

# TERMS OF USE

## I/ GENERAL DISCLAIMERS

1. These Terms and Conditions are last modified on March 31<sup>st</sup>, 2020.
2. The following Terms and Conditions apply to the redemption and use of promotional vouchers and voucher codes ("Vouchers").
3. These Terms and Conditions ("T&Cs" or "Agreement") constitute and govern the contractual relationship between the parties: Global Fintech Group LTD. hereinafter referred to as "Global Fintech" or "We", or "Us", or "Our", or "Voucher Website /Provider", or "Website", or "Provider"; and You, as the user and customer, hereinafter referred to as "User", or "You", or "Your", or "Buyer", or "Purchaser".
4. Please read these terms and services completely before using the website. This Agreement documents the legally binding terms and conditions attached to the use of the Global Fintech Group LTD.'s website at <https://techvoucher.org>
5. Buying or selling vouchers may be illegal in the jurisdiction in which you are located; if so, you are not authorized to use our website and we reserve the right to decline your registration or payment. You must know the laws concerning buying vouchers in your country of domicile.
6. By using or accessing the site in any way, including viewing or browsing the site, or buying voucher(s) on this website, you are agreeing to be bound by these Terms of Use. If you do not agree to the Terms of Use, please do not use our sites. We reserve the right, at our discretion, to change, modify, add, or remove portions of these Terms of Use at any time. Your continued use of the Global Fintech Group LTD. sites or your continued acceptance of our notification following the posting of changes in terms of use will signify your acceptance of these changes. Please check this page frequently for any changes.

7. Global Fintech Group LTD. may amend and/or assign this Agreement or any rights and/or obligations from time to time. The Terms and Conditions and the Privacy Policy are published on the Website and may be changed at any time. The new version of these Terms and Conditions will take effect immediately upon the next visit or login on the Website. By continuing to use the Website, Website, the Services offered by Global Fintech Group LTD., you agree to be bound by the T&Cs as well as by the latest modifications to it. Global Fintech Group LTD. may publish these General Terms and Conditions in a number of languages and shall reflect the same principles. If there have any discrepancy between the T&Cs in the English version and the version in any other language, the English version shall prevail.
8. These general Terms and Conditions enter into force when you register and confirm your registration details in the registration process on the Website. By registering an account with the Website, you agree that you have read and understood these Terms and Conditions. By using the Website, you signify that you have accepted and agreed to the contents contained therein. You must read and understand these Terms and Conditions fully before registering an account or connect to our Website.
9. Global Fintech Group LTD. reserves the right to refuse and/or cancel Services at its own discretion where the Services are illegal to use.
10. Global Fintech Group LTD. is not responsible for any incorrect and/or inaccurate information, whether caused by website users and/or by any of the equipment and/or programming associated with and/or utilized in any contest or by any technical or human error which may occur in the processing of submissions and/or confirmations of Global Fintech Group LTD. or any other e-mails from Global Fintech Group LTD.. No responsibility is assumed by Global Fintech Group LTD. for lost, late, misdirected entries, or for any computer, online, telephone or technical malfunctions that may occur. All entries become the property of Global Fintech Group LTD. and will not be returned to the entrant.

11. Global Fintech Group LTD. assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft and/or destruction and/or unauthorized access to, and/or alteration of entries. Global Fintech Group LTD. is not responsible for any problems and/or technical malfunction of any telephone network or lines, computer on-line systems, servers or providers, computer equipment, software, failure of the email or technical problems and/or traffic congestion on the Internet at any website and/or a combination thereof, including injury or damage to participants or to any other person's computer related to and/or resulting from participating or downloading materials in this website. If, for any reason, the website is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, and/or any other causes beyond the control of Global Fintech Group LTD. which corrupt or affect the administration, security, fairness, integrity and/or the proper conduct of this website, Global Fintech Group LTD. reserves the right at their sole discretion to cancel, terminate, modify and/or suspend the website.
12. In all circumstances, users are fully responsible for buying vouchers on Global Fintech Group LTD.'s website and any problems related to and/or caused by buying vouchers on the Global Fintech Group LTD.'s website. Global Fintech Group LTD. assumes no responsibility for any problems related to and/or caused by buying vouchers on Global Fintech Group LTD.'s website of users.

