

# **Terms & Conditions of the VMM Saving Discount Program**

#### **Program Purpose**

The VMM Saving Discount program is designed to help members reduce costs when trading crypto, particularly network fees when buying and selling crypto on VLINKPAY. Members who participate in the program will receive special benefits aimed at minimizing transaction fees.

#### **Participation Requirements**

- Members must hold a certain amount of VMM V2 in the 'VMM Saving' section.
- The amount of VMM V2 is fixed and cannot be changed during the participation period.
- The program requires a minimum commitment period of **6 months**.

### **Current Saving Packages**

- **\$300 Package:** Receive a \$50 discount per month.
- **\$500 Package:** Receive a \$100 discount per month.
- \$1,000 Package: Receive an unlimited discount per month.

#### Benefits

- Monthly, the program will provide a minimum discount corresponding to the registered Saving package.
- The amount received may change based on the program's policy from time to time.
- After completing the minimum Saving period, members will receive back **the full amount of VMM V2** initially deposited into the Saving program.
- If members do not use the allocated discount within the month, **it will not be** carried over to the following month.

### **Early Withdrawal Policy**

- Members who withdraw before the minimum 6-month Saving period will incur a penalty of **30% of the VMM V2 amount**.
- The remaining VMM V2 will be refunded to the member's account.

## **Legal & Tax Regulations**

- This program is not an investment scheme and does not guarantee profits.
- Members are responsible for ensuring their participation complies with the legal regulations of their country of residence.
- Discounts and benefits from the program may be considered taxable income, and members are responsible for reporting according to applicable tax laws.

### **Policy Changes & Program Terms**

- VLINKPAY reserves the right to modify, suspend, or terminate the program without prior notice if required by regulatory authorities or due to market conditions.
- Members will be notified of any changes through VLINKPAY's official communication channels.

# **Dispute Resolution**

- Any disputes arising from the program will be resolved through commercial arbitration as per the relevant authority's regulations.
- Members agree to waive the right to participate in class-action lawsuits related to the program.

#### Notes

- This program is designed to reduce transaction costs for members and does not guarantee profits.
- Any policy changes will be announced in advance on VLINKPAY.
- Participation in the program automatically implies acceptance of these terms and conditions.