

stc Pay Affiliate Program – Terms & Conditions

These Terms & Conditions, together with the documents/weblinks referred to in them ("**Terms**"), govern your participation in the **stc Pay Affiliate Program** (the "**Program**") as a referrer or promoter ("**you**" or "**Promoter**").

We may amend these Terms by posting a revised version on <https://web.stcpay.com.bh> (the "**Website**") and/or on the stc Pay BH Mobile Application ("**App**").

1. The Program

- 1.1. Subject to your compliance with these Terms, you will earn a commission ("**Reward**") for the first remittance transaction performed by a New User, that uses your Promo Code (see section 3.2 below).
- 1.2. For clarity, a "**New User**" is someone who (a) does not have a pre-existing stc Pay account or otherwise previously registered with stc Pay, and (b) never used international remittance service before.

2. Eligibility

- 2.1. Individuals above the age of eighteen (18) and valid corporations residing in the Kingdom of Bahrain are eligible to apply for participation in the Program.
- 2.2. All applications to join the Program are subject to stc Pay's review and approval.

3. Program Participation

- 3.1. To apply for the Program, you must complete the online application form and agree to these Terms ("**Application**"), via:
 - (a) Clicking on the 'Become a Partner' button on our App, or
 - (b) Visiting [this page](#) on our Website.
- 3.2. Upon our validation of your Application, you will receive a unique promotional code ("**Promo Code**") to share with potential New Users. The Promo Code will provide New Users with a preferred remittance rate and/or discounted remittance fees.
- 3.3. You are responsible for promoting stc Pay's remittance service and your Promo Code in a compliant and ethical manner, as further described herein.

4. Program Guidelines

- 4.1. You may promote the Program through various channels, including:
 - (a) Your website or blog,
 - (b) Social media platforms,
 - (c) Email marketing (with explicit recipient consent),
 - (d) Offline marketing materials (subject to stc Pay prior written approval on a case-by-case basis)
- 4.2. When you send a Promo Code to another person, you represent and warrant to us that you have obtained that person's express consent to send them electronic communication(s) containing the Promo Code. You may not use spam tactics, misleading information, or deceptive practices to promote the Program.
- 4.3. If you receive a Promo Code from a website/social media from a person you do not

know, via email from a person you do not know, or in any other fashion from a person you do not know and trust, please be aware that the Promo Code may be invalid and may not work.

- 4.4. You are bound to abide by the [stc Pay User Agreement](#).
- 4.5. You are solely responsible for the content of your promotional materials and must adhere to our [branding & marketing guidelines](#).
- 4.6. Please refer to the additional information and FAQs provided on this [this page](#).

5. Program Restrictions

- 5.1. If you fail to comply with any of these Terms, we reserve the right to delay/revoke Reward payouts or account removed from our Program.
- 5.2. All Promoters and New Users are subject to checks at our discretion. Fake accounts may lead to partnership termination.
- 5.3. We may prohibit you from participating in the Program or may refuse to provide you with a Reward at our sole and absolute discretion, if we suspect or determine that you have not used the Program in good faith, have breached these Terms, have violated applicable law, or that your use presents potential liability or threat to stc Pay, its officers, directors, employees, representatives, subsidiaries, affiliates, service providers, agents and/or customers.
- 5.4. Notwithstanding any other provision, Rewards are subject to our verification. We may delay a Reward for the purposes of investigation or for any other reason that, in our sole discretion, we deem appropriate.

6. Reward Earnings

- 6.1. As explained in section 1.1 above, you will earn a Reward for each New User who uses your Promo Code for their first eligible remittance transaction ("**Referral**").
- 6.2. Your Reward calculation depends on a multitude of factors, including but not limited to the receiving country, current exchange rates, volume of transactions, transaction eligibility, our verification. Subject to section 9.2 below, we anticipate that the average Reward will fall between the range of BHD 0.050 to BHD 0.250 per Referral.
- 6.3. We will use our reasonable efforts to pay your hard-earned Rewards within the first few business days of the following month.
- 6.4. You can only benefit from one Reward per Referral to a New User.