## II/ ELIGIBILITY

1. All services provided on Global Fintech Group LTD.'s website is offered to eligible people worldwide. You must be at least 18 years or older to join. You must be a registered member and subscribed to the Global Fintech Group LTD. emails to be eligible to buy vouchers.  
Global Fintech Group LTD. cannot guarantee successful processing of payments and/or refunds in the event that a user breaches the policy.

Global Fintech Group LTD. reserves the right to ask for the proof of age from the user and limit access to the Website or suspend the User Account of those who fail to meet this requirement. Void where prohibited.

### III/ REGISTRATION

1. In order to buy vouchers on the website, the user must complete the registration form and open a user account ("Account") on the Website. To create an account, the user is required to follow the instructions given by Global Fintech Group LTD..
2. We accept only one account per person. The use of more than one account per person is strictly forbidden. We retain the right to close those accounts at any time and be able to cancel all the transactions related to those accounts without notice.
3. In the event of misconduct by a User, Global Fintech Group LTD. is entitled to immediately terminate the Users and exclude them from further participation in the website.
4. Any indication of fraud, manipulation, or other forms of deceitful activity will result in termination from the website.

### IV/ VOUCHER USAGE

1. All Vouchers provided by Global Fintech Group LTD. are non-assignable and are void if transferred, bought, sold, traded, exchanged for cash, and/or other vouchers, and/or certificates, and/or auctioned, from their original buyer to any other person, firm, or group, or if photocopied, reproduced, or altered in any way. Vouchers may not be accepted if obtained from unauthorized sources.
2. Email vouchers (E-voucher) shall be provided free of charge to the email address provided at the point of purchase by Global Fintech Group LTD..
3. Additional terms and conditions may be specified in relation to specific voucher code (for example, duration, eligibility, discount amount and products covered), and will govern the use and redemption of those vouchers. Some may be valid only within stipulated countries and its value is equivalent to the

currency of the country where it is valid. Any unused balance will not be refunded. Accidental activation of voucher will not be reinstated.

4. The use of vouchers is subject to terms and conditions of the participating merchants.
5. Vouchers are not legal tenders and cannot be deposited into any bank account.
6. Global Fintech Group LTD. shall not be responsible for any claims, demands, losses, costs, expenses and/or liabilities of any kind whatsoever, arising from or in connection with any transaction or dealing between the participating merchant(s) and the voucher holder. Any misuse/tampering/forgery of vouchers may constitute a criminal offense and the offender will be liable for prosecution.
7. Global Fintech Group LTD. shall not be liable and/or be required to offer replacement Vouchers, discounts, credits, cash or otherwise compensate customers for:
  - a. discontinued or canceled Vouchers;
  - b. improper use of, or inability to redeem, a Voucher; or
  - c. the inability to redeem a Voucher due to technical issues.
8. Global Fintech Group LTD. shall not be liable for the goods and services purchased with this voucher.
9. Global Fintech Group LTD. reserves the right to cancel any promotions without prior notice in the unlikely event of force majeure and no refund shall be given.
10. Global Fintech Group LTD. reserves the right to cancel or modify any order, or revoke the use of Vouchers for any reason, including due to:
  - a. Suspicious or fraudulent purchasing activity or Voucher use; and/or
  - b. Voucher abuse, including the use of multiple accounts or multiple checkouts associated with the same customer or group of customers; and/or
  - c. Vouchers used in bad faith (including resold Vouchers or use of Vouchers by customers purchasing products for the purpose of re-selling).

11. In the event of any dispute, the decision of Global Fintech Group LTD. is final.

#### V/ GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the Seychelles. You irrevocably agree to submit to the exclusive jurisdiction of the courts of the Seychelles for settlement of any disputes or matters arising out of or concerning this Agreement or its enforceability. You hereby also agree to waive the right to a jury trial or participate in a class action.

#### VI/ ANTI-FRAUD POLICY

The Website has a strict policy and utilizes various tools and techniques to detect abnormalities, if any. If the user is suspected of fraudulent actions including, but not limited to:

- Providing incorrect registration data
- Submitting of fraudulent claims and invoices
- Developing strategies aimed to gain numbers of vouchers or to gain vouchers without being charged.
- Participating in any type of collusion with other users.

the website reserves the right to cancel or disqualify their account without notification.