

Dhiraagu "Win A Speedboat" Promotion Terms & Conditions

INTRODUCTION

1.1. The "Win A Speedboat" Promotion (the "Promotion") is organised by Dhiraagu and offers eligible customers the opportunity to win two Al Shaali Marine Canary 28 Model sports speedboat (with Yamaha 250HP outboard engine, standard navigation and ready to use), one speedboat for each winner (Mega Prizes).

This Promotion is independently organised by Dhiraagu and is not affiliated with, nor does it constitute an endorsement of, any third-party brands associated with the Mega Prizes given to

1.2. By participating in this Promotion, participants agree and confirm to be bound by these Terms including any amendments or updates that may be issued by Dhiraagu from time to time.

2. **DEFINITIONS**

2.1. In this Agreement:

> "Agreement" refers to (a) these terms and conditions (the "**Terms**"): and (b) the General Terms

and Conditions for the Provision of Dhiraagu Services available on our website www.dhiraagu.com.mv ("Gene

ral T&Cs").

"DHIRAAGU" means Dhivehi Raajjeyge Gulhun Plc (C-

0024/1988), with registered address at Dhiraagu Head Office, Ameenee Magu, PO BOX 2082, Male' 20403, Republic of Maldives. The terms "we", "our" or

"us" also refers to Dhiraagu.

"Draw Dates" means the dates and time on which the winners of the Mega Prizes are selected

Dhiraagu (estimated dates are as follows: First Draw will be held in January 2026 and Second Draw will be held in July 2026). Dhiraagu may change these dates at its discretion and will publish any

updates on its website.

"Eligible means the Dhiraagu service packages

Packages" provided in clause 5;

'Eligible means a service number subscribed to an Service Eligible Package and registered under Number'

Your name.

"Launch Date" means 3rd August 2025;

"Promotion means the timeframe between the Launch Period"

Date till the last Draw Date.

"You", "Your" means any individual who registers for

and the Promotion and subscribes to one or "customer" more Eligible Packages, including any person Dhiraagu reasonably believes is acting with Your authority or knowledge.

3. **AGREEMENT TO TERMS**

By clicking to accept to these Terms, You are providing Your electronic signature, which legally binds You to these Terms and any future amendments. This electronic acceptance is deemed equivalent to a wet ink signature in accordance with the Electronic Transactions Act (Law No: 2/2022).

You confirm Your acceptance of these Terms by clicking the designated acceptance button during the enrolment process. If You do not agree to these Terms, You must not proceed with registration or participate in the Promotion.

4. **ELIGIBILITY**

- 4.1. The Promotion is open to Dhiraagu customers who maintain an active subscription to one or more Eligible Packages, except for the following:
 - (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 under Dhiraagu's staff touch scheme; or
 - (d) suppliers and auditors of Dhiraagu who are directly involved in the Promotion; or
 - (e) customers whose registered name, Know Your Customer (KYC) information, or identification details are incorrect, incomplete or unverifiable.
- 4.2. All enrolled service number(s) must remain active on one of the Eligible Packages until the last Draw Date.

5. ELIGIBLE PACKAGES

- 5.1. For the purposes of this Promotion, the following packages qualify as Eligible Packages.
 - Dhiraagu Mobile Postpaid 450 (excluding GST) and above;
 - Amilla Postpaid packages with a monthly bill exceeding MVR 450 (excluding GST);
 - Dhiraagu Fibre Broadband Limitehneh 40M and above, or any Fibre Broadband package with monthly bill exceeding MVR 790 (excluding GST);
 - Mobile Prepaid monthly recharge amount exceeding or equal to MVR 450 (excluding GST); and
 - LTE Starter, Basic Plus and Premium, Turbo 549 and above plans, and MBB 449 and above plans with monthly bill exceeding MVR 499(excluding GST).
- 5.2. You may upgrade Your Eligible Package to a higher package during the Promotion Period. Upgrading or downgrading between Eligible Packages will not disqualify Your service number(s) from the Promotion. However, for the avoidance of doubt, if You downgrade to a non-eligible package at any time during the Promotion Period, Your enrolled service number(s) will be permanently disqualified from participation, even if You later subscribe again to an Eligible Package.
- Any changes made by Dhiraagu to the pricing or naming to 5.3. Eligible Packages during the Promotion Period will not disqualify Your enrolled service number(s), even if the modified package no longer meets the eligibility criteria.

