



## XOX Wallet Download & Upgrade Offer

### Terms and Conditions

1. XOX (“XOX” or “we” or “us” or “our”) welcomes you (“user(s)” or “you” or “your”) to our XOX Wallet Download & Upgrade Offer (Offer”).
2. The following terms and conditions (together with the documents referred to in it) (“Terms and Conditions”) governs your eligibility and claims of the Offer and its related services.
3. Please read these Term and Conditions before accessing, claiming and/or continuing to claim the Offer. By claiming and/or continuing to claim the Offer you are agreeing to be bound by these Terms and Conditions. If you do not agree, you must not proceed further to redeem the Rewards.
4. The Offer is offered to you subject to your acceptance of these Terms and Conditions and all other applicable terms and conditions, rules, policies, regulations, and law that may or may not be communicated from time to time. You acknowledge and agree that you have read and understood that to accept all these Terms and Conditions.
5. **Definitions:**
  - a. **BLACK App:** The ONEXOX mobile application that provides users with access to various features, including mobile account management, rewards redemption, and access to the BLACK Market platform.
  - b. **BLACK Market:** An online platform provided by XOX Com Sdn Bhd where users can access various goods and services, and redeem vouchers, either through the BLACK App or the BLACK Market E-Commerce website.
  - c. **BLACK Market Voucher:** A digital voucher valued at RM10 that can be used for discounts or purchases on the BLACK Market platform, accessible through the BLACK App or the BLACK Market E-Commerce website.
  - d. **Blue Wallet:** The default wallet provided to users upon successful registration on the XOX Wallet app, with a transaction limit of up to RM1,000.
  - e. **Data Voucher:** A digital voucher providing a specific amount of mobile data for use on the ONEXOX network, redeemable within a specified timeframe.
  - f. **EDM (Electronic Direct Mail):** A form of digital communication used for sending promotional content, in this context, used to notify non-BLACK App users of their rewards.
  - g. **eKYC Verification:** Electronic Know Your Customer verification is a process within the XOX Wallet app where users provide electronic documentation to confirm their identity, required for upgrading to the Red Wallet.
  - h. **ONEXOX:** A mobile network service provider, and the associated network where the Data Voucher can be utilized.
  - i. **Red Wallet:** A higher-tier wallet in the XOX Wallet app with an increased transaction limit of up to RM4,999, accessible after completing the eKYC verification process.
  - j. **Rewards:** Refers to the rewards offered under this Offer, more specifically described in item 6 of this Terms and Conditions.



- k. **User(s):** An individual who has downloaded and registered the XOX Wallet mobile app, including both Blue Wallet and Red Wallet users.
- l. **XOX Wallet App:** Refers to the mobile application provided by XOX Sdn Bhd, allowing users to manage their digital wallet, make transactions such as pay bills, transfer funds and receive funds. XOX Wallet is available for download on Google Play and the App Store.

## 6. Introduction

- a. This Offer entitles User with the default Blue Wallet under the XOX Wallet App to claim the Rewards under the Offer when they upgrade to Red Wallet with a higher e-wallet limit.

## 7. Campaign Period

- a. The Offer is valid until further notice by XOX.

## 8. Eligibility

- a. The Offer is open to all Malaysian citizens with a valid MyKad who successfully download and register the XOX Wallet App.
- b. Users who have previously installed the XOX Wallet App but did not upgrade to the Red Wallet is also eligible to claim the Offer for the Rewards.
- c. Users who have uninstalled XOX Wallet App and subsequently reinstall the XOX Wallet App will find their account still open. Upon fulfilling the registration and upgrade criteria, they will become eligible for the Rewards.

## 9. Mechanism

- a. Upon successful registration of the XOX Wallet, Users are automatically eligible for the Blue Wallet. In order to claim the Offer, Users need to upgrade to the Red Wallet by completing Electronic Know Your Customer (eKYC) verification within the XOX Wallet App.
- b. Only users with the Red Wallet are eligible for the Rewards under the Offer.

## 10. Rewards

- a. Upon successful upgrade to the Red Wallet, Users eligible for the following rewards ("Rewards"):
  - 2GB ONEXOX Data Voucher
  - RM10 BLACK Market Voucher
- b. Only one User is eligible for the Offer at any one time.

