



Loyalty and Reward Programs

A Global Reward System

iYap Rewards Program

Welcome to iYap's Loyalty and Reward Program...that pays you for all of the things you do. More than a coupon, it is a complete rewards system involving iYap's global marketplace iYap360 (www.iYap360.com). iYap's eco-system is full of unique ways to help you earn reward points. Unlike other traditional platforms, iYap pays its users for all of their activity throughout iYap's eco-system. With iYap, when you post a selfie and like it.... "you get paid", when purchase a deal..."you get paid" or when you send your friends or family money for bills..."you get paid". iYap rewards can also be converted to Cash and transferred to your iYap MasterCard and used anywhere MasterCard is accepted worldwide.

Our reward programs also helps small to enterprise size companies attract and retain customers through incentivized offers. Now it's your turn to "Get Paid" Again, welcome to iYap's Loyalty and Reward Program.

Earning and Using Reward Points:

iYap Rewards Members earn iYap Rewards for all of their Marketplace activities and can be instantly used to purchase any products and/or services in iYap's Marketplace or from a Participating Merchant. iYap reserves the right to add or delete items eligible for Points issuance at any time, at its sole discretion, without notice.

Member must provide the in-app deal offer via his/her mobile device associated with the iYap Rewards account or present his/her personal Card to the cashier at a participating merchant before the purchase transaction is completed in order to earn and/or redeem Points. Points have a fixed value (see Points diagram page two) and may be redeemed as Cash, and are transferable to any other individual Members, charities or entity in the iYap Marketplace.

iYap Rewards card enables Members to transfer and redeem their Rewards Points as Cash. The points are converted and can be used anywhere MasterCard is accepted or with any of our participating locations (collectively "Participating Merchants"). For a full list of Participating Merchants, visit iYap360.com/Rewards. From time to time, special program offers will be made that may not be available at all Participating locations in your country.

iYap Members can earn \$0.01 up to \$250 based on the activity performed or the promotion. The Members Reward Points can be transferred to the Member's Rewards card once the Member has accumulated 20,000 Points (\$20.00) and used as cash anywhere MasterCard is accepted. Reward transfers to the card will be awarded to the Member's account in 48 hours. iYap reserves the right to limit Points awarded with respect to any offer or promotion to reasonable household quantities. On a return and/or exchange, Points may be deducted from the Member's account that were used for the original product purchase.

From time to time, incentive programs offered in conjunction with third parties, such as T-Mobile, may be combined with iYap Rewards, and these special programs may offer incentives that can only be redeemed in a specific territory or country. Please see the terms and conditions of these other incentive programs to see what terms and conditions apply to your Reward programs.



Ways to earn bonus points

We may offer you ways to earn bonus points through a Brand Offer (third-party), contest or other special promotions. Find out more ways to earn bonus points with iYap at iYap360.com/Rewards.

Other information about the earning and availability of points

With iYap Rewards, you'll earn:

2% Back for each \$1 of eligible purchases made using your iYap mobile app, online or the iYap MasterCard. This equates to \$0.02 in % Back rewards, which is equal to 2 points, for each \$1 spent.

For example, if you spend \$100, you will earn \$2 in iYap Rewards, which is equal to 200 points.

- Points are earned and posted to your iYap account as you earn them through your activity and transactions. You'll see the points you've earned in your iYap App or on iYap360.com.

How you can use your points

- You can use your points to redeem for any available reward options. Options may include eligible purchases at iYap360.com, iYap Mall, and as cash on your card.
- You can use your reward points to make in-app and iYap360.com purchases or donate them to your favorite charity.
- You can use your points at all participating iYap merchants.
- You may donate your points to a non-profit organization or church group attached to iYap Cares.
- To use your points, minimum and maximum amounts may apply. We'll let you know about any minimum or maximum amounts, as well as any additional terms and conditions, before you use your points.
- Once points have been used, the transaction is considered final and may not be canceled unless otherwise noted.
- Applicable sales/use taxes, fees, surcharges, and shipping and handling charges are your responsibility.
- We're not responsible for replacing lost, stolen or damaged redemption items, including certificates, tickets or gift cards or for a merchant's failure to honor them.

