

# THE ANAKIN GROUP

## Membership Tier Addendum

Standard • Member • Prime • Prime Plus • Elite

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*Effective Date: [DATE] • Version 1.0*

*Governing Law: Federal Republic of Nigeria*

*This Addendum forms part of and is subject to the Anakin Master Terms of Service.*

## Overview

This Membership Tier Addendum (“Addendum”) describes the five-tier membership structure of the Anakin ecosystem and sets out the conditions for entry into, progression through, and exit from each tier. Your membership tier determines which products and features of the Anakin ecosystem are available to you at any given time.

This Addendum applies to all Anakin users and should be read alongside the Anakin Master Terms of Service, the Anakin Wallet Terms, the Anakin Credits Terms, and the Credits Advance Terms. Where this Addendum conflicts with any product-specific terms, the product-specific terms prevail in relation to that product.

*Plain language summary: The Anakin ecosystem has five tiers — Standard, Member, Prime, Prime Plus, and Elite. You enter the Standard tier when you complete your first transaction. Before that, you can browse the app and complete verification, but no tier is active yet. Progression through tiers is automatic and based on how long and how consistently you transact. Each tier unlocks more of what Anakin has to offer. Elite is by invitation only.*

## 1. The Tier Structure at a Glance

Tier	Entry Condition	Wallet	Credits	Credits Advance	Support
Standard	First transaction	✓	✓ (earn only)	✗	Standard
Member	Day 7	✓	✓	✗	Standard
Prime	Day 30	✓	✓	✓	Priority
Prime Plus	Day 90	✓	✓ Enhanced	✓ Extended	Priority
Elite	Invitation only	✓	✓ Maximum	✓ Maximum	Dedicated

The table above is a summary. Full details of each tier, including entry conditions, features, and applicable rules, are set out in Section 2 through Section 6 below. Specific product entitlements within each tier — such as Credits earning rates, Advance limits, and support response times — are governed by the relevant product terms and displayed within the app.

## 2. Standard Tier

### Entry Condition

The Standard tier is the entry point for all Anakin users. You enter the Standard tier upon completing your first qualifying transaction within the Anakin ecosystem. Before your first transaction, your account exists in a pre-active state — you can browse the app interface and complete AnakinID verification, but no tier is assigned until you transact for the first time.

### Duration

The Standard tier applies from your first qualifying transaction until Day 7 of continuous account activity from that date, at which point you automatically progress to the Member tier provided your account is in good standing. There is no action required on your part to progress.

### Features Available

- Full access to the Anakin app interface for browsing.
- AnakinID verification process — accessible and required to unlock financial features.
- Wallet funding and spending — available upon successful AnakinID verification.
- Anakin Credits accrual — Credits begin accumulating from your first qualifying transaction.
- Sign-up Credits bonus — issued upon successful AnakinID verification and completion of your first qualifying transaction, which also marks your entry into the Standard tier.
- Standard customer support.

### Restrictions

- Credits Advance is not available at the Standard tier.
  - All financial features remain locked until AnakinID verification is approved, regardless of tier.
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## 3. Member Tier

### Entry Condition

You progress to the Member tier automatically on Day 7 of continuous account activity from the date of your first qualifying transaction, provided your account is verified and in good standing. “Continuous account activity” means your account has not been suspended or restricted during this period. There is no transaction requirement to reach Member.

## Duration

The Member tier applies from Day 7 until Day 30 of continuous account activity, at which point you automatically progress to the Prime tier provided the Prime entry conditions are met.

## Features Available

- All Standard tier features.
- Full Anakin Credits accrual, including any Member-tier earning enhancements displayed within the app.
- Referral programme access — you may refer new users and earn referral Credits upon their successful onboarding and first qualifying transaction.
- Standard customer support.

## Restrictions

- Credits Advance is not available at the Member tier.
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# 4. Prime Tier

## Entry Condition

You progress to the Prime tier automatically on Day 30 of continuous account activity from the date of your first qualifying transaction, provided you have transacted consistently within the ecosystem during this period. “Consistently transacted” means you have completed a pattern of qualifying purchases within the Anakin Network during the 30-day period sufficient to establish a transaction history on which Credits Advance eligibility can be assessed. The specific transaction threshold is assessed automatically by the platform and does not require any application from you.

If you reach Day 30 but have not met the transaction consistency requirement, your tier progression to Prime is deferred until the consistency threshold is met. You remain at Member tier in the interim and continue to accrue Credits normally.

## Duration

The Prime tier applies from Day 30 until Day 90 of continuous account activity, at which point you automatically progress to the Prime Plus tier provided the Prime Plus entry conditions are met.

## Features Available

- All Member tier features.
- Credits Advance — the full Credits Advance facility becomes available at the Prime tier. Your initial Advance limit is calculated based on your average monthly spend

and Credits earning rate over the preceding 30-day period. Full terms are set out in the Credits Advance Terms.

- Priority customer support — Prime users receive faster response times than Standard and Member users.
- Prime-tier Credits earning rate — where Anakin operates tier-based earning multipliers, the Prime rate applies from this tier. Details are displayed within the app.

## Significance of the Prime Tier

Prime is the first tier at which the full Anakin product suite is available. The 30-day entry condition is designed as a behavioural underwriting mechanism: it ensures that Credits Advance is extended only to users with a demonstrated pattern of genuine transacting activity, not to new or inactive accounts. This protects the integrity of the Credits system and the sustainability of the Advance facility for all users.

