BOSS Revolution App Refer-A-Friend Program Terms and Conditions Effective September 1, 2023

SUMMARY. The BOSS Revolution refer-a-friend program (the "Program") allows an existing customer and user (an "Inviter") of the BOSS Revolution App (the "App") to earn additional account balance (a "Bonus") in their BOSS Revolution Pinless account (an "Account") when they use the App to refer a person who has not used the App (a "Friend") to join Boss Revolution and the Friend (1) accepts and clicks on the specific invitation sent by the Inviter to download the App, (2) activates the App, (3) creates a new Account, and (4) either (i) recharges that new Account with a \$5 or more recharge in the App, or (ii) makes an international mobile top-up transaction of \$5 or more in the App, or (iii) sends a money transfer of \$100 or more in the App (each a "Qualifying Transaction"). Subject to these rules, if the Friend meets all conditions, then the Inviter will receive either a Bonus equal to \$10 for a sub-section 4(i) or 4(ii) Qualifying Transaction, or a Bonus equal to \$30 for a sub-section 4(iii) Qualifying Transaction, which will be automatically added to the Inviter's Account.

CONDITIONS. The Friend must meet the conditions listed above in order for the Inviter to be eligible to receive a Bonus. In addition, in order to receive a Bonus both the Friend and the Inviter must continue to be registered BOSS Revolution customers in good standing. There is no limit on the number of invitations that an Inviter can send under the Program subject to the rules of the Program. Any existing App customer and user may send an invitation to a Friend. If multiple customers send an invitation to the same Friend, then the Inviter will be deemed to be the first invitation the Friend accepted. Existing App customers and users cannot be referred under this Program.

QUALIFYING TRANSACTIONS. The 4th condition listed above in the Summary section requires the Friend to conduct a Qualifying Transaction in the App. With regard to a sub-section 4(i) Qualifying Transaction, only BOSS Revolution Pinless recharges (pay-as-you-go basis) of \$5 will qualify as a recharge and meet the condition; purchases of a BOSS Revolution Pinless unlimited or other plan or auto-recharge will not be deemed a qualifying recharge. A Bonus will not be granted for any Qualifying Transaction that is refunded, voided, unpaid or subject to a credit card chargeback. If a Bonus is generated for a Qualifying Transaction that is ultimately refunded, voided or charged-back, then the Bonus will be removed from the Inviter's account

BONUS. The Inviter may only receive one Bonus per Friend. Bonus amounts earned under the Program will be added to the Inviter's Account and may only be used for the BOSS Revolution Pinless calling service on a pay-as-you-go basis. Bonus amounts may not be used or redeemed to purchase any other product or service offered through Boss Revolution. Bonus amounts have no cash value, may not be pooled or combined with any other customer's Bonus and may not be transferred to another customer's Account. Bonus amounts are not subject to refund and expire in accordance with normal BOSS Revolution Pinless service terms. Any Account discrepancies must be reported to IDT in writing within six months of date of activity.

GENERAL. The Program and any Bonus awarded are subject to these rules and conditions, as well as the product terms of use contained in the App and at www.bossrevolution.com (collectively, the "Rules"). IDT reserves the right to change the Program, the Rules, and/or terminate the Program, at any time without prior notice. These Program terms and conditions will be posted in the App and at www.bossrevolution.com. IDT reserves the right to terminate a customer's right to participate in the Program at any time if the customer violates the Rules or otherwise tampers or interferes with the Program or any other Boss Revolution customer. Termination of a customer's participation may result in a loss of any unused Bonus amounts and any other Program benefits. All decisions of IDT regarding the Program and the Rules are final and binding on all Program participants.