

TERMS AND CONDITIONS

These terms and conditions form the basis of the Anarvva's 100% Cashback Program ("Anarvva's Terms and Conditions") and are effective from the Effective Date. The latest version of the Terms and conditions will always be available on www.anarvva.com in English. Anarvva has the right to amend or make changes to these Terms and Conditions at any time. If changes are made, Finance will notify Members of any material changes by sending an email to the email address provided by the Member on the Application Form. Anarvva always recommends the Members to regularly review the Anarvva's Terms and Conditions on our website.

1. Definitions

AED or Dirham means the lawful currency of the UAE.

Bonus Points means preferential or extra Points earned by the Member on a single Dirham transaction with the Eligible Merchants or Merchant Partners or Program Partners.

Eligible Currency(s) means AED other currencies acceptable to Anarvva.

Eligible Merchants includes the following establishments:

- Groceries
- Supermarkets
- Cafeteria
- Restaurants
- or such other retail merchants or service providers as from time to time notified to the Members by Anarvva.

Effective Date means the date on or about the Application Form when the Anarvva Terms and Conditions take effect.

Eligible Anarvva members means the Members who are qualified to enroll for the 100% Cashback Program.

Anarvva means Anarvva L.L.C, its successors in title and permitted assigns.

Merchant Partner means the companies' offering 100% Cashback to Anarvva Members pursuant to any merchant agreement between such Companies and Anarvva Finance.

Points or Anarvva Points means Points or Units earned or redeemed (as the case may be) in relation to the 100% Cashback Program and in accordance with these Anarvva Terms and Conditions.

Rewards means the Anarvva 100% Cashback Program account opened and maintained for an Eligible Anarvva Member and shall form the statement of account in relation to the Points earned or redeemed by the Member under the 100% Cashback Program.

100% Cashback Program App means a Mobile App Login provided to the Anarvva Member to track the 100% Cashback offered by each Merchant Partner, 100% Cashback Program Partner or Eligible Merchants.

100% Cashback Program Partners means the independent third-party merchants with whom Anarvva has entered into an agreement to provide for Anarvva Members to earn Bonus Points.

UAE means the United Arab Emirates.

2. Interpretation

- (i) words denoting one gender shall include all other genders.
- (ii) words denoting the singular shall include the plural and vice versa; and
- (iii) words importing person shall include a sole proprietor, individual partnership firm, company, corporation or other natural or legal person whatsoever.

- (iv) references to a person shall be construed as references to an individual, firm, company, corporation, unincorporated body of persons or any government entity; and
- (v) references to a person shall also include its successors in title and permitted assigns.

3. 100% Cashback Program Eligibility

The 100% Cashback Program is available to persons register through our Website or Anarvva App.

4. Participating in the 100% Cashback Program

An Eligible Anarvva Member is registered at the time of completion and submission of the Application Form. Once the Application Form of the Anarvva Member is accepted in.

5. 100% Cashback Offer

An Eligible Anarvva Member will be entitled to earn 100% Cashback.

Membership Type	Minimum Spent
Anarvva 100% Cashback	AED 1,000.00

If the above Eligible Anarvva Member meets the minimum spend, as set out above, they will be eligible to accrue standard 100% Cashback. Every AED 1,000 Purchase will be eligible for AED 1,000 Cashback (Cashback Points).

6. Earning Bonus Points

- (a) The Anarvva Member may be eligible to earn Bonus Points from Eligible Merchants, 100% Cashback Program Partners or Merchants Partners from time to time at the sole discretion of Anarvva. Anarvva shall advertise or publicize any Bonus Point scheme and simultaneously notify the terms and conditions applicable to the earning of such Bonus Points.
- (b) Any Bonus Points earned by the Anarvva Member if such Anarvva Member is found in breach of these Anarvva Terms and Conditions will be forfeited.

7. Cashback and Forfeiture of Points

- (c) The Anarvva Member shall receive each month a regular update of the Points accumulated in the Anarvva Member Statement of Accounts and the Cashback. The Anarvva Member shall be entitled to avail the Cashback by purchasing goods and services offered by the Eligible Merchants, 100% Cashback Program Partners or Merchant Partners (as the case be). A list of such Eligible Merchants, 100% Cashback Program Partners or Merchant Partners and the relevant offers of goods and services to be purchased by authenticating Anarvva Account by the Anarvva Member.

