM ŞİRKETİ, a company duly incorporated and registered under the laws of the Republic of Türkiye, having its registered office at Şahkulu Mah. Serdar-I Ekrem Cad. İş Yeri Blok No: 15A Beyoğlu / İstanbul, Turkey.

Annexure II

Milestone	Referrer Reward	Referee Bonus
05 successful referrals	\$5 USDT + 2,500 Own Point	\$1 USDT per Referee
10 successful referrals	\$10 USDT + 5,000 Own Points	\$1 USDT per Referee
20 successful referrals	\$20 USDT + 10,000 Own Points	\$1 USDT per Referee
30 successful referrals	\$30 USDT + 15,000 Own Points	\$1 USDT per Referee
50 successful referrals	\$50 USDT + 25,000 Own Points	\$1 USDT per Referee

Upon completion of fifty (50) successful referrals, the Participant shall be eligible to receive a reward of USD 10 (ten) and 5,000 OWN Points for every additional set of ten (10) successful referrals.