

EXHIBIT A: CUSTOMER TERMS

By accessing or using the Rewards Portal, you agree to be bound by these Terms and Conditions. Please read them carefully.

1. SERVICE PROVIDERS

1.1 Approved Activities. You agree and understand that the redemption of Points may only be carried out through activities expressly approved by the applicable affiliate, agent, representative or other third party that assists us in providing the Rewards Portal to you, that supports our internal operations, or that provides other services related or connected to, or provided through the Rewards Portal ("**Service Providers**"). Service Providers reserve the right to modify, restrict, or terminate the methods by which Points may be redeemed at any time, with or without notice.

1.2 Monitoring. You agree and understand that reasonable measures shall be implemented to monitor and prevent unauthorized earning and redemption activities by you.

1.3 Service Provider Terms. Additional terms and conditions of a Service Provider may apply to your redemptions, and that you must abide by these terms, including payment obligations and compliance with Service Provider policies. Please read these additional terms and conditions carefully. You agree to abide by the terms and conditions of purchase imposed by any Service Providers with whom you elect to deal, including but not limited to, payment of all amounts when due, and compliance with the Service Provider's terms and conditions regarding availability and use of products or services, including the signing of their liability waiver and/or any amendment or cancellation policies or regulations prior to purchasing their products or participating in the service and/or activity they offer.

1.4 Consequences. You agree and understand that any attempt to sell, barter, or transfer Points in violation of these terms may result in forfeiture of Points and immediate termination of program participation. Furthermore, you understand that any violation of any such Service Provider's terms and conditions may result in cancellation of your redemption(s), in you being denied access to the applicable products or services, in you forfeiting any monies paid for such products or services, and/or in the debiting or deduction of your Points for any costs incurred as a result of such violation.

2. REDEMPTIONS WITH SERVICE PROVIDERS

2.1 Redemption request. Upon placing a redemption request, your redemption will be processed by us, but shall only be deemed as accepted upon our confirmation (which shall be communicated to you via such channels or mediums as we determine for example email). Upon submitting your redemption request, you authorize us to facilitate the fulfilment of your redemption, including making payment arrangements with the relevant Service Provider. You also authorize us to share any information from you (including any Personal Data) with relevant Service Providers as necessary for the purposes and in the manner as described under our Privacy Policy.

2.2 Accuracy and Irrevocability. You acknowledge that you shall be responsible for ensuring the accuracy of all redemptions made by you and that each redemption shall be deemed to be irrevocable and non-cancellable (except as may be permitted under the respective cancellation policies of the redemption displayed on the Rewards Portal) upon submission on the Rewards Portal, and we shall be entitled to process such redemption(s) without any further reference or notice to you.

2.3 Reliance. You acknowledge and warrant that you have not relied on (a) any term, condition, warranty, undertaking, inducement or representation made on behalf of or by us and/or any Service Provider which has not been stated expressly, or (b) any descriptions or illustrations or specifications contained on the Rewards Portal, and/or any document including any catalogs or publicity material produced by us and/or any Service Provider.

2.4 Exclusions of Warranties, Liabilities and Remedies. Except as expressly set forth in these terms, we make no warranties of any kind, whether express, implied, statutory or otherwise, and specifically disclaims all implied warranties, including any warranties of merchantability, fitness for a particular purpose, or non-infringement. Our liability shall be limited to direct damages only and in no event shall we be liable for any indirect, special, incidental, consequential, or punitive damages, including but not limited to lost profits, lost revenue, loss of data, or loss of business opportunity, regardless of the theory of liability. These exclusions and limitations shall apply to the fullest extent permitted by applicable law.

3. POINTS TRANSFERS

3.1 The terms in this section apply to conversions of Points into the loyalty and rewards points of other loyalty and rewards programs ("**Transfer Partner Loyalty Programs**") (such points, "**Transfer Partner Points**") on the Rewards Portal.

3.2 Points Transfer Requirements:

3.2.1 You are required to have a valid account in the receiving Transfer Partner Loyalty Program ("**Transfer Partner Account**") in order to complete a Points Transfer. It is your responsibility to enroll in the respective Transfer Partner Loyalty Program prior to requesting a Points Transfer.

3.2.2 We require, at a minimum, the following information from you in order to facilitate a Points Transfer:

- a) Your first name and last name;
- b) The selected Transfer Partner Loyalty Program and your Transfer Partner Account number; and
- c) The number of Transfer Partner Points to be credited.

3.2.3 The name on your primary Rewards Portal account ("**Customer Account**") and the name on your Transfer Partner Account must be the same. You may not convert Points to a Transfer Partner Account held by any other person, except yourself. Your Transfer Partner Account number entered during the Redemption process must match the number on your Transfer Partner Account. Mismatched membership numbers or names may cause transfer failures or delays.

3.2.4 Points will be deducted from your Customer Account balance upon submission of a redemption request for a Points Transfer. In the event that a Points Transfer fails, the respective Points are credited back to your Customer Account.

3.2.5 Receipt or availability of Transfer Partner Points resulting from a Points Transfer will vary by Transfer Partner Loyalty Program. Points Transfers are usually completed within 1 day but may take up to 20 days to be reflected in your Transfer Partner Account. In the event of a failed conversion of Points into Transfer Partner Points, the respective Points will be credited back to your Customer Account.

3.2.6 Once the Points have been redeemed for Transfer Partner Points, the expiry and value of those Transfer Partner Points are subject to the terms and conditions of the Transfer Partner Loyalty Program. We do not endorse or guarantee the availability of or warrant any redemption options in the Transfer Partner Loyalty Programs. We are not responsible for the terms of the Transfer Partner Loyalty Programs or any actions whatsoever by an operator of a Transfer Partner Loyalty Program. Please check the terms of the respective Transfer Partner Loyalty Program for all applicable terms and conditions.

3.2.7 All Points Transfers redemptions are final and cannot be cancelled, reversed, refunded or exchanged for any other payment or redemptions. You further agree and understand that Transfer Partner Points are non-transferable and may not be sold, bartered, assigned, or otherwise transferred except as expressly permitted by the Transfer Partner.

3.3 General Points Transfer Terms:

3.3.1 By requesting a Points Transfer, you are authorizing us to send certain information to the Transfer Partner Loyalty Program that you have selected, including, but not limited to, your name, your Transfer Partner Account number, and the number of Transfer Partner Points to be credited to your Transfer Partner Account.

3.3.2 You agree and understand that the redemption of Points may only be carried out through activities expressly approved by the applicable Transfer Partner such as authorized credit card spend, or participation in designated partner offers. You are prohibited from earning Points through any unauthorized third-party program, resale, barter, or any method not explicitly permitted by the Transfer Partner.

3.3.3 Points Transfers are based on the conversion ratios (i.e. the number of Points required to be redeemed for each Transfer Partner Point) and may be subject to a minimum conversions amount (expressed as a minimum number of Points or minimum number of Transfer Partner Points per Points Transfer) set out on the Rewards Portal.

3.3.4 The availability of Transfer Partner Loyalty Programs, conversion ratios and minimum conversions requirements may vary from time to time and are subject to change without notice.