

## Joyalukkas Exchange Rewards Programme Rules

Please read the below rules carefully to know the JER Card terms and conditions. By participating in this programme ,you agree to be bound by the terms and all terms incorporated by reference.

### 1. Binding Definitions

In this Terms & Conditions, unless the context otherwise requires, the following terms shall have the meanings detailed below:

- a) Joyalukkas Exchange Rewards Programme (the 'JER') is a loyalty programme operated by Joyalukkas Exchange. JER Programme is owned and operated by the Joyalukkas Exchange ('JOYEX", we' or 'us'), and all the material, information, documents, and data, contained on the site are provided by Joyalukkas Exchange exclusively for our customers registered with us.
- b) "JER" refers to Joyalukkas Exchange Rewards, developed and offered by Joyalukkas Exchange to reward its loyal customers who frequently conduct remittances from Joyalukkas Exchange. Members will be rewarded with points against the transaction, and when they reach minimum points,they could redeem the reward stated by JOYEX (including but not limited to points for gifts/discount offers/vouchers) which could change from time to time from Joyalukkas Exchange
- c) JER Card refers to the loyalty card issued to the member at the time of registration by paying the issuance fees to participate in the programme
- d) "JER member/Member (You,Your,their,they)" refers to the customer registered with Joyalukkas Exchange for the JER programme, a person whose application for membership in the Joyalukkas Exchange Rewards programme has been accepted by Joyalukkas Exchange and for whom a "Joyalukkas Exchange Rewards" account has been created. A Joyalukkas Exchange Rewards member will be issued a "Joyalukkas Exchange Rewards Card.
- e) "Reward Points/Points" means the non-monetary provided to the member from the Joyalukkas Exchange Rewards programme for a member by remitting a transaction from Joyalukkas Exchange and not capable of exchanging for any monetary currency or credit.
- f) "Remittance/Transaction" refers to sending money to bank accounts or cash pick-up transactions
- g) "Rewards" refers to gifts/discounts on service charges/vouchers while redeeming the minimum points earned through the programme. It is Joyalukkas Exchange sole discretion on what rewards to provide, and it could vary and change from time to time or could discontinue or withdraw without informing the JER members

### 2. Binding Effects

- a) All JER Card members agree to these terms and conditions from the start date of the registration to the program as the same may be amended, supplemented, updated, replaced, or otherwise varied by Joyalukkas Exchange from time to time.
- b) All determinations of opinion or fact to be made by Joyalukkas Exchange under these Terms and Conditions shall be made by Joyalukkas Exchange at its absolute discretion, and each such determination shall be final, conclusive, and binding on the JER Card member.
- c) Joyalukkas Exchange reserves the right, at any time, at its absolute discretion, without notice and liability whatsoever on its part, to supplement, amend, replace, delete or otherwise vary

any of the Terms and Conditions, including to change, vary, modify, terminate or cancel JER Card Program or any of its benefits or features, or to withdraw or change the membership criteria and/or to limit or change the value/validity of JER Card program and/or the manner of redemption on JER Card Program. It reserves the right to discontinue Programme memberships - existing or new – permanently or temporarily. The participating outlets and Programme Partners may also change from time to time, at the discretion of Joyalukkas Exchange. JOYEX will use reasonable efforts to include up-to-date and accurate information on the website [www.joyalukkasechange.com](http://www.joyalukkasechange.com) for any such change, cancellation, addition, withdrawal or modification. It is your responsibility to carefully read, agree with and accept these terms and conditions. Your continuance as a member shall signify your acceptance to be bound by the latest terms and conditions applicable from time to time. If you do not agree to (or cannot comply with) any of the terms and conditions, we encourage you to surrender/withdraw your membership.

- d) Termination of a member, arising out of their misconduct, fraud and misuse of Joyalukkas Exchange Rewards or acts inconsistent with any central/state/local laws, statutes or ordinances, may result in immediate termination of JER membership and cancellation of all JER points.

### **3. Membership**

- a. Joyalukkas Exchange Reward Program offered by JOYEX is the first exchange house to introduce a loyalty program in the region among the exchange houses. By becoming a JER member, you are immediately part of the most exciting customer loyalty program. Once you have received your JER card, you can start collecting loyalty points. The customer warrants that they are aged 18 years and above
- b. This Programme is available to individual customers only, is limited to one account per customer, and is non-transferable. The Programme does not apply to any corporate entity, and we may refuse to create an account for any reason. You may cancel your membership at any time by giving written notice to us.
- c. Joyalukkas Exchange collects customer account information, data, and other records relating to its members in electronic or physical form.
- d. Customers can enroll in the Joyalukkas Exchange Reward program through the Joyalukkas Exchange branches by sharing necessary details and will be issued with JER Card.
- e. Membership to the JER programme is at the sole discretion of Joyalukkas Exchange, and it may refuse membership to any applicant without assigning any reasons if related to financial crime.
- f. A member who has not transacted any remittances within a 6-month period from the date of their last transaction will be deemed by the Programme as 'Inactive,' and all the points or benefits earned will be void or invalid and will not be reinstated. No communications will be sent to members in Inactive Status. To avoid becoming an Inactive member, ensure that you have at least one transaction within a 6-month period. Members in Inactive Status will be re-activated to Active Status as soon as they make their next transaction and can collect points.
- g. Each JER points earned are valid for 18 months or any other notified date. For example, the points earned on 1st January 2022 shall expire on 1st July 2023.
- h. Members must always carry the JER card securely and should not share the information pertaining to their JER membership with anyone.

