



## TERMS OF SERVICE - DHIRAAGU EMERGENCY CREDIT

1. These Terms of Service (the “Terms”) will be effective from November 21, 2023.
2. These service specific Terms will apply to the Dhiraagu Emergency Credit (the “Service”) provided by Dhiraagu. Upon application for the Service, you are deemed to have accepted, and agree to be bound by: (a) these Terms; (b) DHIRAAGU General Terms and Conditions for the Provision of Telecommunication Services ([www.dhiraagu.com.mv](http://www.dhiraagu.com.mv)), except to the extent, if any, expressly excluded in these Terms; and (c) any additional or varied terms and conditions as DHIRAAGU may inform you from time to time (together the “Agreement”). This Agreement is a legally binding document between Dhivehi Raajjeyge Gulhun PLC (referred to as “we”) and you as the customer.
3. Dhiraagu Emergency Credit allows eligible customers to receive and use Voice and/or SMS on credit.
4. Your service number (“Service Number”) must shall meet the following conditions to subscribe for the Service:
5. The Service Number must be an active number under an eligible package. Please visit our website (<https://www.dhiraagu.com.mv/personal/for-mobile/mobile-services/value-added-services/emergency-credit>) to see eligible packages for the Service.
6. The Service Number must be active in Dhiraagu network for at least 3 months;
7. The average usage under the Service Number shall be at least MVR 5 (Maldivian Rufiyaa Five) per month ;
8. The average reload to the Service Number shall be at least MVR 5 (Maldivian Rufiyaa five) per month ; and
9. The Service Number shall not be in suspension and/or deactivated status.
10. The Service can be subscribed to by sending SMS to 200. You can select the preferred loan amount (“the Credit”) from available options.
11. We will charge a fee for the Service and the details of the fees are published on our website (the “Service Fee”). The Credit will be deposited to the Service Number after deducting the applicable Service Fees. We reserve the right to amend the Service Fee from time to time and such revised service fee will be published on Dhiraagu website.
12. Once you apply for the Service, the request cannot be cancelled.
13. The Credit can only be used to make calls or send SMS. For the avoidance of doubt, Credit cannot be used for the mobile data service.
14. You shall repay the total Credit within seventy-two (72) hours from the time the Credit was deposited to your Service Number.
15. If you have reached the maximum eligible Credit, you must repay the Credit before applying for the Service.
16. You acknowledge and agree that we have the right to make deductions in parts or whole from your core balance until the Credit amount is recovered in full.
17. Dhiraagu may send alerts to you of the existence of the Service, or any other promotions related to the Service.
18. We reserve the right to amend or vary the Terms or make changes to the Service in whole or parts or suspend or discontinue the Service at any time. In any of these events, notice will be given via SMS to the eligible subscribers and will be effective immediately or as at the date referred in such notice. If you do not agree to such terms, you shall not subscribe to the Service.