Shop with your Points

- You can use your points for all or part of a payment for the purchase of eligible items in-app or on iYap360.com.
- If you don't have enough points to pay for a purchase at iYap360.com, you can pay the additional cost or use your iYap Mastercard for the balance.

Redeeming Points:

When purchasing items and/or services at a Participating Store, Member may choose to either redeem previously earned Points or continue saving Points to use on a future purchase of items and/or services. If Member elects to redeem earned Points, the Points will be converted into redemption dollars and the value of the redemption dollars will be deducted from the total price of the Member's purchase of items and/or services from a Participating Store. Earned Points are converted into Cash as follows:

(1) 1000 points = \$1

The minimum amount of Points that can be transferred to the Rewards card in a single transaction is 20,000 points (= \$20).

Terms and Conditions

iYap® Rewards is a loyalty program offered by iYap to its customers (also referred to as “the Program”). These terms and conditions form the agreement (the “Agreement”) between each customer that participates in iYap Rewards (referred to as a “Member”) and iYap and its participating affiliates, brands and merchants (collectively “Company”) with respect to the Program. You may contact iYap at 6000 Live Parkway, Suite 116, Norcross, GA 30093 or 877.IYAP360 (492.7360).

By participating in iYap Rewards, Member agrees to the terms and conditions, rules, regulations, policies, and procedures of the Program available at Walgreens.com/Balance. Each Member is responsible for remaining knowledgeable about the Program terms and conditions. iYap reserves the right to disqualify Members who have violated any of the Program terms and conditions. iYap reserves the right to change the terms or conditions of the Program or terminate the Program or your membership in the Program at any time, for any reason, without prior written notice. Communications about iYap Rewards, including changes to the Program, will be posted on iYap360.com/rewards.

iYap Rewards is a global rewards system open to U.S. and international Members at least 18 years old. If you are between 13 and 18 years old, you agree and acknowledge you have obtained permission from your parent or legal guardian to be a Member of the Program. Program membership is available to individuals, businesses and charities; in iYap’s sole discretion, any other entity must receive written approval from iYap in advance to participate in the Program. Membership required at purchase to receive promotional pricing.

Company may, at any time and without notice, change, eliminate, or terminate the Points earning and redemption procedures and offerings. Company, at its discretion, may not show the full list of redemption tiers on marketing materials. Upon redemption of Points, the Points will immediately be deducted from Member’s account. Once Points are redeemed, Points cannot be credited back to Member’s account. When returning items paid with redemption dollars, the redemption dollars will be refunded to Member in the form of store credit. The sale or barter of Points, or any other award or benefit (other than by the Company), is expressly prohibited. Any Points, award, or benefit transferred, assigned, or sold in violation of these terms and conditions will be confiscated and membership in the Program may be terminated.

Should any iYap Rewards Member not use their Reward Points or Card (physical Card, virtual Card or iYap App) in a transaction for 6 consecutive calendar months, the membership will be deemed to be inactive and all accumulated Points will be forfeited. For active Members, all Points expire on a rolling 12-month basis. Complete terms and conditions of Points redemption are posted at iYap360.com/Rewards.

Membership in the Program is free, and no initial purchase is required. Company reserves the right to refuse issuance of a iYap Rewards card (the “Card”) to any customer who does not follow the enrollment procedures. Member should promptly notify the Program of any changes to personal information, such as name, address, telephone numbers, and email address, either by visiting iYap360.com or by calling a customer service representative at 877.IYAP360 (492.7360).

Note: Users must provide KYC info before they can redeem rewards on card.

Terms and Conditions continued.

iYap reserves the right to cancel any Card for which it has incomplete, inaccurate, false or fictitious personal information. In the event that iYap cancels your Card or terminates the Program or your membership in the Program for any reason, all iYap Rewards points ("Points") earned on your account will be forfeited.

Any fraudulent or unauthorized use of the Card is strictly prohibited and will result in termination or disqualification from the Program. The Card is not a credit card. The Card is the property of the card issuer, and it may be revoked at any time by iYap at their sole discretion. Any unauthorized reproduction of the Card may lead to legal prosecution and forfeiture of membership in the Program and all Points earned.

iYap Rewards are protected by copyright as a collective work and/or compilation, pursuant to U.S. copyright laws, international conventions, and other copyright laws. Company names, logos and trademarks may not be used by you in any manner without the prior written consent of Company.

