



Fasset Card Claude Pro & Claude Max Subscription Refund Campaign T&Cs

Dated: 15 April 2026

These Terms and Conditions for the Fasset Card Claude Pro & Claude Max Subscription Refund Campaign ("**Terms**") form a valid, binding and enforceable contract between you and Fasset (which term shall, unless repugnant to the context, also include Fasset Group).

By accessing or participating in the Marketing Activity, the User agrees to read, acknowledge, and accept these Terms. The User further agrees that these Terms shall be read together with, and form an aggregate part of, the User Agreement, the Fasset Card Terms and the Privacy Policy (collectively, the "**Aggregates**"). By continuing to use the Marketing Activity, the User confirms acceptance of these documents in their entirety and agrees to be bound by their terms as an integrated and comprehensive set of conditions governing participation in the Marketing Activity.

The Aggregates are indispensable, integral parts of these Terms. Any matter or aspect not specifically addressed or regulated within these Terms shall be governed by and subject to the terms and conditions outlined in the Aggregates.

Fasset is entitled to amend, add to, reduce, suspend or terminate these Terms as Fasset thinks necessary. You are required to check these Terms frequently. If you do not agree to be bound by these Terms and the Aggregates, you cannot participate in the Marketing Activity.

Any formal communication with you will be undertaken through electronic mail, pop-up messages on the Platform, notifications on the Platform, and/or other forms of communication accessible to you when signing up to Fasset ("**Communication**").

In the event of any inconsistency between campaign communications circulated through email, push notifications, paid advertisements, landing pages or other promotional materials and these Terms, these Terms shall prevail to the extent of the inconsistency.

1. Definitions

- 1.1 "**Affiliates**" refers to any entity that directly or indirectly controls, is controlled by, or is under common control with Fasset. For the purposes of this definition, "**control**" means the ownership of, or the power to vote, more than fifty per cent (50%) of the voting stock, shares, or interests of the entity or the ability to direct the management or policies of the entity, whether through ownership, contract or otherwise. Unless expressly stated otherwise, any reference to Fasset in these Terms shall include its Affiliates. Fasset may fulfil its responsibilities and obligations under these Terms through its Affiliates.
- 1.2 "**Aggregates**" has the meaning given to it at the start of these Terms.
- 1.3 "**Applicable Law**" means all applicable laws (federal, state, and local) and the applicable rules, orders, guidelines, and regulations of any Governmental Authority that, in each case, are applicable or may become applicable to Fasset and the performance of its obligations or exercise of its rights under these Terms or applicable to Participants and the performance of their obligations or exercise of their rights under these Terms.
- 1.4 "**Campaign Month**" means each of the following periods during the Promotion Period: (a) 15 April 2026 to 15 May 2026; (b) 16 May 2026 to 15 June 2026; and (c) 16 June 2026 to 15 July 2026.
- 1.5 "**Claude Max**" means the Claude Max subscription plan offered by Anthropic, PBC and identified by Fasset for purposes of this Marketing Activity.
- 1.6 "**Claude Pro**" means the Claude Pro subscription plan offered by Anthropic, PBC and identified by Fasset for purposes of this Marketing Activity.