PARTICIPATION

- To participate in the Promotion, You must complete the online enrolment ticket available at winaboat.dhiraagu.com.mv (the
- Upon enrolling in the Promotion, You will earn entries for each Eligible Service Number based on your date of enrolment as follows:

v.1 3rd August 2025 Page 1 of 4



Date of Enrolment	entries
Launch Date to 30 September 2025	4
1 October 2025 to 30 November 2025	2
1 December 2025 to 31 December 2025	1
Applicable for second draw	
1 Jan 2026 to 31 March 2026	1

In addition to the above, You will receive 1 (one) bonus entry per enrolled service number if You are a registered user of DhiraaguPay, or if You register for DhiraaguPay during the Promotion Period.

- 6.3. You may enrol multiple active service numbers registered under Your name to increase Your chances of winning.
- 6.4. All entries must be received by 23:59 on 31 March 2026("Deadline"). Entries submitted after this deadline will not be accepted.
- 6.5. Dhiraagu reserves the right to change or extend the Deadline at its sole discretion, and any such changes or extensions will be announced on Dhiraagu's website.
- 6.6. If You wish to opt out of the Promotion, please email 123@dhiraagu.com.mv from Your registered email account.

7. MEGA PRIZES

- 7.1. The Mega Prizes offered under this Promotion are as follows: Mega Prizes: two Al Shaali Marine Canary 28 Model sports speedboat (with Yamaha 250HP outboard engine, standard navigation and ready to use), one speedboat for each winner.
- 7.2. All Mega Prizes are non-transferable and cannot be exchanged for cash or other items or benefits.
- 7.3. Dhiraagu reserves the right to substitute any Mega Prizes with another of similar value without prior notice and at its sole discretion.
- 7.4. Mega Prizes are awarded on an "as-is" basis, without any warranties of any kind, whether express or implied. This includes, but is not limited to, implied warranties of design, construction quality, materials, structural integrity, habitability, or fitness for a particular purpose. You agree to waive any and all claims against Dhiraagu in relation to the condition, quality or standard of the Mega Prizes.

8. TERMINATION AND DISQUALIFICATION

- 8.1. Dhiraagu reserves the right to terminate the Promotion or disqualify participant at its sole discretion in the event of fraudulent activity, breach of these Terms, or any conduct deemed to compromise the integrity of the Promotion.
- 8.2. Your enrolment in the Promotion may be disqualified if any of the following occurs prior to the last Draw Date:
 - (a) the enrolled service number is suspended or terminated for any reason;
 - (b) ownership of the enrolled service number(s) is transferred to another party;
 - (c) You provide false or fraudulent information;
 - (d) Your registered identification details cannot be verified by Dhiraagu;
 - (e) You fail to meet the eligibility criteria outlined in these Terms;

- (f) Your registration information is incorrect, incomplete, or not up to date, and you fail to rectify it prior to the respective Draw Date;
- (g) the enrolled service number(s) is downgraded to a noneligible package at any time during the Promotion Period, regardless of whether You subsequently resubscribe to an Eligible Package; or
- (h) there is suspected unauthorised or unlawful use of the Portal or Promotion.
- 8.3. If the cause of your disqualification is resolved or no longer applies, You may re-register for the Promotion provided that the Deadline has not passed.
- 8.4. Dhiraagu may terminate this Agreement by providing a notice of thirty (30) days for convenience. Immediate termination may occur if a required license or permit is withdrawn or if directed by any regulatory authority.
- 8.5. Any rights, benefits, or obligations accrued prior to termination shall remain unaffected.

