

DhiraaguPay "Win a Bike" Promotion Terms**Effective Date: 16 July 2026**

These terms ("**Promotion Terms**") govern your participation in the **Win a Bike** Promotion ("Promotion"). These Promotion Terms 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 Sheesha Pvt Ltd (**Mega Prize Sponsor**) and offers eligible customers the opportunity to win **one (1) Honda Air Blade 125 (2026 model) motorcycle** by participating in accordance with these Promotion Terms.
- 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.
- 1.3. By participating in the Promotion, you acknowledge and agree to be bound by these Promotion Terms and any future amendments to this Promotion. Your continued use of DhiraaguPay and participation in eligible transactions constitutes your acceptance of these Promotion Terms.

2. DEFINITIONS

- 2.1. In these Terms:
 - "Agreement"** refers to the agreement between DhiraaguFintech and You governing Your use of DhiraaguPay Service.
 - "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.
 - "Launch Date"** means 16 July 2026.
 - "Promotion Period"** means 16 July 2026 to 31 December 2026.
 - "Wallet"** means DhiraaguPay Wallet;
 - "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. Eligibility

- 3.1. The Promotion is open to existing registered user of DhiraaguPay or if you successfully register for DhiraaguPay during the Promotion Period.
Eligible customers will automatically receive:
 - **One (1) entry** upon registration (or automatically if already an existing customer); and
 - **One (1) additional entry** upon completing at least **one (1) successful merchant payment** using DhiraaguPay during the Promotion Period.Each customer is eligible for a **maximum of two (2) entries** throughout the Promotion.
- 3.2. Eligible entries will be tracked automatically through DhiraaguPay system records. No separate registration or submission is required to participate in the lucky draw.
- 3.3. Notwithstanding anything to the contrary, you will not be eligible to this Promotion if you are:
 - (a) legal entities, including sole proprietors;
 - (b) Board directors, senior management, employees and agency workers of Dhiraagu and Dhiraagu Fintech;

- (c) Board directors, senior management of Mega Prize Sponsor.
- (d) suppliers and auditors of DhiraaguFintech 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.

- 3.4. All enrolled Wallets remain active on one of the Eligible Packages until the last Draw Date.

4. MEGA PRIZE

- 4.1. The Mega Prize offered under this Promotion is as follows:
Mega Prize: one (1) Honda Air Blade 125 (2026 Model) motorcycle.
- 4.2. The Mega Prize is non-transferable and cannot be exchanged for cash or other items or benefits.
- 4.3. DhiraaguFintech reserves the right to substitute any Mega Prize with another of similar value without prior notice and at its sole discretion.
- 4.4. Mega Prize is 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 fitness for a particular purpose, merchantability, or mechanical condition. You agree to waive any and all claims against DhiraaguFintech in relation to the condition, quality or standard of the Mega Prize.

5. TERMINATION AND DISQUALIFICATION

- 5.1. DhiraaguFintech reserves the right to terminate the Promotion or disqualify participant at its sole discretion in the event of fraudulent activity, breach of these Promotion Terms, or any conduct deemed to compromise the integrity of the Promotion.
- 5.2. Your enrolment in the Promotion may be disqualified if any of the following occurs prior to the last Draw Date:
 - (a) the enrolled Wallet is suspended or terminated for any reason;
 - (b) You provide false or fraudulent information;
 - (c) You fail to meet the eligibility criteria outlined in these Promotion Terms;
 - (d) Your registration information is incorrect, incomplete, or not up to date, and you fail to rectify it prior to the Draw Date;
 - (e) there is suspected unauthorized or unlawful use of the Wallet or Promotion.
 - (f) you are found to have tampered with or manipulated any aspect of the Promotion or the draw process.
- 5.3. DhiraaguFintech may cease this Promotion by providing a notice of thirty (30) days for convenience. Immediate cease may occur if a required license or permit is withdrawn or if directed by any regulatory authority.

6. DRAW PROCESS

- 6.1. The draws for the Mega Prize will be conducted through a random selection process. All enrolled Wallets that meet the eligibility criteria as of the Draw Date will be included in the draw. One winner will be selected using a computerised randomisation system on the Draw Date;
- 6.2. The draw will be supervised by an independent external auditor to ensure fairness and transparency.
- 6.3. The results of the draw shall be final and binding. No correspondence, challenges or claims regarding the outcome of the draw will be entertained.