- 1.7 "**Communication**" has the meaning given to it at the start of these Terms.
- 1.8 "**Dispute**" has the meaning given to it in Clause 11.2.
- 1.9 "**Eligible Subscription**" means a Claude Pro or Claude Max subscription charge that is successfully posted to the Participant's Fasset Card during a Campaign Month.
- 1.10 "**Employees**" refers to all individuals who are employed by Fasset or any of its Affiliates, whether on a full-time, part-time, temporary or permanent basis.
- 1.11 "**Fasset**" refers to Fasset Labuan Limited, a company duly incorporated and registered under the laws of the Federal Territory of Labuan, Malaysia, having its registered office at Jalan Merdeka, Unit Level 14(B) & 14(C), Main Office Tower, Financial Park Labuan Complex, Labuan, Malaysia.
- 1.12 "**Fasset Card**" means the physical or virtual payment card issued to a User by or through Fasset and/or its issuing partner and made available for card transactions in accordance with the Fasset Card Terms.
- 1.13 "**Fasset Card Terms**" means the terms and conditions applicable to the Fasset Card, as made available on the Platform or otherwise provided to the User upon activation or use of the Fasset Card.
- 1.14 "**Governmental Authority**" refers to any relevant domestic or foreign governmental or quasi-governmental authority, statutory authority or quasi-statutory or regulatory authority, department, administrative, monetary, fiscal or judicial body, commission, tribunal, agency, stock exchange, public international organisation or taxing authority.
- 1.15 "**Intellectual Property**" refers to all copyrights, patents, trademarks, trade secrets and any other proprietary rights that protect inventions, designs, writings or any other forms of intellectual creations, and any derivative works or improvements thereof.
- 1.16 "**Intellectual Property Rights**" refers to the legal rights granted to the creator or owner of Intellectual Property.
- 1.17 "**KYC**" refers to the know-your-customer procedures implemented by Fasset to verify the identity of its Users in compliance with Applicable Law.
- 1.18 "**Marketing Activity**" refers to all associated promotions, offers, Refunds and related incentives organised and conducted by Fasset during the Promotion Period in connection with the Fasset Card Claude Pro & Claude Max Subscription Refund Campaign.
- 1.19 "**Marketing Activity Organisers**" refers to the individuals, entities, or organisations responsible for planning, managing, and executing the Marketing Activity, including Fasset, its Affiliates, Employees, contractors, agents, representatives, and any partners delegated specific responsibilities in connection with the Marketing Activity.
- 1.20 "**Minimum Spend**" means the minimum amount of net settled card spend required in a Campaign Month, excluding the Eligible Subscription charge itself, being USD 100 for Claude Pro and USD 500 for Claude Max.
- 1.21 "**Monthly Country Cap**" means the maximum number of Qualifying Participants in each eligible country for each Campaign Month, being 500 Participants unless Fasset states otherwise in the applicable campaign communication or these Terms are amended.
- 1.22 "**Participant**" or "**Participant(s)**" refers to any individual who satisfies the eligibility criteria set out in Article 3 of these Terms.
- 1.23 "**Platform**" refers to the website, any associated websites or mobile sites, mobile applications and/or APIs owned, controlled, operated and managed by Fasset.
- 1.24 "**Privacy Policy**" refers to Fasset's privacy policy as made available on the Platform from time to time.
- 1.25 "**Promotion Period**" refers to the period from 15 April 2026 to 15 July 2026 during which the Marketing Activity will occur, unless extended, suspended, or terminated earlier by Fasset in

accordance with these Terms.

- 1.26 "**Qualifying Month**" means a Campaign Month in which a Participant satisfies all conditions set out in Clause 4.1.
- 1.27 "**Qualifying Transaction**" means the successful payment of an Eligible Subscription using the Fasset Card as the designated payment method for the relevant billing cycle.
- 1.28 "**Refund**" means the discretionary promotional credit granted by Fasset under these Terms in an amount equal to the applicable Eligible Subscription charge, subject to the relevant cap and all other conditions in these Terms.
- 1.29 "**Refund Cap**" means a maximum of 3 (three) Refunds per Participant during the Promotion Period, with no more than 1 (one) Refund per Campaign Month.
- 1.30 "**SIAC**" has the meaning given in Clause 11.5.
- 1.31 "**SIAC Rules**" has the meaning given in Clause 11.5.
- 1.32 "**USD**" means the lawful currency of the United States of America.
- 1.33 "**User**" refers to anyone who can access or use the Platform.
- 1.34 "**User Agreement**" refers to Fasset's applicable user agreement as made available on the Platform from time to time.
- 1.35 "**Verified User**" refers to Users of Fasset who have completed KYC verification with Fasset on the Platform.

