



Terms & Conditions

"Afro Tour" Cashback Promotion

Effective Date: 26 August 2026

These Terms and Conditions ("Terms") govern the "Afro Tour" cashback promotion ("Promotion") organized by **Tangem AG**, a company registered at Baarerstrasse 10, CH-6300 Zug, Switzerland, with company number CHE-390.112.525 ("Promoter"), in connection with the IBX Africa Tour events organized by **Moov Investment Limited** ("Event Organiser").

By participating in the Promotion, you ("Participant") agree to these Terms.

1. Promotion Period

The Promotion runs from **September 1, 2026** to **May 1, 2027** ("Promotion Period").

2. Eligibility

- 2.1. The Promotion is open to any individual aged 18 or over.
- 2.2. Employees of the Promoter, Event Organiser, their affiliated companies, and their immediate family members are not eligible to participate.

3. How to Participate

- 3.1. To participate, you must purchase the Promoter's product (SKU: TG128X3-B, Black Standard Triple Wallet) featuring a special promotional sticker with a QR code on its packaging ("Product"), sold at Tangem booths during IBX Africa Tour events held in Nigeria, Cameroon, Benin Republic, Togo, Ghana, and Ivory Coast ("Participating Countries") during the Promotion Period.
- 3.2. After purchasing the Product, the Participant must install the Promoter's mobile application ("Application").
- 3.3. The Participant must scan the unique QR code from the promotional sticker using the Application.
- 3.4. The Participant must submit a claim for the reward ("Claim") through the Application.
- 3.5. The Claim must be submitted no later than **July 1, 2027**.

4. The Reward

- 4.1. The reward is a cashback in Bitcoin (BTC) equivalent to **5 (five) US Dollars** ("Reward").
- 4.2. The actual amount of Bitcoin will be calculated based on the exchange rate at the time the Reward transaction is executed. The Promoter is not responsible for any fluctuations in the value of Bitcoin.
- 4.3. The Reward will be paid out no earlier than **15 calendar days** after the Participant's Claim has been successfully submitted and verified.
- 4.4. The Reward will be transferred to the Bitcoin address associated with the Participant's Tangem wallet, automatically identified by the Application during the Claim process. The Participant is solely responsible for maintaining secure control of their wallet.

5. General Conditions

- 5.1. Each unique QR code can be used for one Claim only. A total of **1,000** codes are available under this Promotion.
- 5.2. The Reward is non-transferable and non-exchangeable, with no fiat cash alternative.
- 5.3. The Promoter reserves the right to request proof of purchase.



5.4. The Promoter reserves the right to disqualify any Participant who violates these Terms.

5.5. The Promoter may amend or terminate the Promotion at its discretion.

5.6. The Promoter shall not be liable for loss, damage, or injury in connection with the Promotion, to the fullest extent permitted by law.

5.7. Personal data processed per Privacy Policy.

5.8. Product Returns. The Reward is granted on the express condition that the purchase of the Product is final. If a Participant returns the Product for a refund in accordance with the applicable retailer's or Event Organiser's return policy or similar document, their eligibility for the Reward for that purchase shall be void. The Participant explicitly agrees that the total amount refunded shall be reduced by the fixed fiat value of the Reward (\$5.00 USD). By claiming the Reward, the Participant consents to this deduction from any potential refund

6. Governing Law and Jurisdiction

6.1. These Terms shall be governed by and construed in accordance with Swiss law, without regard to its conflict of law principles.

6.2. Any dispute arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the competent courts at the registered seat of the Promoter (Zug, Switzerland), except to the extent mandatory consumer protection laws of the Participant's country of residence provide otherwise and cannot be excluded by agreement.