7. DISCLAIMER AND LIMITATION OF LIABILITY

- 7.1. STC PAY MAKES NO WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE SUCCESS OF THE PROGRAM OR THE ABILITY OF PROMOTERS TO EARN REWARDS.
- 7.2. stc Pay reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any Promoter; or (b) to modify, suspend, terminate or cancel the Program, as appropriate to give effect so far as reasonably possible to the original intent of this Program.

- 7.3. stc Pay accepts no liability for any use of the Program that does not comply with these Terms. If this Program is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the stc Pay, including but not limited to technical difficulties or failures, unauthorized intervention or fraud, vandalism, power failure, natural disasters, acts of God, civil unrest, strikes, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, or any other causes beyond the reasonable control of stc Pay, which corrupt or affect the administration, security, fairness or integrity or proper conduct of this Program,
- 7.4. stc Pay will not be liable for any loss, damage, or claim arising from your participation in the Program, including but not limited to:
- (a) Lost or missed commissions,
 - (b) Technical issues with the Program, Promo Code, App or Website,
 - (c) Customer dissatisfaction with the remittance service.
- 7.5. In all cases, stc Pay is not liable to you for any indirect, incidental, special, consequential, or punitive or exemplary damages, including but not limited to damages for loss of profits, goodwill, use, data, or other intangible or non-material losses.

8. Governing Law, Dispute Resolution and Complaints

- 8.1. These Terms are governed by and construed in accordance with the laws of the Kingdom of Bahrain.
- 8.2. If a dispute arises between you and stc Pay, please refer to our dispute resolution process in the [stc Pay User Agreement](#).
- 8.3. If you are dissatisfied with or have a complaint about a product or service offered, you should let us know so that we can try to make things right by referring to our complaint process in the [stc Pay User Agreement](#).

9. General Terms

- 9.1. Entire Agreement. These Terms constitute the entire agreement between you and stc Pay regarding your participation in the Program and supersede all prior communications or representations.
- 9.2. Amendment. stc Pay reserves the right to amend these Terms (including the Reward's value) at any time by posting the revised Terms on the Website and/or App. Following any change or amendment to these Terms, your continued use of the Program constitutes your acceptance of the amended Terms and the Program as is in force at that time.
- 9.3. Termination.
- (a) We may terminate or otherwise disqualify your participation in the Program for any reason, with or without notice, including but not limited to:
 - (i) Any violation of the Terms,
 - (ii) Inactive or dormant accounts,
 - (iii) no successful Referrals for a set period,
 - (iv) Fraudulent activity, and/or

- (v) Actual or potential damage to stc Pay's brand reputation.
 - (b) You may terminate your participation in the Program at any time by submitting a written notification.
 - (c) Upon cancellation of your account or termination of the Program or any portion thereof for any reason, any unredeemed Rewards are forfeited.
- 9.4. No Waiver. stc Pay's failure or delay to exercise/enforce any right or provision of these Terms shall not constitute a waiver of such right or provision.
- 9.5. Severability. If any provision of these Terms is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall remain in full force and effect.
- 9.6. Data Protection & Privacy.
- (a) To participate in the Program, you must provide personal information about yourself and New Users; otherwise we will not be able to provide you with any Rewards to which you may become entitled.
 - (b) All personal information will be processed in accordance with the [stc Pay User Agreement](#) and [Privacy Policy](#).
- 9.7. Intellectual Property. stc Pay owns all intellectual property rights associated with the Program (including any logos, marketing materials and trademarks). You may not use any of these materials without obtaining stc Pay's prior written consent.

10. Contact Us

- 10.1. If you have any questions regarding these Terms, please contact us:
- (a) By calling us on +973 77 123 123, or
 - (b) Sending us an email on AffiliatePartners@stcpay.com.bh