Member Information and Communications:

By participating in the Program, Member agrees to allow Company to communicate via mail, email, phone, external websites and various other channels. If permission is granted by the Member, Company may also communicate via text or mobile device. Company may use these channels to communicate Member account status, notify Member when they are eligible for a reward, communicate program changes, offer special Member promotions, coupons, information and offerings that may be of interest to the Member, and more. Member information will be protected in accordance with the [Online Privacy and Security Policy](#) and/or the [Notice of Privacy Practices](#), as applicable.

OUR PROCESS

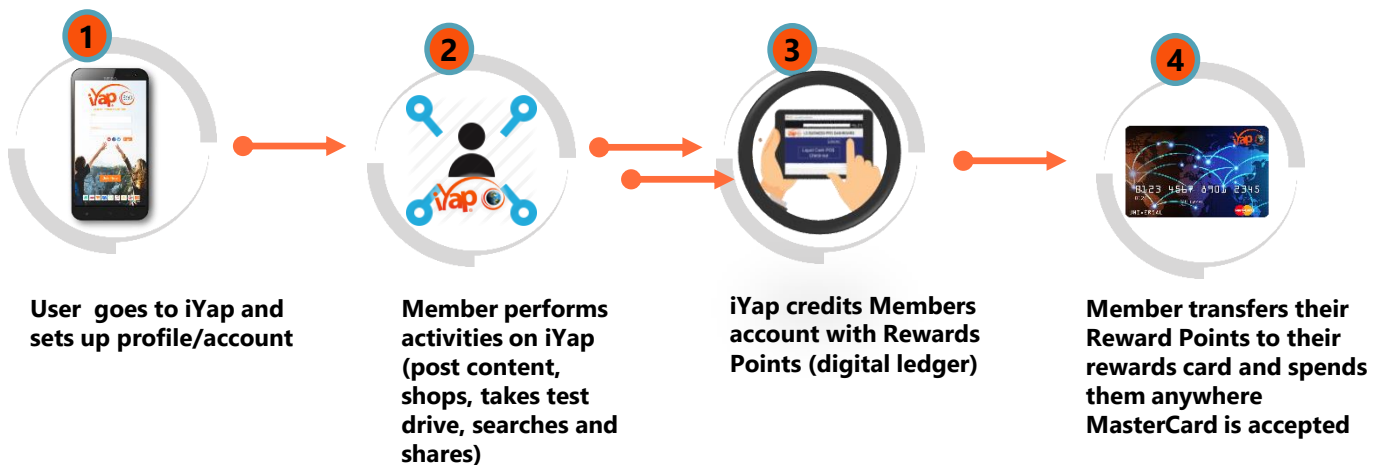
Our process begins with delivering value to our customers through a direct digital marketing campaign from a participating Merchant. Our system provides the merchant a new way to sell products/services, conduct surveys, incentivize in-store activity and reward the customer for their engagement.

iYap credits the Member a percentage of its revenue in the form of Reward Points for their engagement and loyalty.

This process flow is simple but best understood in the following diagram:

Rewards Process Flow

fig 1. Rewards Points Redemption



Earn Even More Rewards



Earn up to \$0.10 when you post, share and listen to music!

Get paid to listen. Earn music rewards on iYap. Post, share and listen to your favorite tunes.

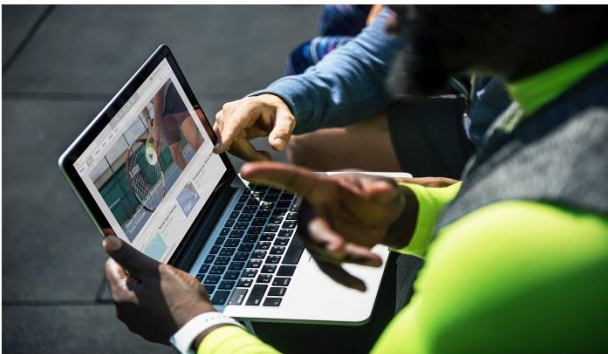
[Get Started Now](#)



Earn up to \$0.05 when you post and share photos!

