

THE ANAKIN GROUP

Credits Advance Terms

Issued by the Anakin Credits Bureau

Effective Date: [DATE] • Version 1.0

Governing Law: Federal Republic of Nigeria

These terms form part of and are subject to the Anakin Master Terms of Service and Anakin Credits Terms.

Overview

These Credits Advance Terms govern the Credits Advance facility offered to eligible Anakin users by the Anakin Credits Bureau. Credits Advance allows eligible users to access a portion of their future Credits entitlement in advance of earning it, enabling them to apply Credits as a discount on purchases before those Credits have accrued through transactions.

These Terms apply in addition to the Anakin Master Terms of Service and the Anakin Credits Terms. Defined terms used here have the meanings given to them in those documents unless otherwise stated.

Plain language summary: Credits Advance is not a loan. It is an advance against Credits you are expected to earn through your future spending. It carries no interest and no fees. The advance dissolves automatically as you continue transacting — you do not make repayments. You simply keep using Anakin as you normally would.

1. What Credits Advance Is

Credits Advance is a facility that makes a portion of your projected future Credits entitlement available to you before it is earned. When you use Credits Advance, you are accessing discount capacity in advance — not borrowing money, not incurring debt, and not entering into a credit agreement as defined under Nigerian consumer finance law.

The advance is issued and tracked in Credits, not in Naira. It functions identically to your earned Credits balance at checkout: it reduces the fiat amount payable on a transaction. The distinction is that Advanced Credits are drawn from your projected future entitlement rather than your accrued balance.

The Anakin Credits Bureau issues Credits Advance as a product-level benefit extended to qualifying users. It represents Anakin's confidence in your continued transacting behaviour, not an assessment of your creditworthiness in any legal or financial sense.

2. What Credits Advance Is Not

The following apply without exception and are fundamental to the nature of this product:

- Credits Advance is not a loan and does not constitute lending under any applicable Nigerian law or regulation.
- Credits Advance does not carry interest. No interest accrues on any outstanding Advance balance at any time.

- Credits Advance does not carry fees of any kind. There is no origination fee, service fee, or penalty for having an outstanding Advance balance.
- Credits Advance does not affect your credit record with any external credit bureau or financial institution.
- Credits Advance does not create a debtor-creditor relationship between you and The Anakin Group or the Anakin Credits Bureau.
- Credits Advance is not regulated as a consumer credit product and is not subject to the consumer lending frameworks administered by the Central Bank of Nigeria.

The absence of interest and fees is not a temporary promotional condition — it is a permanent structural feature of the product. Credits Advance is a benefit, not a financial obligation.

3. Eligibility

3.1 Tier Requirement

Credits Advance is available exclusively to users who have reached the Prime membership tier or above. The Prime tier is attained after thirty (30) consecutive days of active and consistent transacting on the Anakin platform from the date of account activation. Tier eligibility is assessed automatically by the platform and does not require any application from the user.

3.2 Behavioural Underwriting

Access to Credits Advance — and the size of the Advance available to you — is determined by your transaction history within the Anakin ecosystem. Thirty days of consistent transacting serves as the behavioural basis on which Credits Advance is extended. This is an internal assessment conducted by the Anakin Credits Bureau and does not constitute a credit check, financial assessment, or formal underwriting in any regulated sense.

3.3 Advance Limit Determination

Your Credits Advance limit is calculated as a percentage of your average monthly spend within the Anakin ecosystem, adjusted by your average monthly Credits earnings. The earnings adjustment gives the Anakin Credits Bureau a picture of how quickly an Advance at that limit could reasonably be recouped through your normal transacting behaviour. This means your limit reflects both your spending capacity and your earning velocity — not just one in isolation. The specific percentage applied and the resulting limit for your account will be displayed within the app and updated periodically as your transaction history evolves. Anakin does not guarantee any particular Advance limit and reserves the right to adjust your limit — upward or downward — based on changes in your transaction behaviour or platform policy, with notice to you where a reduction applies.

3.4 Ongoing Eligibility

Maintaining access to Credits Advance requires that your account remains in the Prime tier or above and in good standing. If your tier status changes or your account is suspended, your ability to draw additional Credits Advance may be restricted. Any existing Advance balance will remain subject to recoupment as described in Section 5 regardless of your tier status.