2. Interpretation

- 2.1 A reference to Fasset includes a reference to its Affiliates and Employees, as well as any corporate body, association, partnership or other legal entity, and includes their successors, permitted substitutes and permitted assigns. Any reference to a Participant includes individuals and their successors, permitted substitutes and permitted assigns.
- 2.2 If a word or phrase is defined, its other grammatical forms have a corresponding meaning.
- 2.3 A reference to an agreement, term or document (including a reference to these Terms) is to the agreement, term or document as amended, supplemented, novated or replaced, except to the extent prohibited by these Terms or that other agreement, term or document.
- 2.4 All schedules, exhibits, annexures, Aggregates, appendices and other attachments referred to in these Terms are an integral part of these Terms and shall be deemed to be incorporated herein.
- 2.5 The section headings in these Terms are for convenience only and are not intended to govern, limit or affect the meaning of the sections.
- 2.6 Singular and plural nouns and pronouns shall mean the singular or plural and the masculine, feminine or neuter genders as permitted by the context in which the words are used.
- 2.7 In these Terms, reference to any legislation or law or any provision thereof shall include references to any such law as it may, after the date hereof, from time to time, be amended, supplemented or re-enacted, and any reference to a statutory provision shall include any subordinate legislation made from time to time under that provision.
- 2.8 The words including and include shall mean including without limitation and include without limitation, respectively.
- 2.9 Words and phrases shall be interpreted in the context of these Terms and not in isolation. The meaning of any term shall be derived from the overall purpose and intent of these Terms. Fasset shall have sole discretion to interpret these Terms if there is any ambiguity or inconsistency in these Terms.

2.10 Any examples or illustrations provided in these Terms are for explanatory purposes only and do not limit the scope of any provision.

3. Eligibility

3.1 The Marketing Activity is open to individuals who meet the following criteria (each an "**Eligible Participant**"):

- (a) are at least 18 (eighteen) years of age at the time of participation;
- (b) are residents in Pakistan or Bangladesh;
- (c) are a Verified User of the Platform and have an account in good standing;
- (d) activate a Fasset Card for the first time during the Promotion Period;
- (e) pay for a Claude Pro or Claude Max subscription using the Fasset Card within 30 (thirty) days after first activating the Fasset Card; and
- (f) are not otherwise disqualified under these Terms or any applicable campaign communication.

3.2 The following persons are not eligible to participate in the Marketing Activity:

- (a) Users whose Fasset Card was activated prior to the start of the Promotion Period;
- (b) Fasset Employees, contractors, directors or officers, and their immediate family members;
- (c) persons acting on behalf of another person for the purpose of obtaining a Refund; and
- (d) persons whose accounts are flagged, suspended, restricted or under investigation at any point during the Promotion Period or at the time of Refund processing.

3.3 The Marketing Activity is limited to 1 (one) participation per individual. Creating multiple accounts or using multiple Fasset Cards to claim additional Refunds constitutes a breach of these Terms and may result in disqualification, forfeiture of Refunds and suspension of the relevant account(s).

3.4 Fasset reserves the right to verify Participants' eligibility at any time. Ineligible Participants may be disqualified at Fasset's discretion.

3.5 This Marketing Activity is not open to any person or entity located in, incorporated in, or otherwise subject to the laws of any jurisdiction where participation in such activity is prohibited, restricted or otherwise unlawful. It is each Participant's responsibility to ensure that their participation does not violate Applicable Law.

4. Reward Mechanism

4.1 Eligible Participants will qualify for a Refund for a Campaign Month if they satisfy all the following requirements within the same Campaign Month:

- (a) they complete a Qualifying Transaction during that Campaign Month;
- (b) they meet the applicable Minimum Spend threshold for the relevant subscription tier during that same Campaign Month, excluding the Eligible Subscription charge itself;
- (c) their Fasset account and Fasset Card remain in good standing throughout that Campaign Month and at the time the Refund is processed;
- (d) they have not already reached the Refund Cap; and
- (e) the Monthly Country Cap for their country has not already been reached at the time they satisfy all conditions in Clauses 4.1(a)-(d).

