

DhiraaguPay – “Pay & Win” Promotion Terms

Effective Date: 2nd June 2025

These terms (“Promotion Terms”) govern your participation in the DhiraaguPay “Pay & Win” Promotion (the “Promotion”). These Promotion Terms form a part of, and are subject to, the DhiraaguPay Terms of Use available at www.dhiraagu.com.mv. Capitalised terms used but not defined herein shall have the same meaning as in the DhiraaguPay Terms of Use. In the event of a conflict, the DhiraaguPay Terms of Use shall prevail unless expressly stated otherwise.

1. INTRODUCTION

- 1.1. The Promotion is organised by Dhiraagu Fintech Pvt Ltd (“DhiraaguFintech”), and offers eligible customers the opportunity to win a Monthly Prize of MVR 2,000 (Maldivian Rufiyaa Two Thousand), which will be credited as E-Money to the Wallets of five (5) winners selected each month during the Promotion Period.
- 1.2. By participating in this Promotion, you agree to be bound by these Promotion Terms and confirm that you have read and accepted the DhiraaguPay Terms of Use.

2. DEFINITIONS

- 2.1. In this Agreement:

“Agreement”	refers to these Promotion Terms together with the DhiraaguPay Terms of Use.
“DhiraaguFintech”	means Dhiraagu Fintech Pvt Ltd (C19262023), whose registered office is at DHIRAAGU Head Office, Ameene Magu, P.O. Box 2082, Male’, Republic of Maldives
“Draw Date”	means the date and time on which the winners are selected. DhiraaguFintech may change these dates at its discretion and will publish any updates on its website.
“Launch Date”	means 2 nd June 2025
“Promotion Period”	means the period between the Launch Date and 31 August 2025.
“You”, “your” and “Eligible Customer”	refers to any individual meeting the eligibility criteria and using the DhiraaguPay Service, including any person Dhiraagu reasonably believes is acting with your authority or knowledge.

3. AGREEMENT TO TERMS

- 3.1. By participating in the Promotion, you acknowledge and agree to be bound by these Promotion Terms and any future amendments issued by DhiraaguFintech. Participation is automatic upon meeting the eligibility criteria, and no separate registration or acceptance is required. Your continued use of DhiraaguPay and participation in eligible transactions constitutes your acceptance of these Promotion Terms.

4. ELIGIBILITY

- 4.1. You are eligible to participate in the Promotion if:
 - a) you are a registered user of DhiraaguPay; and
 - b) you have made payments for any Dhiraagu bills (including Postpaid, Fibre Broadband, or other eligible Dhiraagu services).
- 4.2. However, the following customers are not eligible to participate:
 - a) legal entities, including sole proprietors;

- b) board directors, senior management, employees and agency workers of Dhiraagu and its subsidiaries;
- c) customers whose services are sponsored by Dhiraagu’s employee benefits;
- d) customers using Dhiraagu Tourist SIMs; and
- e) any suppliers and auditors directly involved in the Promotion.

5. PARTICIPATION

- 5.1. Eligible Customers who meet the eligibility criteria will be automatically entered into the monthly prize draw during the Promotion Period.

6. PRIZE

- 6.1. Five (5) winners will be selected each month, each receiving MVR 2,000 in E-Money.
- 6.2. Over the course of three (3) months, a total of fifteen (15) winners will be selected; five (5) winners each month.
- 6.3. The Prize will be credited directly into the winner's Wallet.
- 6.4. Prizes are non-transferable and cannot be exchanged for other items or benefits.
- 6.5. Customers who have previously won a Prize during the Promotion Period remain eligible for future draws. A customer may win more than once, provided they continue to meet the eligibility criteria.

7. TERMINATION AND DISQUALIFICATION

- 7.1. DhiraaguFintech reserve the right to terminate the Promotion or disqualify any participant at its discretion in the event of:
 - a) fraudulent activity;
 - b) breach of these Terms; and
 - c) unlawful conduct or compromise of Promotion integrity.
- 7.2. Customers whose Wallet is deactivated by Dhiraagu Fintech or ineligible on the Draw Date will be disqualified.

8. DRAW PROCESS

- 8.1. Winners will be selected randomly using eligible DhiraaguPay service numbers as identifiers.
- 8.2. DhiraaguFintech may appoint an independent observer.
- 8.3. The draw result is final and binding. No correspondence will be entertained.

9. NOTIFICATION OF WINNERS

- 9.1. Winners will be notified via SMS or phone call to their registered service number.
- 9.2. E-Money Prizes will be credited to each winner’s Wallet following internal verification.
- 9.3. If the winner’s Wallet has reached its Transaction Limit or Balance cap, DhiraaguFintech will attempt to contact the winner. If unresolved within seven (7) days, the Prize will be forfeited and re-awarded to an alternate winner.

10. PERSONAL DATA

- 10.1. By participating in the Promotion, you consent to the collection, use, and disclosure of your personal data as necessary to administer the Promotion. Your data will be processed in accordance with Dhiraagu's Privacy Policy and applicable laws of the Republic of Maldives, and may be shared with third parties for regulatory or operational purposes.

11. PUBLICITY

- 11.1. By accepting the Prize, You authorise DhiraaguFintech to use Your name, photograph, likeness, and/or statements for promotional purposes, without additional compensation or prior approval.

12. LIABILITY AND INDEMNITY

- 12.1. DhiraaguFintech is not liable for any loss, damage, or injury related to participation or use of the Prize.
- 12.2. DhiraaguFintech is not responsible for any technical issues affecting the draw.
- 12.3. Except for liabilities that cannot be excluded by law, the maximum aggregate liability of DhiraaguFintech under this Promotion shall not exceed MVR 10,000 (Maldivian Rufiyaa Ten Thousand).
- 12.4. These limitations are in addition to those outlined in Clause 12 of the DhiraaguPay Terms of Use.

13. RESOLVING DISPUTES AND COMPLAINTS

- 13.1. If You have any complaints or disputes regarding the Promotion, You may contact customer care by calling 123 or emailing 123@dhiraagu.com.mv.
- 13.2. DhiraaguFintech will attempt to resolve all disputes through conciliation and negotiation in good faith. If a resolution cannot be reached, the matter shall be referred to the courts of the Maldives having appropriate jurisdiction.

14. MISCELLANEOUS PROVISIONS

- 14.1. All decisions of DhiraaguFintech regarding the Promotion are final.
- 14.2. These Promotion Terms, together with the DhiraaguPay Terms of Use, constitute the entire agreement between You and Dhiraagu Fintech regarding the Promotion.
- 14.3. This Agreement shall be governed by and interpreted in accordance with the laws of the Republic of Maldives. If any provision is held to be illegal, invalid, or unenforceable, the remaining provisions shall remain in full force and effect.
- 14.4. Claims related to the Promotion must be made individually. By participating, You waive the right to participate in any class action or collective proceeding.
- 14.5. DhiraaguFintech shall not be liable for any delay or failure in performing its obligations due to circumstances beyond its reasonable control, including but not limited to force majeure events.
- 14.6. You may not assign or transfer any of Your rights or obligations under this Agreement without DhiraaguFintech's prior written consent. DhiraaguFintech may assign this Agreement without restriction.
- 14.7. DhiraaguFintech's failure to enforce any right shall not be deemed a waiver of that right.
- 14.8. Any notice or communication regarding this Promotion shall be deemed validly given when sent to the contact details provided by the participant. Notices must be delivered in writing by hand, post, or electronic means and will be deemed served on the date of delivery (if hand-delivered); ten (10) days after posting (if sent by mail); or on the date the email or electronic message is sent or post.