4. Using Credits Advance

4.1 How It Works

Once Credits Advance is available on your account, Advanced Credits appear alongside your earned Credits balance within the app. You may apply Advanced Credits at checkout in exactly the same way as earned Credits — to reduce the fiat amount payable on any qualifying transaction, up to the full transaction value.

Advanced Credits and earned Credits are applied from the same balance pool at checkout. The app will display your total available Credits, inclusive of both earned and Advanced Credits, so you can make informed decisions at the point of purchase.

4.2 Advance Balance Tracking

Your outstanding Credits Advance balance — that is, the amount of Advanced Credits you have used but not yet recouped — is tracked separately within the app and displayed clearly alongside your earned Credits balance. This transparency allows you to see your current position at all times.

4.3 No Action Required

You are not required to take any action to manage your Credits Advance balance. Recoupment is automatic and is described in Section 5. There are no scheduled repayment dates, no payment reminders, and no manual repayment process. Your Advance balance dissolves into your normal transacting behaviour over time.

5. Recoupment

5.1 How Recoupment Works

Recoupment is the process by which your outstanding Credits Advance balance is dissolved over time through your continued transacting on the Anakin platform. As you make qualifying purchases, Credits accrue to your account in the normal way. Where an outstanding Advance balance exists, newly accrued Credits are split automatically on a 75/25 basis: 75% is applied

against your outstanding Advance balance, reducing it progressively, while 25% is added directly to your free earned Credits balance. This split ensures that you continue building your earned Credits while your Advance is being recouped — you are never in a position where all of your earning capacity is consumed by recoupment.

Recoupment is automatic, continuous, and requires no action on your part. It is not a deduction from your Wallet balance and does not reduce the Naira amount you pay at checkout. It is simply an internal accounting process within the Anakin Credits Bureau by which earned Credits offset previously Advanced Credits.

5.2 The Recoupment Cycle

Every qualifying transaction you complete contributes to recoupment through the 75/25 split described in Section 5.1. The more actively you transact, the faster your Advance balance is recouped. There is no minimum recoupment rate and no timeline by which your Advance balance must be fully recouped. A growing or persistent Advance balance is a natural feature of the product for active users and is not treated as a default, delinquency, or negative signal. If you wish to recoup your Advance balance faster and restore full earning capacity sooner, you may elect to apply some or all of your existing earned Credits balance directly against your outstanding Advance balance at any time through the app. This is entirely optional and voluntary. Choosing to do so allows you to return to the full 100% Credits accrual rate more quickly, but there is no obligation or incentive to do so and no penalty for not doing so.

5.3 Recoupment Does Not Affect Checkout

Recoupment happens at the Credits accrual level, not at the point of purchase. Your experience at checkout is identical whether or not you have an outstanding Advance balance. You continue to see and apply your full available Credits balance as normal. The recoupment process is invisible to you in your day-to-day use of the platform.

5.4 No Wallet Deduction

Recoupment never draws from your Wallet balance. Your Naira balance is not affected by your Credits Advance position. The only mechanism of recoupment is the organic accrual of Credits through your qualifying transactions. Anakin will not deduct any amount from your Wallet balance in connection with a Credits Advance balance, under any circumstances.

5.5 Full Recoupment Before Account Closure

If you request to close your Anakin account, your outstanding Credits Advance balance must be fully recouped before closure is processed. Where a balance remains at the time of a closure request, Anakin will continue processing recoupment through any remaining qualifying transactions. If your Advance balance cannot be recouped through Credits accrual prior to closure — for example, because you have ceased transacting — Anakin reserves the right to apply an alternative recoupment method, which will be communicated to you clearly at the time. No Naira deduction will be made without your prior notice and acknowledgement.

6. Growing Advance Balance

For users who transact frequently and apply Credits Advance regularly, the outstanding Advance balance may grow over time. This is an expected and designed feature of the product, not a problem. A growing Credits Advance balance signals active ecosystem engagement and is treated by Anakin as a positive indicator of user activity.

Anakin does not impose a ceiling on how long an Advance balance may remain outstanding, subject to it remaining within your approved Advance limit. There is no consequence — financial, reputational, or account-level — for maintaining an Advance balance. The product is specifically designed to dissolve through behaviour rather than to demand active repayment.

