

## **Planet Talk Agent Program – Terms & Conditions: Key Provisions**

### **I. Introduction**

Participation in the Planet Talk Agent Program signifies explicit agreement to the stipulated terms and conditions. Eligibility extends to both registered and non-registered users of Planet Talk.

### **II. Agent Eligibility Criteria**

- Applicants must be a minimum of eighteen (18) years of age.
- Accurate and verifiable personal data must be provided during the registration process.
- A functional and accessible email address is a mandatory requirement.
- Planet Talk retains the unilateral right to approve or decline any application at its sole discretion.

### **III. Agent Commission Structure**

- Agents shall accrue a pre-determined percentage of commission on all top-up transactions executed via their unique referral code.
- Commissionable earnings from each referred customer shall persist for a period of two (2) years, commencing from the date of the customer's initial top-up utilizing the Agent's code.
- The application of the Agent's referral code is mandatory for the customer's first top-up to qualify for commission.
- Commission is not applicable on existing Planet Talk customers with a history of top-up prior to referral.

### **IV. Customer Classification for Commission**

- Commission is exclusively applicable under the following conditions:
  - The customer is a newly registered user of the Planet Talk Application.
  - The customer was previously registered on Planet Talk but had no history of top-up.
- Customers who utilize an Agent's referral code for their initial top-up shall receive an additional hundred percent (100%) value.
- Re-application of the referral code is not required for subsequent top-up transactions.

### **V. Payment Terms & Account Activity**

- The stipulated payout threshold is U\$D 20, or its equivalent in the agent's local currency. Payouts may be requested once per calendar month.
- For all other currencies, the prevailing market exchange rate at the time of payout will be applied.
- Payouts may be requested via two distinct methods: (a) as cash transferred to the registered bank account, or (b) as calling credit applied to the registered Planet Talk

App account. The calling credit option is available irrespective of whether the payout threshold has been attained, but is exclusively offered to Planet Talk customers.

- The banking details provided for payout must correspond precisely with those provided during the initial registration, inclusive of the account holder's name.
- Cash payments shall be processed within seven (7) business days of the withdrawal request; calling credit within three (3) business days.
- Agents are singularly responsible for safeguarding their login credentials. Planet Talk disclaims all liability for breaches resulting from negligent handling of confidential information.
- Agents bear sole responsibility for the reporting and remittance of all applicable taxes within their respective jurisdictions.
- Accounts exhibiting no activity for a continuous period of one hundred eighty (180) days may be classified as dormant.
- Credits held within dormant accounts may be subject to forfeiture subsequent to three hundred sixty-five (365) days of continuous inactivity. Forfeited credits shall be retained by Planet Talk.

## **VI. Agent Responsibilities**

- Agents are mandated to promote Planet Talk in an ethical and lawful manner.
- Agents shall abstain from engaging in misleading advertising practices or disseminating false claims.
- Agents must ensure that referral codes are not misused, resold, or distributed through unauthorized platforms.
- Compliance with all pertinent laws and regulations within their jurisdiction is obligatory.
- All program-related updates, including, but not limited to, training materials, official announcements, and other relevant resources, will be made accessible via the Agent Portal.
- Agents are responsible for diligently and regularly monitoring the Agent Portal for such updates.

## **VII. Tracking & Reporting**

- Agents shall receive a monthly report, delivered either via email or through the Agent Portal, detailing:
  - The total number of times their referral code was utilized.
  - The aggregate value of top-up transactions linked to their code.
  - The total commission earned.
  - All earnings will be reported in USD, conversions will be at the prevailing market rates.

## **VIII. Termination**

- Planet Talk reserves the unequivocal right to terminate an Agent's participation for any violation of these terms.
- Agents may elect to terminate their participation at any time by providing written notice.

- In instances of termination due to a breach of terms, any unpaid commissions shall be forfeited.

## **IX. Fraud Prevention & Compliance**

- Any attempt to manipulate or exploit the program system shall result in immediate termination.
- Agents found to be engaged in fraudulent activity shall forfeit all accrued earnings and may be subject to legal proceedings.
- Planet Talk may suspend payouts pending a comprehensive investigation if suspicious activity is detected.

## **X. Data Privacy**

- Planet Talk shall process personal information in strict adherence to applicable data protection legislation, including, where relevant, the General Data Protection Regulation (GDPR).
- All personal data provided by Agents shall be exclusively utilized for the administration of their participation in the Agent Program and shall be processed in accordance with Planet Talk's internal privacy policy.

## **XI. Amendments**

- Planet Talk reserves the right to amend this program and its associated terms at any time.
- Significant modifications shall be communicated to Agents via email and through the Agent Portal.

## **XII. Liability Disclaimer**

- Planet Talk disclaims responsibility for any indirect losses or damages arising from or related to Agent activities.
- Participation in this program does not establish any form of partnership, employment, or joint venture relationship.
- By participating in this program, the Agent acknowledges having read, understood, and agreed to these terms and conditions.

Please **download**, save, or print these Terms for your official record. All formal communication shall be directed to **agent@planettalk.com**.