# **Zkrilla Fi, LLC Rewards Program Terms and Conditions**

Effective Date: 3.31.2025

Welcome to the Zkrilla Fi, LLC Rewards Program ("Program"). By participating in this Program, you agree to the following Terms and Conditions. Please read carefully.

#### 1. General Terms

The Zkrilla Fi, LLC Rewards Program (the "Program") is offered by Zkrilla Fi, LLC ("Company," "we," "us," or "our"). Participation in the Program is subject to these Terms and Conditions, which may be updated at any time without prior notice. Your continued participation constitutes acceptance of the updated Terms.

# 2. Eligibility

- The Program is open to individuals who have an active Zkrilla Fi, LLC account in good standing and is register with a monthly subscription plan.
- Only one Rewards account is permitted per user.
- Employees of Zkrilla Fi, LLC and their immediate family members are eligible unless otherwise prohibited by law.

# 3. Earning Rewards

- Rewards are earned based on qualifying activities such as purchases in app, subscriptions, and promotional offers.
- The rate at which points are earned may vary depending on the activity. Specific details are available in your Zkrilla Fi, LLC account dashboard.
- Certain transactions, such as fees, chargebacks, or refunded purchases, do not earn rewards.

# 4. Redeeming Rewards

• Rewards can be redeemed for eligible products, services, or gift cards as indicated on the Zkrilla Fi, LLC platform.

- Redemption options and reward values may change without notice.
- Rewards have no cash value and cannot be exchanged for cash or transferred to another account.

# 5. Expiration and Forfeiture

- Rewards points may expire after 6 months of inactivity.
- If your account is closed or deemed inactive, accumulated rewards may be forfeited.
- Zkrilla Fi, LLC reserves the right to suspend or terminate the Program at any time, which may result in the loss of accrued rewards.

#### 6. Fraud and Misuse

- Any fraudulent activity, abuse, or misuse of the Program may result in the forfeiture of rewards and account termination.
- Zkrilla Fi, LLC reserves the right to investigate and take appropriate action in cases of suspected fraud.

# 7. Changes to the Program

- Zkrilla Fi, LLC reserves the right to modify, suspend, or terminate the Program at any time without notice.
- Any changes will be posted on our website, and continued participation will constitute acceptance of the changes.

# 8. Limitation of Liability

- Zkrilla Fi, LLC is not responsible for lost, stolen, or expired rewards.
- We make no guarantees regarding the availability of rewards, and we are not liable for any errors in the rewards balance or redemption process.
- In no event shall Zkrilla Fi, LLC be liable for any direct, indirect, or consequential damages arising from participation in the Program.

# 9. Governing Law

These Terms and Conditions are governed by the laws of the United States and all 50 states, including:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.

Any disputes shall be resolved in the courts of the applicable state jurisdiction.

#### 10. Contact Information

If you have questions regarding the Program, please contact us at: support@zkrilla.com

By participating in the Zkrilla Fi, LLC Rewards Program, you acknowledge that you have read, understood, and agreed to these Terms and Conditions.