

Schedule E – Specifications of the "Kass dan Ta" Campaign

This Schedule E forms an integral part of the Agreement and outlines the specific terms and conditions related to the "Kass dan Ta" campaign.

Whereas "Kass dan Ta" Campaign is an initiative designed to encourage and facilitate digital transactions, thereby reducing reliance on cash-based transactions;

NOW, THEREFORE, the parties, intending to be legally bound, agree as follows:

1. Merchant Participation

- a. Participation in the "Kass dan Ta" campaign is voluntary for the Merchant and is governed by the terms outlined in this schedule and the main Agreement.
- b. In the event that MIPS, at its sole discretion, determines that the Merchant is not adequately participating in these promotional efforts or is not complying with the spirit of the campaign, MIPS reserves the right to:
 - i. Interrupt or withdraw any privileges or benefits associated with the campaign that have been extended to the Merchant.
 - ii. Reassess the Merchant's eligibility for the QuickFund solution (refer to Schedule F) and other related benefits.
- c. MIPS's determination regarding the Merchant's compliance and participation will be considered final and binding.

2. Merchant Obligations and Benefits

- a. The Merchant agrees to actively promote digital payments through the provided PayStation as part of their participation in the campaign. Benefits associated with the campaign, including potential eligibility for enhanced loan amounts under the QuickFund solution, are contingent upon the Merchant's adherence to these promotional efforts.
- b. The Merchant's active participation in promoting digital payments as part of the "Kass dan Ta" campaign is essential.

3. Precedence of Schedule E

- a. In the event of any inconsistency or conflict between the terms and conditions set forth in Schedule E – Specifications of the "Kass dan Ta" Campaign and the main body of the Agreement, the terms and conditions of Schedule E **shall prevail**.
- b. Schedule E is deemed to be an integral part of the Agreement, and its provisions are enforceable as if they were included in the main body of the Agreement.
- c. Any amendments or modifications to Schedule E shall be in writing and duly signed by both parties, thereby forming part of this Agreement.

4. Provision of Payment Machine

- a. MIPS agrees to provide the Merchant with one (1) free of charge payment machine (PayStation), if the Merchant does not currently possess any Point of sale "POS" device (card payment machine), subject to the available stocks allocated specifically for this campaign by MIPS.
- b. If the Merchant already possesses a POS, they are still eligible for other advantages offered under the "Kass dan Ta" campaign, but condition applies that they must pay for the PayStation(s) they acquire.
- c. The free provision of a PayStation is limited to one per Merchant. Should the Merchant require more than one machine, the Merchant shall be responsible for the cost of any additional machines.
- d. If the Merchant already possesses a POS, they are still eligible for other advantages offered under the "Kass dan Ta" campaign, but they must pay for the PayStation(s) they acquire.
- e. The provision of payment machines, both free and paid, is contingent upon the availability of stocks at the time of the Merchant's request. MIPS does not guarantee the availability of payment machines if the allocated stocks for the campaign are depleted.
- f. The payment machine remains the property of MIPS.

5. Fee Structure

- a. MIPS will waive all initial setup fees and monthly fees for the Merchant.
- b. A percentage fee by transaction as per main agreement subject to Schedule A(a.i) of this Agreement can be applied by the Acquiring Bank or Financial Institution.
- c. The percentage fees by transactions are as follows:
 - i. 2.50% (+VAT) Local Cards Visa & Mastercard
 - ii. 3.20% (+VAT) FGN Cards on Rs (Mauritian Roupies)
 - iii. 4.22% (+VAT) FGN Cards FGN Currencies
 - iv. 0.70% (+VAT) for Pop QR code
- d. The percentage fees by transactions stipulated in this schedule will be those in effect for the purpose of the Kass Dan Ta campaign. Any merchants not participating in the Kass Dan Ta campaign will not benefit from these rates.

6. Use and Return of Payment Machine

- a. The Merchant is required to actively utilize the PayStations. If no transactions are recorded within the first months after activation, the following conditions apply:
 - i. MIPS reserves the right to retrieve the PayStation from the Merchant.
 - ii. Alternatively, the Merchant may opt to retain the machine by paying MIPS a sum of Rs 7500. In such a case, the Merchant will continue to be a MIPS merchant.

- b. MIPS reserves the right to retrieve the PayStations if it deems the machine is not being used fairly or as the usual intended way at any point in time.
- By checking this box, I acknowledge and confirm my intention to participate in the Campaign and agree to abide by all terms and conditions set forth in this Agreement and any additional Agreements related to the Kass Dan Ta Campaign by MIPS IT Digital.

Schedule F – QuickFund Working Capital Loan

1. Consent

When using MIPS services the Merchant has access, subject to eligibility, to a Working Capital Loan (hereunder referred as “Quick Fund”)

WHEREAS, "QuickFund" is hereby defined as a proprietary brand of MIPSIT Digital enabling Merchants to benefit from working loan capital from any financial institutions partnering with MIPS. MIPS is acting as an intermediary and is not a Financial Institution.

WHEREAS the Financial Institution designated for operating the Working Capital Loan is **Fundkiss Technologies Limited (hereunder referred as Fundkiss)** a digital lending platform providing financing solutions (hereunder referred as “Quick Fund”) from Fundkiss Technologies Limited (hereunder referred as “the Operating Financial Institution”).

