

Terms and Conditions of the “Black Friday” Marketing Campaign

Version 1.1

Effective Date: November 27, 2025

1. Organizer

The Organizer of this Campaign is **EMCD Fintech Limited** and other EMCD Group entities responsible for the specific EMCD products involved in the Campaign (collectively, the “Organizer”, “EMCD”, or “EMCD Group”).

Each task within the Campaign may be operated by a different EMCD Group entity in accordance with the respective Terms of Service applicable to each product.

The list of participating product entities is provided in **Annex A**.

The Organizer operates the EMCD platform available at: <https://emcd.io>.

2. Campaign Name and Duration

Campaign name: “Black Friday”

Duration: November 28, 2025 to December 5, 2025 (inclusive), GMT+0 unless stated otherwise.

3. Territory

The Campaign is valid in all countries except jurisdictions where the use or promotion of cryptocurrency is restricted or prohibited by law or subject to sanctions under international or national regulations.

4. Eligibility

Participation is open to individuals who:

- are at least 18 years old (or legal age in their country);
- have a verified EMCD account;
- have submitted their EMCD-linked email address through the official Campaign landing page: <http://blackfriday2025.emcd.io/>
- and fulfill at least one of the participation conditions in Section 5.

The Organizer reserves the right to disqualify any participant suspected of violating these Terms, providing false information, using multiple accounts, or engaging in fraudulent behavior.

5. Participation Requirements

To qualify, participants must complete the product-specific requirements during the Campaign period (28 November – 5 December 2025, inclusive). Eligibility is defined as follows:

P2P

- Create and sell discounted USDT offers that include a 10% discount covered by EMCD
- Offers must be created and fully executed on the same eligible day
- Only discounted offers tracked by the system (market reference price, sold volume, discount amount) qualify

Coinhold

- Only users who have never opened a Coinhold before are eligible
- Create a new Coinhold deposit within the Campaign period
- Top up the Coinhold deposit within the same period
- Both actions must occur between 28 November and 5 December to receive the +1% APY Boost

Cards

- Order an EMCD Card within the Campaign period
- Complete at least one purchase using the EMCD Card before the Campaign ends
- Only users registered via the promo code/QR code are eligible
- Cashback is limited to one payout per user and only to the first 100 qualified participants

Participants completing three actions will receive **three** in the draw. Interaction with EMCD P2P, EMCD Coinhold or EMCD Cards is required to enter.

6. Prize and Winner Selection

The total prize pool is 3,800 USDT, awarded to up to 100 eligible participants, each receiving a reward based on the rules of the specific product promotion (including cashback, APY boost, fee discounts, or P2P merchant compensation).

Winners will be selected automatically based on fulfillment of the required actions during the Campaign period, with eligibility determined according to the tracking systems of each product.

Participants will be notified via their registered email address or in-app notification.

Prizes will be credited to winners' EMCD accounts within 14 business days after the Campaign period ends, unless otherwise specified for a particular product.

For Coinhold, the +1% APY Boost will be credited at the end of the deposit period, within 7 business days following its completion.

If a winner is later found to be ineligible or in breach of these Terms, the Organizer reserves the right to revoke the reward, cancel participation, or reassign the prize to another eligible participant.

7. Restrictions and Early Termination

The Organizer reserves the right to:

- suspend, amend, or terminate the Campaign at any time without notice;
- adjust Campaign rules, duration, eligibility criteria, or selection mechanism;
- reject or disqualify entries that are incomplete, ineligible, or fraudulent.

8. Force Majeure

The Organizer shall not be liable for any failure to fulfill its obligations under this Campaign where such failure results from causes beyond its reasonable control, including but not limited to:

- natural disasters, pandemics;
- power outages or internet disruptions;
- wars, civil unrest, or political instability;
- legal or regulatory changes;
- failure of third-party platforms or services.

9. Use of Personal Data

By submitting their email address, participants consent to the Organizer processing their data for:

- administering the Campaign;
- notifying winners and confirming eligibility;
- sending promotional materials, product updates, and personalized offers related to EMCD.

Participants may opt out of marketing communications at any time via the unsubscribe link in emails.

Personal data will be processed in accordance with EMCD's Privacy Policy.

10. Liability

Participation is voluntary. The Organizer disclaims all liability for:

- service disruptions, errors, or data loss;
- inability to contact or credit a winner due to incorrect or inaccessible email addresses;
- any taxes, fees, or legal obligations incurred by the participant due to receipt of the prize.

To the fullest extent permitted by law, the Organizer shall not be liable for any indirect, incidental, or consequential damages related to this Campaign.

11. Other Terms

- This Campaign is a promotional event and **not a lottery, gambling activity, or public offering**.
- The Organizer is not obliged to enter into any correspondence regarding the outcome.
- The Organizer may publish anonymized winner data (e.g. usernames or initials) via official channels.
- If any provision of these Terms is found to be unenforceable, the remaining terms shall remain in effect.
- These Terms are governed by the laws of the Panama.
- In the event of conflict between translated versions of these Terms, the **English version shall prevail**.

Annex A — Participating EMCD Product Entities

Product	Legal Entity
EMCD Wallet	EMCD Fintech Corp.
EMCD P2P	DIGITALTRADE LTD
OnLock	EMCD Fintech Corp.
Coinhold	EMCD Fintech Corp.
EMCD Card	EMCD Tech Limited / Issuing Partner
EMCD Academy	EMCD Tech Limited
TMA Gift Cards	EMCD Tech Limited