

THE ANAKIN GROUP

Anakin Credits 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.

Overview

These Anakin Credits Terms govern the issuance, accrual, application, and management of Anakin Credits (“Credits”). Credits are issued and administered by the Anakin Credits Bureau, an internal entity within The Anakin Group responsible for the Credits programme and the Credits Advance facility.

These Terms apply to all Anakin users who hold a Credits balance or participate in any aspect of the Credits programme. They should be read alongside the Anakin Master Terms of Service and the Anakin Wallet Terms, both of which continue to apply to your use of the broader Anakin ecosystem.

Plain language summary: Anakin Credits are not money. They are a discount instrument — similar to coupons or airline miles — that reduce the fiat amount you pay at checkout. You always pay in Naira; Credits just lower how much Naira you owe for a given transaction.

1. What Anakin Credits Are

Anakin Credits are a proprietary discount instrument issued by the Anakin Credits Bureau. They are not money, not a deposit, not a payment instrument, and not legal tender under any applicable law. Credits do not represent a claim on any asset of The Anakin Group.

Credits function as a discount applied at the point of purchase. When you apply Credits to a transaction, the total fiat amount you are required to pay is reduced by the value of Credits applied. You always pay the remaining balance in Nigerian Naira from your Anakin Wallet. A transaction may be discounted partially or in full depending on your available Credits balance.

This mechanism is economically equivalent to a coupon, voucher, or loyalty redemption. The merchant receives the full transaction value; the discount is absorbed by the Anakin Credits Bureau as a marketing expense on your behalf.

2. What Anakin Credits Are Not

To avoid any misunderstanding, the following apply without exception:

- Credits have no cash value and cannot be redeemed for money under any circumstances.
- Credits cannot be transferred to another user, gifted, sold, or exchanged.
- Credits cannot be converted into Wallet balance or any other form of stored value.

- Credits are not a financial instrument regulated by the Central Bank of Nigeria or any other regulatory body.
- Holding a Credits balance does not create a debtor-creditor relationship between you and The Anakin Group.
- Credits cannot be used as collateral or assigned to any third party.

Any attempt to monetise, transfer, or exploit Credits outside the scope of these Terms will be treated as a breach of the Master Terms of Service and may result in account suspension and forfeiture of your Credits balance.

3. How Credits Are Earned

Credits accrue to your account through qualifying activities within the Anakin ecosystem. The specific earning rates, qualifying transaction types, and any promotional or bonus Credits programmes are determined by Anakin and will be communicated to you within the app.

Credits may be earned through the following qualifying activities:

- Qualifying transactions — Credits accrue when you complete a purchase from a merchant on the Anakin Network. The earning rate per transaction will be displayed within the app and may vary by merchant, category, or membership tier.
- Sign-up bonus — A one-time Credits award is issued to new users upon successful account creation and identity verification. The sign-up bonus amount will be communicated within the app at the time of onboarding.
- Referral bonus — Credits are awarded when you refer a new user to Anakin and that user successfully creates a verified account and completes their first qualifying transaction. The referral bonus amount and any conditions attached to it will be communicated within the app at the time of the referral.

Anakin reserves the right to:

- Adjust earning rates, qualifying activities, and programme structures at any time with reasonable notice.
- Issue promotional or bonus Credits on a limited-time basis, which may be subject to additional conditions communicated at the time of issuance.
- Decline to credit transactions that are later reversed, disputed, or found to be fraudulent.
- Reverse Credits that were incorrectly accrued due to system error, and notify you when this occurs.

Credits accrue only upon successful completion of a qualifying transaction and are not awarded in respect of transactions that are subsequently cancelled, refunded, or reversed.

4. How Credits Are Applied at Checkout

4.1 The Discount Mechanism

When you initiate a transaction within the Anakin ecosystem, you may elect to apply some or all of your available Credits balance to reduce the fiat amount payable. The application of Credits reduces your Naira obligation for that transaction by the equivalent value of Credits applied, down to a minimum of zero Naira.

You may apply Credits to fully cover a transaction — in which case no fiat payment is required from your Wallet — or partially, in which case the remaining balance is drawn from your Wallet in Naira. In both cases, the merchant receives their full settlement from Anakin. The discount is internal to the Anakin Credits Bureau.

4.2 Minimum Fiat Payment

Anakin reserves the right to introduce a minimum fiat payment threshold for certain transactions or merchant categories, meaning Credits may not be used to reduce a transaction to zero Naira in all circumstances. Where such a threshold applies, it will be disclosed to you clearly at checkout before you confirm the transaction.

