

SPECIFIC TERMS AND CONDITIONS FOR THE FRIEND REFERRAL PROGRAM (CREDIT LINE)

INTRODUCTION

The Friend Referral Program (the “Program”) is a referral program that allows eligible Skyro users to earn Cashback Rewards by referring new customers who successfully apply for and avail of a Skyro Credit Line using their Referral Links.

These Terms and Conditions (the “Terms”) shall govern the eligibility for and the availment of Cashback Rewards under the Program.

DEFINITION OF TERMS

“Company” refers to Advanced Finance Solutions, Inc., Skyro Lending, Inc., including their subsidiaries and affiliates.

“Product/s” refers to the financial services and products offer by the Company such as, but not limited to cash loans, virtual credit, and/or any other form of financial services and products that may thereafter be offered by the Company.

“Program” refers to the Friend referral campaign for the Skyro Credit Line product.

“Referrer(s)” or “Client(s)” refers to an existing Skyro customer who generates and shares a unique Referral Link in accordance with the eligibility requirements set forth herein.

“Referred Friend” or “Friend” refers to an individual who receives a Referral Link from a Referrer and submits an application for a Skyro Credit Line.

“Referral Link” refers to the unique uniform resource locator (URL) generated via the Skyro Mobile Application associated with the Referrer’s account and the Credit Line product type.

“Cashback Reward(s)” refers to the monetary bonus or cashback credited to the eligible Referrer and/or Referred Friend upon full compliance with all Program conditions.

1. ELIGIBILITY OF THE REFERRER

- 1.1. To be eligible to view, access, and participate in the Program, the Referrer must, at the time of link generation and reward fulfillment:
 - (a) hold active Skyro account;
 - (b) have maintained a Credit Line for more than three (3) months;
 - (c) have no more more than one (1) overdue payment on any Product, with such delay not exceeding thirty (30) days;
 - (d) not be manually or automatically blacklisted, disqualified, or flagged for fraud or risk management by the Company.
- 1.2. Clients who do not satisfy the eligibility criteria provided in Section 1.1. shall not have access to or visibility of the Program section within the Skyro Mobile Application.
- 1.3. The Company reserves the right, at its sole discretion, to modify, enable, or disable any eligibility criteria or toggle off the Program functionality at any time without prior notice.

2. REFERRAL TO THE CREDIT LINE

- 2.1. An eligible Referrer may refer a Friend to the Credit Line by generating a Referral Link through the “More” section of the Skyro Mobile Application or by accessing the referral feature through promotional notifications.
- 2.2. The Referrer must then share the Referral Link with an eligible Friend.
- 2.3. The Referred Friend must click on the Referral Link and be directed to the designated Friend Referral Credit Line web page. The Referred Friend must then enter his or her mobile phone number and successfully verify his or her identity by entering the received One-Time Password (OTP) on the web page. Thereafter, the Referred Friend must complete and submit a Credit Line application, obtain Credit Line approval from the Company, and sign the applicable Credit Line Agreement.
- 2.4. If the Referred Friend does not complete the application through the Referrer’s Referral Link and instead applies for a Credit Line directly through the Skyro Mobile Application or through any other means, no Cashback Reward shall be granted to either the Referrer or the Referred Friend.

3. ELIGIBILITY OF REFERRED FRIEND

- 3.1. The Referred Friend must not be an existing Skyro customer, and/or must not have a mobile number associated with any existing Skyro customer.
- 3.2. The Referred Friend must complete his or her Credit Line application and sign the Credit Line Agreement within one hundred (100) days from the date the Referral Link was generated. If the 100-day period expires without an executed agreement, the link shall expire, and a new Referral Link must be generated by the Referrer.

4. CASHBACK REWARDS

- 4.1. A Cashback Reward shall only be granted if the Referrer and the Referred Friend satisfy all applicable requirements and conditions under these Terms.
- 4.2. A Referrer may earn a maximum aggregate Cashback Reward of One Thousand Pesos (Php1,000.00) (the “Cashback Reward Cap”) per calendar month. The Cashback Reward Cap resets on the first day of each month. Once the Referrer reaches the Cashback Reward Cap, any subsequent qualifying referrals during the same calendar month will not generate additional rewards for the Referrer. However, the Referred Friend may still receive the applicable Cashback Reward, subject to these Terms.
- 4.3. If the Referred Friend fails to satisfy the applicable eligibility requirements or program conditions within the prescribed period, neither the Referrer nor the Referred Friend shall be entitled to any Cashback Reward.

5. MISCELLANEOUS PROVISIONS

- 5.1. The Company reserves the right, at its sole discretion, to modify these Terms, including but not limited to, the qualifications for and application of the Cashback Rewards.
- 5.2. If the Company determines that a Referrer or Referred Friend has engaged in fraud, abuse, system manipulation, self-referral, or has otherwise breached these Terms, the Company may, at its sole discretion, withhold or revoke any Cashback Reward, disqualify

the relevant account(s), and take any other action permitted under the General Terms and Conditions for Skyro Financial Products.

5.3. The General Terms and Conditions for Skyro Financial Products and the Specific Terms and Conditions for Credit Line shall be supplementary to these Terms.

5.4. The Company reserves the right, at its sole discretion, to amend, suspend, or terminate the Program or any portion thereof at any time upon notice issued through the Skyro Mobile Application or the official website.