

Terms and Conditions of the “Onlock x Bitcoin Pizza Day 2026” Marketing Campaign

Version 1.1

Effective Date: May 22, 2026

1. Organizer

The Organizer of this Campaign is EMCD FINTECH CORP, a company incorporated under the laws of the **Panama**, (hereinafter referred to as the “Organizer”), operating the EMCD platform at <https://emcd.io>.

2. Campaign Name and Duration

Campaign name: “Onlock x Bitcoin Pizza Day”

Duration: May 22th, 2026 to May 23th, 2026 , GMT+4

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:

Employees of EMCD Group Companies and their immediate family members are not eligible.

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 one or both of the following actions during the Campaign period:

To qualify and receive the 10% promotional rate, participants must meet all of the following criteria simultaneously:

- **New loan opened on May 22 or 23, 2026.**
- **BTC** posted as collateral.
- Loan amount **up to 1,500 USDT** (LTV, loan to value)
- User's first promo loan.
- Within the **first 30 users**.

The actions a user must take to attempt qualification are outlined in the **User Flow**:

1. User opens the Onlock loan product during May 22–23, 2026.
2. User selects **BTC** as collateral and chooses a loan amount up to **1,500 USDT**.

If all eligibility checks pass, the loan is created at the 10% annual rate. If any check fails, the loan is created at the standard 15% rate.

No payment or purchase is required to enter — participation may also be requested via a free-entry email submission by writing to support@emcd.io with the subject “Onlock Bitcoin Pizza Day Promo”.

6. Prize and Winner Selection

The total prize pool is **the promotional interest rate of 10% APR during 22 and 23 May, Dubai Timezone for new**

awarded to **max 30** users for loans up to 1,500 USDT LTV (loan to value) .

If a winner is later found to be ineligible or in breach of these Terms, the Organizer reserves the right to **revoke the prize**.

The promotional rate is allocated on a **first-come, first-served basis**.

Eligibility is determined using the **system timestamp recorded by the EMCD platform** at the moment of loan creation.

In case of simultaneous transactions, allocation is determined at the sole discretion of the Organizer based on internal system logs.

Once the limit of 30 users is reached, no further promotional rates will be granted.

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.
- Any changes will not affect benefits already granted to eligible users.

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.

Marketing communications will only be sent where permitted under applicable law. Users may opt out at any time. 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**.
- This Campaign is a **promotional activity** and not a financial product in itself.
- 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.**