- i. Joyalukkas Exchange would not be put under any legal obligation if any information relating to the customers is to be disclosed due to the law of any country or as per the order/requirement of any legal or government authorities.
- j. Joyalukkas Exchange will use the data collected for the JER card for the marketing communication to the cardholders
- k. We will not be liable for any loss, theft, damage, or unauthorized card use. Any replacement is provided at our discretion, subject to such terms & conditions as we deem fit, and the JER member has to pay for the duplicate card.
- l. All exclusions and limitations of liability in these Terms & Conditions apply for our benefit and the benefit of the reward providers. Participating companies and reward providers do not have any authority, expressed or implied, to make any representation or warranty on our behalf.
- m. Joyalukkas Exchange holds no warranty about the quality and services provided by the partners in this reward system. It will not be responsible if the goods/services are defective / deficit / unsatisfactory in any way.
- n. Customer must report the lost card details to the Joyalukkas Exchange outlets near to you or send an email to [customercare@joyalukkasexchange.com](mailto:customercare@joyalukkasexchange.com). Once a card is reported to be lost, it will be blocked.
- o. Joyalukkas Exchange shall not be liable in the event it fails to fulfill any of its obligations under this agreement due to flood, earthquake, storm, cyclone, or any other acts of the god of similar direction /prohibition or change in law or for any other reasons beyond its control.

#### **4. JER Points**

- a) Joyalukkas Exchange will determine from time to time which products/services the member will earn Points for, including the number of points awarded. Joyalukkas Exchange, from time to time, at its sole discretion, amends or imposes additional conditions to redemption, such as varying minimum redemption thresholds. Members will only earn points once they make remittance transactions from the JOYEX branches.
- b) Members will receive the points against each remittance transaction, and if it accumulates to accrue or redeem JER points, the member must present their JER card.
- c) To redeem the points against any benefits or offers (including but not limited to any Gifts, service charge discounts, or vouchers) available to the member through this program for their accrued points, the member should earn the minimum qualified points stated by Joyalukkas Exchange. Joyalukkas Exchange reserves the right to adjust redemption thresholds and will be fully at the discretion of Joyalukkas Exchange, which may vary from time to time.
- d) Joyalukkas Exchange Rewards have no monetary refund value.
- e) At the time of point redemption, the member can redeem only the previously accrued points, and the newly earned points can be redeemed only on the following transactions.
- f) In case of any transaction Refund or Cancellation, points earned on the transactions will be reversed.
- g) Any disputes related to reward points, like missing points supported by appropriate proof of remittance transaction, can be claimed by contacting [customercare@joyalukkasexchange.com](mailto:customercare@joyalukkasexchange.com) up to 30 days after the transaction to which the member relates. Joyalukkas Exchange reserves the right to correct your points record as we consider appropriate at any time. Joyalukkas Exchange decision is final and binding.

- h) To combine the points from the previous card to the new card, the member will have to send a request through email to customer care to transfer points.
- i) Unless expressly stated, no points will be earned for their remittance in conjunction with any other offers / Promotions/ cancellations/refunds/redemption.
- j) On redemption, the points will be deducted from the accumulated points in the member's account and cannot be reinstated.
- k) JER points are not negotiable, transferable, or redeemable for cash. Any such JER points or requests for Joyalukkas Exchange rewards are void if transferred for cash or other considerations. Any person who commits such acts is liable for damages, litigation, and related costs to Joyalukkas Exchange, which reserves the right to terminate membership or remove such persons from the Joyalukkas network.
- l) Each JER points earned are valid for 18 months or any other notified date. For example, the points earned on 1st January 2022 shall expire on 1st July 2023. Each unused JER Point over 1 year will expire and shall not be available for redemption.
- m) A member who has not transacted any remittances within a 6-month period from the date of their last transaction will be deemed by the Programme as 'Inactive,' and all the points or benefits earned will be void or invalid and will not be reinstated. No communications will be sent to members in Inactive Status. To avoid becoming an Inactive member, ensure that you have at least one transaction within a 6-month period. Members in Inactive Status will be re-activated to Active Status as soon as they make their next transaction and can collect points.

#### 5. **Liability**

- a) Joyalukkas Exchange shall not be liable for losses, damages, expenses, claims, or any other liability whatsoever, whether direct, indirect, consequential, incidental, special, or punitive, sustained by a Member as a result of the availability, non-availability, maintenance, or operation of the JER Programme, the possession and/or use of a JER program or in any other way arising from membership in, or in connection with, JER programme,
- b) Joyalukkas shall not be liable for any loss or damage, whether direct or indirect, resulting from termination or change of JER points or any of its facilities, benefits, or arrangements made available to members, including without limitation.

#### 6. **Governing law and jurisdiction**

These Terms and Conditions are governed by the laws of Dubai and federal laws of the United Arab Emirates. In the event of any dispute, you agree to submit to the exclusive jurisdiction of the courts of the Emirate of Dubai

The member agrees that by using the JER card and by quoting their membership number to Joyalukkas, they have read and understood the prevailing terms and conditions of JER and confirm that such terms and conditions bind them.