## 11. Redemption Process

- a. **ONEXOX SUBSCRIBER who is a BLACK App User:**
  - i. Receive SMS notification to redeem offer.
  - ii. Open BLACK App → XOX Mobile → Reward → Select Active Rewards → Redeem → Redeem Now



- b. **ONEXOX SUBSCRIBER who is NOT a BLACK App User:**
  - i. Receive SMS notification to redeem offer.
  - ii. Download BLACK App → Sign Up → XOX Mobile → Reward → Select Active Rewards → Redeem → Redeem Now
- c. **NON-ONEXOX Subscriber:**
  - i. Data Voucher: Not eligible for Data Voucher. Only valid to ONEXOX Mobile Subscribers with redemption via BLACK App.
  - ii. BLACK Market Voucher: Receive Voucher via Email. Redemption via BLACK App or BLACK Market E-Commerce website: <https://blackmarket.xox.com.my/>

## 12. Notification of Redemption of Rewards

- a. Upon successful registration and upgrade, eligible Users will receive a notification of redemption within 7 working days.
- b. For BLACK App Users: An additional notification will be sent via SMS within 7 working days.
- c. For NON-BLACK App Users: An additional notification will be sent via Electronic Direct Mail (EDM) within 7 working days.

## 13. 2GB ONEXOX Data Voucher Redemption

- a. The 2GB ONEXOX Data Voucher is non-transferable and can only be utilized by registered ONEXOX mobile user.
- b. To redeem the Data Voucher, users can navigate to BLACK App > XOX Mobile > Rewards > Redeem.
- c. The data voucher is valid for 30 days from the date of receipt, as indicated in the notification.

## 14. RM10 BLACK Market Voucher Redemption

- a. To redeem the RM10 BLACK Market Voucher, users need to register a BLACK Market account at <https://blackmarket.xox.com.my>.
- b. The BLACK Market voucher is only valid for 3 months from the date of receipt, as indicated in the notification.

## 15. General Terms

- a. Users are responsible for ensuring the accuracy of their contact details for proper notification.
- b. XOX has the right to revoke the eligibility of Users who fail to comply with the procedures or terms and conditions set out by XOX or engage in fraudulent activities. XOX will not be responsible for missing or late notices that were caused by factors outside of the XOX's control.
- c. The Offer is subject to availability, and XOX reserves the right to substitute them with similar rewards of equal or greater value.
- d. By participating in the Offer, Users are deemed to have read, understood, and agreed to be bound by these terms and conditions and agree that any and all decisions made by XOX in relation to every aspect of the Offer shall be final, binding and conclusive.



- e. Any visuals shown or on display on any XOX promotional materials are for illustration purposes only.
- f. All Prizes/Rewards/Offer are non-transferable and/or non-exchangeable and/or non-redeemable for cash or credit or any other value in any form.
- g. XOX does not warrant that the Offer shall be uninterrupted and/or error free. By participating in this Offer, the Subscriber hereby acknowledges and irrevocably agrees that XOX shall not in any manner whatsoever be liable for any technical failures of any kind, system/server interruption and/or any electronic error arising from the Offer unless the same arise from and are caused directly by XOX's gross negligence or wilful default.
- h. Acceptance of the Offer by user constitute a release and discharge of XOX by or from any and all liability, claims, demands, actions and/or damages which the user may have, whether known or unknown at the present time, of any nature whatsoever, arising out of relating to the Offer; and/or personal injury and/or property damage, theft or loss suffered by the user as a result of the use, acceptance and/or enjoyment of the Offer.
- i. XOX reserves the right to alter, change, terminate, extend the Offer Period, or amend, modify the terms and conditions stated herein at its sole discretion any time without prior notice. In case of any disputes arising directly or indirectly from the Offer, the decision of XOX shall be final.
- j. By accepting the Offer, the Subscriber irrevocably agrees to release and hold harmless XOX and its associate companies, employees, advisors from any and all losses, damages, rights, claims and actions of any kind in connection with the Offer and/or from any prize-related activity, including without limitation, personal injury, death, and property damage.
- k. The Offer and these Terms and Conditions are governed by the laws of Malaysia. User agree that the Courts of Malaysia have jurisdiction over all matters arising from this Campaign.
- l. "XOX" means XOX Com Sdn Bhd (Registration No.: 200501027788 (709922-X)) and includes its parent company and permitted assigns.
- m. These additional terms and conditions are an integral part of the XOX Wallet Offer, and users are advised to read and understand them in conjunction with the main terms and conditions outlined in the initial document. XOX Wallet reserves the right to amend these terms at any time without prior notice. For any queries or concerns, please contact customer support at [sabrina@fintech.xox.com.my](mailto:sabrina@fintech.xox.com.my)
- n. Failure by XOX to insist upon or enforce strict performance of any of these Terms and Conditions shall not be construed as a waiver of any provision or right.
- o. These Terms and Conditions are our copyrighted intellectual property. Any unconsented use even of extracts of the Terms and Conditions, for any purpose is not permitted. Infringement may be subject to legal action.