(f) The applicable Minimum Spend thresholds and Refund amounts are as follows:

| Tier | Subscription | Minimum Spend | Refund Amount |
|-------------|---------------------|----------------------|----------------------|
| Tier 1 | Claude Pro | USD 100 | USD 20 |
| Tier 2 | Claude Max | USD 500 | USD 100 |

- 4.2 For the purposes of Clause 4.1(e), a Participant shall be treated as having qualified when Fasset's records show that both the Qualifying Transaction and the applicable Minimum Spend threshold have been satisfied. Qualification is determined by reference to Fasset's transaction and operational records, which shall be final in the absence of manifest error.
- 4.3 Only 1 (one) Refund may be earned by a Participant in respect of any 1 (one) Campaign Month.
- 4.4 Spends from different Campaign Months cannot be aggregated in order to satisfy the Minimum Spend threshold for any given Campaign Month.
- 4.5 The Refund for each Qualifying Month shall equal the amount of the Eligible Subscription charge actually paid via the Fasset Card for that Qualifying Month, capped at USD 20 for Claude Pro and USD 100 for Claude Max.
- 4.6 The Refund is a discretionary promotional credit granted by Fasset. It is not a merchant refund, a card network refund, a chargeback, an interest payment, an investment return, or any other ongoing feature of the Fasset Card.
- 4.7 The Marketing Activity is subject to a monthly cap of 500 (five hundred) Qualifying Participants per eligible country per Campaign Month. If more than 500 Participants in each country satisfy the qualification criteria in a Campaign Month, only the first 500 Participants to qualify, as determined by Fasset's records, shall be eligible to receive the Refund for that Campaign Month.
- 4.8 A Participant who does not receive a Refund in a Campaign Month solely because the Monthly Country Cap has been reached may still qualify in a later Campaign Month, subject to these Terms and the remaining Refund Cap.
- 4.9 Where a Participant changes subscription tier during a Campaign Month, Fasset may determine the applicable tier by reference to the Eligible Subscription charge that is posted to the Fasset Card during that Campaign Month and may apply the higher relevant Minimum Spend threshold where necessary to preserve the integrity of the Marketing Activity.
- 4.10 Refunds for each Qualifying Month will be processed and credited within 30 (thirty) calendar days after the end of the relevant Campaign Month, subject to verification of all qualifying conditions.
- 4.11 Refunds shall be credited to the Participant's Fasset account in USD or in such other denomination or equivalent value as Fasset determines is operationally appropriate on the Platform.
- 4.12 Refunds are non-transferable, non-exchangeable and cannot be redeemed for cash, unless Fasset determines otherwise in its sole discretion.
- 4.13 Fasset reserves the right to withhold, reverse, set off or recover any Refund if Fasset determines that the Participant has engaged in fraud, abuse, self-dealing, multiple account creation, artificially structured transactions, or any other activity that violates these Terms, the Aggregates or Applicable Law.

5. Non-Disparagement

- 5.1 Participants agree not to make any false, misleading or disparaging statements about Fasset, the Marketing Activity Organisers or any of their Affiliates, whether orally or in writing, including statements concerning the Marketing Activity, its rules and administration, or the performance,

conduct or business practices of Fasset and its Affiliates.

- 5.2 The non-disparagement obligations do not restrict the following:
- (a) providing truthful information in response to legal proceedings, regulatory inquiries or government investigations;
 - (b) making statements that are required by Applicable Law; or
 - (c) sharing feedback or criticism constructively intended to improve the Marketing Activity directly with Fasset through private communication channels.
- 5.3 In the event of a breach of this Article 5, Fasset may seek injunctive relief, damages, and any other remedies available at law.

6. Entry Conditions and Release

- 6.1 By entering the Marketing Activity, each Participant agrees as follows:
- (a) the relationship between a Participant and Fasset is not a confidential, fiduciary or other special relationship;
 - (b) each Participant will be bound by and comply with these Terms;
 - (c) Fasset's decisions are binding and final in all matters relating to the Marketing Activity, subject to Clause 11.3; and
 - (d) to the maximum extent permitted by Applicable Law, each Participant releases, indemnifies, defends and holds harmless Fasset, the Marketing Activity Organisers, their Affiliates, the suppliers of any Refunds and any other persons responsible for sponsoring, fulfilling, administering, advertising or promoting the Marketing Activity, together with their respective officers, directors, Employees, agents and representatives, from and against all claims, expenses and liabilities arising out of or relating to the Marketing Activity, a Participant's entry, participation, or acceptance, use or misuse of any Refund.
- 6.2 Without limiting the foregoing, and to the maximum extent permitted by Applicable Law, the indemnified parties shall have no liability in connection with incorrect or inaccurate information, technical failures, unauthorised human intervention, or any injury or damage to persons or property caused directly or indirectly by participation in the Marketing Activity or receipt or use of a Refund.