4.3 Credits Application is User-Initiated

Credits are not applied automatically unless you have enabled automatic Credits application in your account settings. Where automatic application is not enabled, you must elect to apply Credits at the point of each transaction. Unused Credits remain in your balance for future use and do not expire.

4.4 Confirmation and Finality

Once a transaction is confirmed with Credits applied, the Credits deducted are final. Credits cannot be restored on the basis that you changed your mind about a purchase. Credits may only be restored where a transaction is cancelled or reversed in accordance with the Wallet Terms and the relevant merchant's refund policy.

5. Credits Balance and Account

5.1 Viewing Your Balance

Your current Credits balance is displayed within the Anakin app at all times. The balance reflects earned Credits, applied Credits, any Credits Advance utilisation, and any adjustments made by Anakin in accordance with these Terms.

5.2 Credits Statements

A record of your Credits accruals, applications, and adjustments is maintained within the app and is accessible at any time through your account history. You should review this regularly and notify us promptly if you believe an error has occurred.

5.3 Correction of Errors

If you believe your Credits balance is incorrect, contact us at support@thetheanakin.com within thirty (30) days of the transaction or event in question. We will investigate and, where an error is confirmed, correct your balance accordingly. Anakin reserves the right to correct errors in either direction — including where Credits have been over-accrued.

6. Credits Expiry

Anakin Credits do not expire. Your Credits balance remains available for as long as your account is active and in good standing, regardless of how frequently you transact. You will never lose earned Credits simply through the passage of time.

- Anakin will provide you with reasonable advance notice before any Credits balance is forfeited due to expiry.
- Credits forfeited due to expiry have no cash value and cannot be reinstated after the expiry date has passed.
- Credits Advance balances are not subject to any forfeiture timeline but are subject to recoupment as described in the Credits Advance Terms.
- Upon account closure or termination, any remaining Credits balance is forfeited immediately and will not be returned in any form.

7. Programme Changes and Discontinuation

Anakin reserves the right to modify, suspend, or discontinue the Credits programme or any aspect of it at any time. This includes the right to:

- Change earning rates, redemption values, qualifying activities, or programme structure.
- Introduce new Credits categories, tiers, or promotional mechanisms.
- Adjust the discount value of Credits relative to Naira.
- Discontinue the Credits programme in its entirety.

Where a material change is made that reduces the value or availability of existing Credits balances, Anakin will provide you with at least thirty (30) days' advance notice through the app

or your registered contact details. You will have the opportunity to use your existing Credits balance during this notice period before any reduction takes effect.

In the event of full programme discontinuation, Anakin will provide reasonable notice and allow a redemption window during which existing Credits balances may be applied. After the redemption window closes, any remaining Credits balance will be forfeited without compensation.

8. Misuse and Forfeiture

Anakin takes the integrity of the Credits programme seriously. The following constitute misuse and will result in forfeiture of your Credits balance, account suspension, and may result in further action:

- Attempting to sell, transfer, or monetise Credits outside the Anakin ecosystem.
- Exploiting system errors, bugs, or unintended programme mechanics to accrue Credits improperly.
- Using fraudulent transactions, fictitious purchases, or collusive behaviour to generate Credits.
- Circumventing programme rules through the use of multiple accounts or false identity.

Where Anakin determines that Credits have been accrued through misuse, we reserve the right to reverse those Credits, adjust your balance to reflect legitimate accruals only, and take any further action permitted under the Master Terms of Service.

9. Taxes

The accrual and application of Anakin Credits may have tax implications depending on your individual circumstances and applicable Nigerian tax law. Anakin does not provide tax advice. You are responsible for determining and fulfilling any tax obligations arising from your participation in the Credits programme. We recommend consulting a qualified tax adviser if you are uncertain about your obligations.

10. Relationship to Credits Advance

Credits Advance is a separate but related product that allows eligible users to access a portion of their future Credits entitlement in advance. Credits Advance is governed by its own Terms, which should be read alongside these Credits Terms.

Your Credits Advance balance, where applicable, is tracked separately from your earned Credits balance within the app. Recoupment of a Credits Advance balance occurs through your ongoing transaction activity and does not affect your earned Credits except as described in the Credits Advance Terms.

11. Changes to These Terms

Anakin may update these Credits Terms from time to time. Material changes will be communicated to you through the app or your registered contact details with reasonable advance notice. Your continued participation in the Credits programme after the effective date of any update constitutes your acceptance of the revised Terms.

12. Governing Law

These Credits 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.

13. Contact

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

The Anakin Group — Credits Bureau

Abuja, Nigeria

support@thetheanakin.com

thetheanakin.com

End of Anakin Credits Terms — Version 1.0