7. CLAIMING AND COLLECTION OF MEGA PRIZE

- 7.1. Following the random draw conducted in accordance with Clause 6, DhiraaguFintech will notify the winner to claim their Mega Prize and confirm their eligibility based on the criteria set out in these Promotion Terms.
- 7.2. 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. DhiraaguFintech will make reasonable attempts to contact the winner via their registered service number.
- 7.3. To claim the Mega Prize, winners must fulfil the following condition to DhiraaguFintech'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 DhiraaguFintech.
- 7.4. Winners must claim and collect their Mega Prize within 14 (fourteen) days from the date they are contacted, at the location and time as specified by DhiraaguFintech, unless an extension is granted at DhiraaguFintech's sole discretion.
- 7.5. DhiraaguFintech will make every reasonable effort to hand over the Mega Prize promptly after the winner has fulfilled all requirements under Clause 7.3.
- 7.6. If DhiraaguFintech is unable to contact or verify the winner within three (3) working days, or if the winner fails to claim the Mega Prize within the stipulated timeframe under Clause 7.4 (as extended, if applicable), DhiraaguFintech reserves the right to:
 - (a) forfeit the Mega Prize;
 - (b) award the Mega Prize to an alternate winner pre-selected at the time of the draw;
 - (c) conduct a new draw to select a new winner or
 - (d) donate the Mega Prize to a recognised charity if the winner cannot be contacted or verified.
- 7.7. Winners shall be solely responsible for all applicable taxes, fees, and legal obligations associated with accepting the Mega Prize, in accordance with the laws of the Maldives. DhiraaguFintech shall bear no responsibility in this regard.
- 7.8. In the event of the winner's death, the Mega Prize will be transferred to the winner's legal heirs, as determined by a court of law.

8. PERSONAL DATA

- 8.1. By participating in the Promotion, You expressly consent to DhiraaguFintech collecting, using, and disclosing Your personal data for the purposes of administering the Promotion, including communications, winner verification, and any related publicity activities.
- 8.2. DhiraaguFintech may retain Your personal data as necessary for the continued provision of services and to comply with legal and regulatory obligations.
- 8.3. 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 DhiraaguFintech's Privacy Policy and applicable laws of the Maldives.

9. PUBLICITY

- 9.1. By participating in the Promotion, You grant DhiraaguFintech the right to use Your name, likenesses, image, and voice in promotional materials, announcements, and other related media content without further compensation or notice.
- 9.2. 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 DhiraaguFintech's request and may be used for marketing, promotional, or public relations purposes.

10. LIABILITY AND INDEMNITY

- 10.1. DhiraaguFintech, 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 Prize offered.
- 10.2. DhiraaguFintech 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. DhiraaguFintech accepts no liability arising under these Promotion Terms except where such liability cannot be excluded under applicable law.
- 10.3. DhiraaguFintech's obligation is strictly limited to handover of the Mega Prize to the winners. DhiraaguFintech 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.
- 10.4. Except as stated in Clause 10.2, DhiraaguFintech's total liability for any claim, damage, or loss arising under this Agreement shall be capped at MVR 15,000 (Maldivian Rufiyaa Fifteen Thousand).
- 10.5. You agree to indemnify and hold harmless DhiraaguFintech, 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 Promotion Terms, or any misrepresentation made by You. This indemnity survives the termination of this Agreement.

11. RESOLVING DISPUTES AND COMPLAINTS

- 11.1. If You have any complaints or disputes regarding the Promotion, You may contact customer care by calling 123 or emailing 123@dhiraagu.com.mv.
- 11.2. DhiraaguFintech and Mega Prize Sponsor 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.

12. MISCELLANEOUS PROVISIONS

- 12.1. Dhiraagu's decisions on any matter relating to this Promotion shall be final and binding. No further correspondence or claims will be entertained.
- 12.2. This Agreement, along with any documents referenced herein, constitutes the entire agreement between You and DhiraaguFintech regarding the Promotion and supersedes all prior communications or agreements.
- 12.3. 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.

- 12.4. 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.
- 12.5. 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.
- 12.6. You may not assign or transfer any of Your rights or obligations under this Agreement without DhiraaguFintech's prior written consent. DhiraaguFintech may assign its rights and obligations to any successor entity or service provider.
- 12.7. A failure by DhiraaguFintech to enforce any provision of this Agreement shall not be construed as a waiver of that or any other rights.
- 12.8. 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.