9. DRAW PROCESS

- 9.1. The draws for the Mega Prizes will be conducted through a random audited selection process. All enrolled service numbers that meet the eligibility criteria as of 31 December 2025 will be included in the first draw which will be held in January 2026 and all enrolled service numbers that meet the eligibility criteria as of 31 March 2026 will be included in the second draw which will be held in July 2026 . One winner will be selected using a computerised randomisation system on the respective Draw Dates. Notwithstanding anything to the contrary, first draw winner shall be excluded from the second draw.
- 9.2. The draw will be supervised by an independent external auditor to ensure fairness and transparency.
- 9.3. The results of the draw shall be final and binding. No correspondence, challenges or claims regarding the outcome of the draw will be entertained.

10. CLAIMING AND COLLECTION OF MEGA PRIZESS

- 10.1. Following the random draw conducted in accordance with Clause 9, Dhiraagu will notify the respective winners to claim their respective Mega Prizes and confirm their eligibility based on the criteria set out in these Terms and Conditions.
- 10.2. Winners will be notified via phone call, email, or SMS. Following the draw, details of the winners will also be published on Dhiraagu's website and/or official social media accounts. Dhiraagu will make reasonable attempts to contact the winner via their registered service number.
- 10.3. To claim the Mega Prizes, winners must fulfil all the following conditions to Dhiraagu's satisfaction:
 - (a) provide valid identification (acceptable forms include a national identity card, passport, or work permit) and a signed acknowledgement of receipt. If collected by a representative, all required authorisation and identity documentation must be provided as requested by Dhiraagu;

and

Page 2 of 4 v.1 3rd August 2025

- their Dhiraagu account(s). Failure to do so may result in forfeiture of the Mega Prizes, at Dhiraagu's discretion.
- 10.4. Winners must claim and collect their Mega Prizess within 14 (fourteen) days from the date they are contacted, at the location and time as specified by Dhiraagu, unless an extension is granted at Dhiraagu's sole discretion.
- 10.5. Dhiraagu will make every reasonable effort to hand over the Mega Prizes promptly after the winner has fulfilled all requirements under Clause 10.3.
- 10.6. If Dhiraagu is unable to contact or verify the winner within three (3) working days, or if the winner fails to claim the Mega Prizes(s) within the stipulated timeframe under clause 10.4 (as extended, if applicable), Dhiraagu reserves the right to:
 - (a) forfeit the Mega Prizes;
 - (b) award the Mega Prizes to an alternate winner preselected at the time of the draw;
 - (c) conduct a new draw to select a new winner or
 - winner cannot be contacted or verified.
- 10.7. Winners shall be solely responsible for all applicable taxes, fees, and legal obligations associated with accepting the Mega Prizes, in accordance with the laws of the Maldives. Dhiraagu shall bear no responsibility in this regard.
- 10.8. In the event of the winner's death, the Mega Prizes will be transferred to the winner's legal heirs, as determined by a court of law.

11. PERSONAL DATA

- 11.1. By participating in the Promotion, You expressly consent to Dhiraagu collecting, using, and disclosing Your personal data for the purposes of administering the Promotion, including communications, winner verification, and any related publicity activities.
- 11.2. Dhiraagu may retain Your personal data as necessary for the continued provision of services and to comply with legal and regulatory obligations.
- 11.3. You further consent to the use of Your information for lawful purposes, including but not limited to the provision and maintenance of subscribed services, billing and account management, and promotional and marketing communications. Your data will be handled in accordance with Dhiraagu's Privacy Policy and applicable laws of the Maldives.
- 11.4. By participating in the Promotion, You expressly acknowledge and agree that Dhiraagu may disclose and verify Your information with Dhiraagu Fintech Pvt Ltd (a wholly owned subsidiary of Dhiraagu) solely for the purpose of confirming Your DhiraaguPay registration status and allocating the applicable bonus points under this Promotion.