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## 5. Prime Plus Tier

### Entry Condition

You progress to the Prime Plus tier automatically on Day 90 of continuous account activity from the date of your first qualifying transaction, provided you have maintained consistent transacting activity throughout the 90-day period. The consistency assessment for Prime Plus reflects a longer transaction history than Prime and is assessed automatically by the platform.

If you reach Day 90 but have not maintained the required activity level, tier progression to Prime Plus is deferred until the threshold is met. You remain at Prime in the interim and retain full Prime-tier access, including Credits Advance.

### Duration

The Prime Plus tier applies from Day 90 until you receive an Elite invitation or until your account activity changes in a way that affects your tier standing, as described in Section 7.

### Features Available

- All Prime tier features.
- Enhanced Credits earning rate — Prime Plus users receive a higher Credits earning multiplier than Prime, where applicable. Details are displayed within the app.
- Extended Credits Advance limit — your Advance limit is recalculated at Prime Plus entry to reflect your now-longer transaction history, typically resulting in a higher available limit. The specific limit is displayed within the app.
- Priority customer support, consistent with the Prime tier.
- Access to Prime Plus exclusive features and offers as Anakin introduces them, communicated through the app.

## 6. Elite Tier

### Entry Condition

The Elite tier is available by invitation only. Anakin selects Elite users at its sole discretion based on criteria including but not limited to transaction volume, ecosystem engagement, account tenure, and contribution to the Anakin community. There is no application process for Elite. You cannot request or purchase Elite status.

Elite invitations are issued by Anakin directly through the app or via your registered contact details. An invitation lapses if not accepted within the period specified in the invitation.

### Duration

Elite tier status is maintained at Anakin's discretion. Anakin reserves the right to review Elite status periodically and to revoke it where the account no longer meets the criteria on which the invitation was based, or where the account breaches any provision of these Terms or the Master Terms of Service. Where Elite status is revoked, the user reverts to Prime Plus tier unless their account activity warrants a lower tier.

### Features Available

- All Prime Plus tier features.
- Maximum Credits earning rate — Elite users receive the highest available Credits earning multiplier across all tiers.
- Maximum Credits Advance limit — Elite users receive the highest available Advance limit, reflecting their long and consistent transaction history.
- Dedicated customer support — Elite users have access to a dedicated support channel with the fastest available response times.
- Early access to new Anakin features and products before they are released to the broader user base.
- Exclusive Elite offers, benefits, and experiences communicated through the app.

### Nature of Elite

Elite is Anakin's recognition of its most engaged and valuable users. It is a discretionary benefit extended by Anakin, not a right that accrues automatically. Anakin's decision on Elite invitations and revocations is final and is not subject to appeal.

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## 7. Tier Progression and Demotion

### 7.1 Automatic Progression

Tier progression is automatic and does not require any action from you. The platform assesses your account status continuously and updates your tier when the applicable entry conditions are met. You will be notified through the app when your tier changes.

### 7.2 Demotion

While tier progression is designed to move in one direction over time, your tier may revert under the following circumstances:

- Your account is suspended and the suspension materially interrupts the continuity of your account activity, resetting or pausing the applicable day-count.
- Anakin determines, following investigation, that your account activity during the relevant period did not meet the genuine transaction consistency requirement for your current tier.
- For Elite users only: Anakin reviews and revokes Elite status in accordance with Section 6.

Anakin will notify you before demoting your tier, except where demotion is a consequence of an account suspension arising from suspected fraud or prohibited conduct. In such cases, tier status is restored if and when the suspension is lifted and your account is found to be in good standing.

### 7.3 Effect of Demotion on Credits Advance

If your tier is demoted below Prime, your ability to draw new Credits Advance is suspended. Any existing Advance balance remains in place and continues to be recouped through the 75/25 split as described in the Credits Advance Terms. Your Advance facility is restored automatically if and when your tier returns to Prime or above.

### 7.4 Tier During Account Suspension

Your tier is preserved during a temporary account suspension. The day-count that determines progression, measured from your first qualifying transaction, does not advance during a suspension period. If a suspension is resolved and your account reinstated, the day-count resumes from where it paused.

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## 8. Changes to the Tier Structure

Anakin reserves the right to modify the tier structure, including the names, entry conditions, features, and number of tiers, at any time. Material changes will be communicated to you

through the app or your registered contact details with reasonable advance notice before they take effect.

Where a change to the tier structure would reduce the features available to you at your current tier, Anakin will provide a minimum of thirty (30) days' advance notice and will give you the opportunity to use any features being removed during that notice period.

Anakin may introduce new tiers, merge existing tiers, or retire tiers as the ecosystem evolves. Any such changes will be communicated with appropriate notice and will not result in the immediate loss of earned Credits or an active Credits Advance balance.

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## 9. Tier-Based Entitlements Are Not Contractual Rights

Features and benefits associated with each tier — including Credits earning rates, Advance limits, and support response times — are provided by Anakin as part of the tier structure and may be adjusted from time to time in accordance with Section 8. They do not constitute fixed contractual rights that Anakin is bound to maintain indefinitely at any particular level.

This does not affect your rights under the product-specific terms that govern each feature. For example, if you have an active Credits Advance balance, the terms governing that balance are set out in the Credits Advance Terms and are not altered solely by a change to the tier structure.

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## 10. Governing Law

This Addendum is governed by the laws of the Federal Republic of Nigeria. Any dispute arising under or in connection with this Addendum shall be resolved in accordance with the dispute resolution provisions in the Anakin Master Terms of Service.

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## 11. Contact

For questions about your membership tier, progression, or this Addendum, contact us at:

**The Anakin Group**

Abuja, Nigeria

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*End of Membership Tier Addendum — Version 1.0*