Get paid to share. Earn photo rewards on iYap. Post and share cool pics with friends.

[Get Started Now](#)



Earn up to \$0.20 when you watch and share videos!

Get paid to watch. Earn video rewards on iYap. Post, share and stream videos. [Get Started Now](#)



Earn Money When u Post,share and win iYap Battles!

Get paid to battle. Win Music,Video & Photo Battles on iYap [Get Started Now](#)

fig 2. Earn More Rewards



iYap Special offers



Get paid up to \$250 to test drive your next new ride!

Earn auto rewards at participating dealerships. Plus you'll earn up to \$0.10 on every dollar spent on service, repair, parts and accessories. [Get Started Now](#)



Get paid up to \$1000 on your new home purchase!

Earn homebuyers rewards at participating real estate offices. Plus you'll earn up to \$0.20 on every dollar spent on service, repair and supplies. [Get Started Now](#)



Get paid up to \$500 when you rent an apartment!

Earn rental rewards at participating realtors and landlords locations. Plus you'll earn up to \$0.15 on every dollar spent on service, repair and supplies. [Get Started Now](#)

fig 3. Special Offers

Instant Cash Back Rewards Plus



Up to \$100 instant cash back on selected events!

Get paid to party. Earn event rewards on iYap. Enjoy special discounts on drinks, valet parking and more [Get Started Now](#)



Up to \$75 instant cash back on selected deals!

Earn deal rewards on iYap. Get special discounts on dining, travel and more [Get Started Now](#)



Up to \$200 instant cash back when you shop!

Get paid to shop. Earn shopping rewards on iYap. Special savings and big discounts on electronics, fashion and more [Get Started Now](#)

fig 4. Cash Back Rewards

iYap Rewards reserves the right to change the rewards program and its terms and conditions at any time without notice, and to end the rewards program with three months notice. Any such changes may affect your ability to use the credits that you have accumulated. iYap Rewards is not responsible for products or services offered by other participating companies. For complete details about the iYap Rewards program, visit iYap360.com.

iYap is a registered trademark of iYap USA, LLC.

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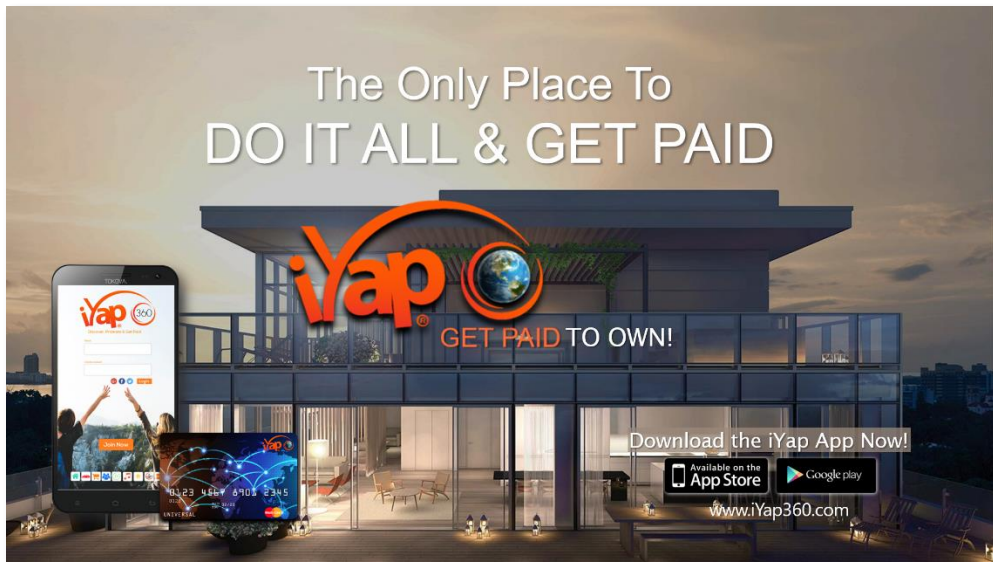


fig 5. Get Paid Ads