12. PUBLICITY

12.1. By participating in the Promotion, You grant Dhiraagu the right 15. to use Your name, likenesses, image, and voice in promotional materials, announcements, and other related media content without further compensation or notice.

(b) settle any outstanding bills or dues associated with 12.2. Winners and participants may be required to engage in reasonable publicity activities related to the Promotion, including but not limited to interviews, photography sessions, event appearances, or social media or television features. Participation in such publicity efforts shall be at Dhiraagu's request and may be used for marketing, promotional, or public relations purposes.

13. LIABILITY AND INDEMNITY

- 13.1. Dhiraagu, its affiliates, subsidiaries and promotional partners shall not be liable for any loss, damage, or injury incurred as a result of participation in the Promotion or the acceptance, use, or misuse of any of the Mega Prizes offered.
- 13.2. Dhiraagu shall not be held responsible for any technical issues, errors, or system failures, or malfunctions that may occur during the Promotion, including but not limited to those involving the use of the Portal or any communication platform. Dhiraagu accepts no liability arising under these Terms except where such liability cannot be excluded under applicable law.
- (d) donate the Mega Prizes to a recognised charity if the 13.3. Dhiraagu's obligation is strictly limited to handover of the Mega Prizes to the respective winners. Dhiraagu shall bear no responsibility for the registration of ownership, legal compliance, property transfer obligations, or any other compliance requirements under Maldivian law, or any other related legal procedures.
 - 13.4. Except as stated in Clause 13.2, Dhiraagu's total liability for any claim, damage, or loss arising under this Agreement shall be capped at MVR 15,000 (Maldivian Rufiyaa Fifteen Thousand).
 - 13.5. You agree to indemnify and hold harmless Dhiraagu, its officers, employees, and partners from any costs, claims, liabilities, or legal expenses arising out of Your participation in the Promotion, Your use of the Portal, any breach of these Terms, or any misrepresentation made by You. This indemnity survives the termination of this Agreement.

14. INTELLECTUAL PROPERTY RIGHTS

- 14.1. The Portal, including all original content, features, designs, functionality, and any associated intellectual property, is the exclusive property of Dhiraagu and its licensors. All rights are reserved unless expressly granted.
- 14.2. You are strictly prohibited from disassembling, decompiling, creating derivative works, reverse engineering, modifying, sublicensing, reproducing, copying, distributing, or using the Portal for any unauthorised purpose.
- 14.3. Any breach of this Clause 14 may result in the infringement of third-party intellectual property rights. You shall be held solely responsible for any legal claims, losses, or damages incurred by Dhiraagu as a result of such infringements committed by You or by others using the Portal under Your account or with Your authorisation.

RESOLVING DISPUTES AND COMPLAINTS

15.1. If You have any complaints or disputes regarding the Promotion, You may contact Dhiraagu's customer care by calling 123 or emailing 123@dhiraagu.com.mv.

v.1 3rd August 2025 Page 3 of 4



15.2. Dhiraagu 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.

16. MISCELLANEOUS PROVISIONS

- 16.1. Dhiraagu's decisions on any matter relating to this Promotion shall be final and binding. No further correspondence or claims will be entertained.
- 16.2. This Agreement, along with any documents referenced herein, constitutes the entire agreement between You and Dhiraagu regarding the Promotion and supersedes all prior communications or agreements.
- 16.3. 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.
- 16.4. All claims related to the Promotion must be made individually. By participating, You waive the right to participate in any class action or collective proceeding.
- 16.5. Dhiraagu 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.
- 16.6. You may not assign or transfer any of Your rights or obligations under this Agreement without Dhiraagu's prior written consent. Dhiraagu may assign its rights and obligations to any successor entity or service provider.
- 16.7. A failure by Dhiraagu to enforce any provision of this Agreement shall not be construed as a waiver of that or any other rights.
- 16.8. 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 posted.

Page 4 of 4 v.1 3rd August 2025