NOW, THEREFORE, the parties, intending to be legally bound, agree as follows:

2. Authorization for Sharing Information to Fundkiss for MIPS’ QuickFund Solution

- a. QuickFund is defined as a working capital loan offered to eligible MIPS Merchants using MIPS payment solutions.
- b. By opting into QuickFund Solution for the purpose of loan assessment and processing, the Merchant hereby authorizes MIPS to transmit his/her legal documents and any relevant data to the Operating Financial Institution.
- c. The Merchant hereby authorizes MIPS to grant a full view access to the Operating Financial Institution to the Merchant’s MIPS backoffice (known as MyMIPS). This view access entitles the Operating Financial Institution to view all transactions that went through MIPS from the very first transaction and for all future transactions.
- d. All the information provided in this application form and in all documents submitted to Operating Financial Institution shall be complete, true, and accurate to all intents and purposes. The Information is hereby provided to Operating Financial Institution for the purpose of conducting a

risk analysis without any commitment, whatsoever on part of Operating Financial Institution to proceed further with any application made by the undersigned.

- e. The Merchant authorizes Operating Financial Institution to collect, store, process and submit any information contained in the present document to its credit underwriting and related parties, for evaluation purposes.

3. Merchant's Interest in QuickFund Solution

- a. The Merchant may indicate their interest in the QuickFund solution by checking the box below and specifying the desired loan amount, subject to a minimum of Rs 50,000 and a maximum of Rs 5,000,000.
- b. Indicating interest in QuickFund and inserting desired loan amount below does not constitute a loan application or guarantee loan approval. The actual loan application will be subject to the terms and conditions of regardless of whether the Merchant expresses initial interest in the QuickFund solution at the time of signing this contract, the Merchant hereby grants permission to MIPS to contact them at any time in the future to propose a working capital loan via Push marketing.
- c. The Push Marketing is an initiative of MIPS aiming via the Merchant Dashboard (product of MIPS) or any other communication means to notify the Merchant. This provision allows for ongoing consideration of the Merchant for potential QuickFund loan opportunities.

[] I am interested in the QuickFund solution.

Desired Loan Amount: Rs _____ (Minimum: 50,000; Maximum: 5,000,000)

4. Declaration

For the purpose of the Working Capital Loan - QuickFund operated and regulated by the Operating Financial Institution, the Merchant hereby declares that:

- a. The given sources of fund are true and correct;
- b. The funds relating to this transaction do not originate from money laundering, terrorist financing, financing of proliferation of weapons of mass destruction or from criminal proceeds or other illegal activities.
- c. The Merchant has not been convicted of any offence in Mauritius nor are there any procedures pending against him/her.
- d. The Merchant is acting in its own name and not on behalf of a third party.

- e. All information and declarations made in this form and the documents submitted as per KYC Checklist and all other information to be provided by the Merchant on request of the Operating Financial Institution or its agent are true and complete; and
- f. The Merchant consents to the Operating Financial Institution or any of its agents to undertake any enquiries for verification of the information provided and to request further evidence relating to the documents/information provided in this form and KYC Checklist.

5. Determination of Capital Loan Amount

- a. The eligible amount for the QuickFund working capital loan will be determined based on the transaction volume and frequency recorded on the provided PayStations (payment machine) or any MIPS Payment Solution.
- b. The Merchant acknowledges that higher digital transaction volumes on the paystation may positively influence the eligible loan amount under the QuickFund solution.
- c. In light of this, the Merchant agrees to actively encourage digital payments on the PayStations and MIPS Ecosystem to promote the reduction of cash transactions as part of their business operations.
- d. The Merchant acknowledges and agrees that the eligible amount for the QuickFund working capital loan is determined at the sole discretion of MIPS or the designated Financial Institution.
- e. The specific loan amount for which the Merchant may be eligible will be communicated at the time of the Merchant's expression of interest in the QuickFund solution.

i. The Data required to calculate the working loan capital will be available and accessible to the Operating Financial Institution.

ii. The merchant acknowledges and fully understands that only transactions made through the Paystation Payment Terminal and MIPS Payment Solutions will be taken into account when calculating the working capital loan by the Operating Financial Institution. All other cash transactions or other means of payment not made through any MIPS payment entry point will not be taken into account.

iii. Assessment of the loan calculation will take place in the Merchant Back Office. Thus, the Merchant agrees that access to his/her Back office will be provided or communicated to the Operating Financial Institution.

iv. The Operating Financial Institution will have a user login/access to the Merchant Back office

- f. The Merchant also acknowledges that the eligible loan amount is subject to change from time to time based on MIPS or the Operating Financial Institution's policies, market conditions, and the Merchant's transaction history.
- g. This approach is intended to enhance the Merchant's eligibility for a higher loan amount under the QuickFund program and to align with the objective of fostering digital financial transactions.

6. Eligibility and Discretion of Loan Amount

- a. The Merchant acknowledges and agrees that the eligible amount for the QuickFund working capital loan is determined at the sole discretion of MIPS or The Operating Financial Institution.
- b. The Merchant acknowledges that they become eligible to the QuickFund solution after three (3) consecutive months of transactions through the MIPS Payment Solutions.
- c. Once the working loan capital has been initiated, the merchant is required to keep on using MIPS payment Solutions to keep track of all of his/her payment transactions.
- d. The merchant shall be entitled to terminate this agreement with MIPS, and to reject the use of the Paystation or any payment solutions in writing to the Solutions Provider being MIPS and the Operating Financial Institution at full repayment of the QuickFund working capital loan and shall engage any termination procedures at notice of erasure of the debt from The Operating Financial Institution.

8. Warranty and indemnities

- a. The Merchant agrees that MIPS shall not be liable in contract, tort, negligence, breach of statutory duty or otherwise for any loss, damages, costs or expenses of any nature whatsoever incurred or suffered by the Merchant from the breach of any contractual obligations between the Merchant and the Operating Financial Institution related to the QuickFund solution:
 - i. of an indirect or consequential nature, nor;
 - ii. for any economic loss or other loss of turnover, profits, business or goodwill.