7. Licence

- 7.1 By entering the Marketing Activity, each Participant grants Fasset, the Marketing Activity Organisers and each of their Affiliates a fully paid-up, non-exclusive, assignable, sub-licensable, worldwide and perpetual licence to use the Participant's details solely to the extent reasonably necessary for administering, verifying, auditing, reporting on or promoting the Marketing Activity, in each case in accordance with the Privacy Policy and Applicable Law.

8. General Conditions

- 8.1 Fasset reserves the right, in its sole and absolute discretion and without prior notice to any Participant, to modify, suspend, terminate, or cancel the Marketing Activity or any component thereof, to amend these Terms, and/or to disqualify any Participant from the Marketing Activity.
- 8.2 The Marketing Activity is subject to the Aggregates and any additional terms and conditions set out on the Platform.
- 8.3 Participants are responsible for providing accurate and complete information. Fasset is not liable for errors or omissions in information provided by Participants, or for any technical issues that may affect participation, including internet connectivity issues.

- 8.4 Participants must comply with all Applicable Law during the Marketing Activity and when receiving any Refund. Failure to comply with legal requirements may result in disqualification and the forfeiture of Refunds, as determined by Fasset in its sole discretion.
- 8.5 Claude Pro and Claude Max are subscription products of Anthropic, PBC. Fasset is not affiliated with, endorsed by, or acting as an agent of Anthropic, PBC. Subscription terms, pricing, features and availability are subject to change by Anthropic, PBC, from time to time without notice to Fasset.
- 8.6 The Marketing Activity associated with the Refunds does not constitute an endorsement or warranty by Fasset of Claude, Anthropic, PBC or any associated product or service.
- 8.7 If at any time during the Marketing Activity a Participant believes that any of these Terms are unclear or ambiguous, the Participant must submit a written request for clarification to help@fasset.io.
- 8.8 All Intellectual Property and Intellectual Property Rights related to the Marketing Activity, including promotional materials, web pages, designs, logos, slogans, and representations, are owned or used under licence by Fasset and its Affiliates. All rights are reserved.
- 8.9 To the maximum extent permissible by Applicable Law, Fasset is not liable for any personal injury, loss or damage incurred by a Participant because of the Refund, except where such liability arises due to Fasset's gross negligence or wilful misconduct.
- 8.10 Refunds issued under this Marketing Activity are promotional in nature and do not represent a contractual or vested entitlement. Fasset reserves the right to withhold, reverse or adjust any Refund in the event of error, suspected abuse or system malfunction.
- 8.11 All applicable taxes, fees, and charges (if any) arising from the receipt or use of any Refund shall be the sole responsibility of the Participant. Fasset does not provide tax advice and encourages Participants to seek independent advice as needed.
- 8.12 Each Participant is solely responsible for determining and ensuring that their participation in this Marketing Activity, including the receipt, holding, conversion or disposal of any Refund, is lawful under all laws, regulations and rules that apply in the Participant's jurisdiction.

9. Data Collection

- 9.1 By entering the Marketing Activity, Participants consent to the collection, use, storage and disclosure of their personal information and transaction information by Fasset for the purposes of administering the Marketing Activity, verifying eligibility, processing Refunds, carrying out fraud prevention checks, dealing with complaints and complying with Applicable Law.
- 9.2 The personal information of Participants will be handled in accordance with Applicable Law and the Privacy Policy.

10. Limitation of Liability

- 10.1 By entering into this Marketing Activity, all Participants agree to be bound by these Terms and release Fasset, the Marketing Activity Organisers and any of their Affiliates from liability in connection with the Refunds or a Participant's participation in the Marketing Activity, including any failure to log transactions due to transmission failures or other conditions beyond their reasonable control, any late, lost, misrouted or damaged transmissions or transactions, any disruptions, injuries, losses or damages caused by events beyond their reasonable control, any postponement, delay or changes affecting the Refunds, and any printing or typographical errors in materials associated with the Marketing Activity.
- 10.2 To the maximum extent permitted by Applicable Law, in no event shall Fasset or its Affiliates be liable for any indirect, incidental, consequential, special, punitive, or exemplary damages, including damages for loss of profits, revenue, goodwill, use, data or other intangible losses arising out of or in connection with the Marketing Activity.
- 10.3 To the maximum extent permissible by Applicable Law, in no event shall the total aggregate

liability of Fasset (or its Affiliates) for all claims arising out of or relating to the Marketing Activity exceed the higher of (a) the total value of Refunds issued to the relevant Participant under this Marketing Activity; and (b) USD 100.