7. Suspension and Modification

7.1 Suspension of Further Advances

Anakin reserves the right to suspend your ability to draw additional Credits Advance — without reducing your existing Advance balance — in the following circumstances:

- Your account is suspended or under investigation.
- Your membership tier drops below Prime.
- Anakin identifies unusual activity on your account that warrants review.
- A regulatory requirement or internal policy change necessitates a temporary hold.

Suspension of further Advance drawdowns does not affect your existing Advance balance, which continues to be recouped through your normal transaction activity.

7.2 Limit Reductions

Where Anakin reduces your Advance limit, we will notify you in advance. A limit reduction does not require you to immediately reduce an existing balance that exceeds the new limit. Your existing balance will continue to recoup through normal transaction activity. The reduced limit will apply to any new Advance drawdowns from the effective date of the change.

7.3 Programme Changes

Anakin reserves the right to modify the Credits Advance product, including its structure, eligibility criteria, recoupment mechanics, and availability, at any time with reasonable advance notice. Material changes will be communicated through the app or your registered contact details before they take effect.

8. Interaction with Earned Credits

Your earned Credits balance and your Credits Advance balance operate within the same Credits pool for the purpose of checkout. However, they are accounted for separately within the Anakin Credits Bureau. The following rules apply:

- At checkout, your total available Credits — earned plus Advanced — are available for application.
- Credits accrued through new transactions are split 75/25: 75% is applied against your outstanding Advance balance and 25% is added to your free earned Credits balance. This split applies automatically for as long as an Advance balance remains outstanding.
- Once your Advance balance reaches zero — whether through the 75/25 recoupment cycle or through a voluntary early recoupment — the split ceases and all newly accrued Credits accumulate freely as earned Credits at 100%, with no obligation attached.
- Your earned Credits balance is never reduced to fund your Advance balance. Advanced Credits and earned Credits are always tracked separately.

9. No Interest, No Fees, No Penalties

This section exists to make one thing unambiguous: Credits Advance costs you nothing.

- There is no interest on any outstanding Credits Advance balance, ever.
- There is no fee to activate, use, or maintain Credits Advance.
- There is no penalty for a slow recoupment rate or a persistent balance.
- There is no late payment charge because there are no payment dates.
- There is no early recoupment incentive because speed of recoupment carries no financial consequence.

If Anakin ever introduces any fee or charge in connection with Credits Advance, it will do so with a minimum of sixty (60) days' advance notice and will provide you with the opportunity to fully recoup your existing balance before any charge takes effect. The introduction of fees would constitute a material change to this product and will be handled accordingly.

10. Account Termination and Outstanding Balances

If your account is terminated by Anakin for breach, fraud, or unlawful conduct, your Credits Advance balance becomes immediately due for resolution. In such cases, Anakin reserves the right to:

- Apply any earned Credits balance held in your account at the time of termination against your outstanding Advance balance.
- Pursue recovery of any remaining unrecouped Advance balance through available legal means where the balance is material and the termination arises from wilful misconduct or fraud.

Where termination occurs for reasons unrelated to your conduct, Anakin will work with you to resolve any outstanding Advance balance through a reasonable recoupment plan and will not pursue recovery beyond what is fair and proportionate.

In all cases, Anakin will communicate clearly with you about the status of your Advance balance at the point of account termination.

11. Data and Privacy

Your transaction history, Credits accrual data, and Advance balance are processed by the Anakin Credits Bureau in accordance with the Anakin Privacy Policy. This data is used solely for the purpose of determining and managing your Credits Advance facility and is not shared with any external credit bureau, financial institution, or third party, except as required by law.

12. Changes to These Terms

Anakin may update these Credits Advance Terms from time to time. Material changes will be communicated to you through the app or your registered contact details with reasonable advance notice before they take effect. Your continued use of the Credits Advance facility after the effective date of any update constitutes your acceptance of the revised Terms.

13. Governing Law

These Credits Advance Terms are governed by the laws of the Federal Republic of Nigeria. Any dispute arising under or in connection with these Terms shall be resolved in accordance with the dispute resolution provisions in the Anakin Master Terms of Service.

14. Contact

For questions about your Credits Advance balance, recoupment, or these Terms, contact us at:

The Anakin Group — Credits Bureau

Abuja, Nigeria

support@thetheanakin.com

thetheanakin.com

End of Credits Advance Terms — Version 1.0