8. 100% Cashback

The Anarvva Member shall be entitled to redeem the 100% Cashback provided to the Anarvva Member by purchasing goods and services offered by the 100% Cashback Program Partners, Merchant Partners or Eligible Merchants in exchange of the Points earned by the Anarvva Member under the 100% Cashback Program. A list of such 100% Cashback Program Partners, Merchant Partners or Eligible Merchants and the relevant offers of goods and services (to be purchased by the Points) shall be made available to the Anarvva Member from time to time.

- (d) The 100% Cashback Program Partners, Merchant Partners or Eligible Merchants participating in the 100% Cashback Program are subject to change and shall be notified to the Anarvva Members from time to time.

- (e) The 100% Cashback must be redeemed in accordance with the Anarvva Terms and Conditions and the specific terms and conditions for such 100% Cashback will be made available to the Anarvva Member from time to time.
- (f) Anarvva reserves the right to modify or cancel any 100% Cashback at any time without prior notice to the Anarvva Member.
- (g) Unless otherwise stated on the 100% Cashback, the 100% Cashback offered do not include any taxes (including any value added taxes), duties or service charges, which are the sole responsibility of the Anarvva Member.
- (h) Any disputes or claims in connection with the products and services purchased through the 100% Cashback should be addressed directly between the Anarvva Member and the Merchant Partners, Eligible Merchants and 100% Cashback Program Partners.
- (i) In the event of customer complaining about the Merchant will immediately terminates the Anarvva's Partnership with the Merchant.

9. Cancellation of Anarvva Membership and Transfer of Points

- (j) Subject to these Anarvva Terms and Conditions, if a Anarvva Member voluntarily cancels the Membership, then the unused Points in the 100% Cashback Program Account shall be forfeited immediately and the Anarvva Member shall have no recourse to the 100% Cashback Program or any benefits related thereto. If the Anarvva Member subsequently reinstates the Anarvva Account, the unused Points in relation to the cancelled Anarvva Account will remain forfeited from the date of voluntary cancellation.
- (k) If a Anarvva Member who has more than one Anarvva Account and voluntarily cancels any such Anarvva Membership, then the Anarvva Member shall be entitled to transfer unused Points in the 100% Cashback Program to the Anarvva Member.

10. General

- (l) The Points accrued in the 100% Cashback Program Account do not constitute the property of the Anarvva Member and are not transferable by operation of law or otherwise to any person or entity and cannot be transferred to any other 100% Cashback Program Account.
- (m) The Points accrued in the 100% Cashback Program Account have cash and monetary value and can be exchanged with ccc coo purchase from Anarvva's Merchants.
- (n) If Anarvva finds any fraud or other abuse relating to the accrual of Points by a Anarvva Member, then such Points fraudulently earned by the Anarvva Member shall be forfeited the Anarvva Members membership as well.
- (o) Anarvva's failure to enforce any provisions of the Anarvva Terms and Conditions does not constitute a waiver of such provision by Anarvva.
- (p) All disputes or discrepancies regarding eligibility for the 100% Cashback Programme or the accrual or redemption of Points shall be resolved by Anarvva at its sole discretion.
- (q) Anarvva shall not be held liable for any damage or loss incurred by the Anarvva Member on purchase of any goods or services through the 100% Cashback Program and Anarvva shall not represent or warrant in relation to the quality of such goods or services and such recourse shall be directly against the Merchant Partners, Eligible Merchants and 100% Cashback Program Partners.
- (r) Anarvva assumes no responsibility for any loss of whatever nature resulting from the redemption of Points in the 100% Cashback Program.
- (s) Anarvva shall not be held liable for the automatic forfeiture of any Points in the 100% Cashback Program Account pursuant to these Terms and Conditions.

11. Acceptance of Terms and Conditions

The Anarvva Member has signed the Application Form that denotes the Anarvva Members acceptance of the aforesaid Anarvva Terms and Conditions and Confirms that in the event of any changes being communicated to the Anarvva Member, Anarvva is not obliged to obtain any acknowledgment for receipt of such communication.