- 10.4 The Participants and Fasset acknowledge that the limitations of liability outlined in this Article 10 are an essential basis of the bargain and that the Marketing Activity would not be provided without such limitations.

11. Governing Law and Dispute Resolution

- 11.1 These Terms shall be governed by and construed in accordance with the laws of England and Wales, without regard to the principles of conflict of laws.
- 11.2 Any dispute, claim, complaint, or controversy arising out of or relating to these Terms, including any question regarding their existence, validity or termination (collectively, a "**Dispute**"), shall first be addressed in good faith prior to the initiation of arbitration.
- 11.3 If any Dispute arises, the Participant shall send a formal written complaint to Fasset at help@fasset.io with a statement of the issue and the proposed resolution. If the Participant does not receive a response by the 10th (tenth) Business Day after sending the complaint, or if the Participant and Fasset fail to resolve the Dispute by the 20th (twentieth) Business Day after the complaint is sent, the Participant may proceed under Clause 11.4.
- 11.4 If the Dispute is not resolved under Clauses 11.2 and 11.3, the Participant may choose to proceed with arbitration.
- 11.5 If the Dispute is not satisfactorily resolved under Clauses 11.2 and 11.3, the Dispute shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre ("**SIAC**") in accordance with the SIAC Arbitration Rules ("**SIAC Rules**") for the time being in force, which rules are deemed to be incorporated by reference in this Clause and subject to the following provisions agreed between the Parties:
- (a) the seat of the arbitration shall be Singapore;
 - (b) the tribunal shall consist of 1 (one) arbitrator; and
 - (c) the language of the arbitration shall be English.

12. Assignment

- 12.1 These Terms and any rights or obligations arising hereunder are personal to each Participant and may not be assigned, delegated, sublicensed, or otherwise transferred by a Participant, whether by operation of law or otherwise, without the prior written consent of Fasset.
- 12.2 Fasset may assign, novate, or transfer any or all of its rights and obligations under these Terms, in whole or in part, to any Affiliate, successor entity or purchaser of its business or assets, without notice and without the need for any further act by the Participant.
- 12.3 Subject to the foregoing, these Terms shall be binding upon and inure to the benefit of the Parties and their respective permitted successors and assigns.

13. Card Usage and Restrictions

- 13.1 For the purpose of meeting the Minimum Spend threshold, the following shall not count towards eligible spend:
- (a) the Eligible Subscription charge itself;
 - (b) transactions that are reversed, refunded, cancelled or charged back;
 - (c) peer-to-peer transfers, internal Fasset account transfers, transfers to digital wallets,

prepaid cards or self-funding transactions;

- (d) cash withdrawals, ATM transactions, quasi-cash transactions, gambling-related transactions, or other transactions identified by the card network, issuer or Fasset as non-purchase spend;
- (e) transactions flagged as suspicious, abusive or under investigation; and
- (f) transactions that have not settled by the time Fasset conducts its eligibility review for the relevant Campaign Month.

13.2 Fasset is not responsible for the refusal of any merchant to accept the Fasset Card, nor for any technical failure, network outage, recurring billing failure, or system maintenance of the card network or issuer that may prevent a Participant from completing a Qualifying Transaction or meeting the Minimum Spend threshold.

13.3 If a Qualifying Transaction or any transaction used to satisfy the Minimum Spend threshold is subsequently refunded, cancelled, reversed, or disputed, the relevant Participant shall be deemed not to have satisfied the applicable eligibility criteria for that Campaign Month. In such circumstances, Fasset may withhold, reverse, claw back or set off the relevant Refund.

13.4 The use of the Fasset Card is at all times governed by the Fasset Card Terms. Participation in this Marketing Activity does not waive any fees, limits, security obligations or other rules set out in the Fasset Card Terms.