



MIXX POINTS

TERMS AND CONDITIONS



1. INTRODUCTION

Mixx Points is a loyalty offer designed by Mixx to enable customers to earn points with every qualifying transaction on our platform. Customers may redeem their points in exchange for minutes, SMS, or cash.

These Terms and Conditions will help explain how the offer works and other important things you need to know. Please keep this document safe in case you need to refer to it. You can find the latest copy on the Mixx website www.mixx.co.tz.

2. AGREEMENT

This Agreement outlines the Terms and Conditions governing the use of Mixx Points, the acceptance of which constitutes a binding contract between you ("the Customer") and Honora Tanzania Mobile Solutions Limited, represented by the brand Mixx by Yas, for the provision of Mixx Points. These Terms and Conditions shall apply to the Customer immediately upon performing the Qualifying Transactions to earn Mixx Points and shall continue during the Qualifying Transactions Duration, unless terminated by either Party according to the Terms and Conditions herein.

3. NATURE OF TERMS AND CONDITIONS & APPLICABILITY

3.1. These Terms and Conditions are issued by Honora Tanzania Mobile Solutions Limited (hereinafter abbreviated as "HTMSL" which trades with the brand name "Mixx by Yas" or "Mixx" or "we" or "us" or "ourselves" or "our") and shall apply to Mixx by Yas Customers ("Customer") (hereinafter "you" or "your" or "user" "yourself").

3.2. These Terms and Conditions shall apply and bind to all Customers who perform or may perform the Qualifying Transactions to earn Mixx Points (as defined herein).

3.3. By carrying out the Qualifying Transactions to earn Mixx Points, you acknowledge and agree to comply with these Terms and Conditions.

3.4. These Terms and Conditions may be read in conjunction with the General Terms and Conditions of using Mixx services. The General Terms and Conditions are available on Mixx website www.mixx.co.tz



4. DEFINITIONS

- 4.1. “Agreement”** means these Terms and Conditions and any orders or any other specific terms (such as a quote or purchase order) applicable to the Offer.
- 4.2. “Customer Contact Centre”** means Yas call centre or any Yas/Mixx service points that we may notify you from time to time, which manages and handles calls and communications from customers.
- 4.3. “Device”** includes your mobile phone handset, SIM Card, or other equipment which, when used together, enables you to access the Mobile Network.
- 4.4. “HTMSL”** means Honora Tanzania Mobile Solutions Limited, a company registered in Tanzania and issued with an electronic money issuer license by the Bank of Tanzania, operating its mobile financial services under the brand name “Mixx by Yas” or “Mixx”.
- 4.5. “Mixx by Yas” or “Mixx”** means a registered brand name of Honora Tanzania Mobile Solutions Limited, used for offering its services.
- 4.6. “Mixx Services”** means the services provided by Honora Tanzania Mobile Solutions Limited for the issuance and redemption of e-money and the transfer of e-money between customers based on transfer instructions, including the recording of all transactions, verifying and confirming all transactions concluded, updating customer account records, and any other related services introduced by Honora Tanzania Mobile Solutions Limited from time to time.
- 4.7. “Mixx Subscriber”** means any person registered to use the Mixx System to send, receive money, make payments, or carry out any financial services offered by Mixx in partnership with a financial institution or any other service offered by Mixx and its partners. Mixx Subscriber is interchangeably used with Mixx Customer or simply Customer.
- 4.8. “Mixx System”** means the system operated by Mixx in Tanzania for the provision of Mixx Services using the Yas Network.



4.9. “Mixx Points” or “Offer” means the loyalty offer designed by Mixx to incentivize and reward users for performing the Qualifying Transactions.

4.10. “Personal Information” means any information relating to an identified or identifiable natural person and an identifiable person can be identified, directly or indirectly, in particular by reference to an identification number or to one or more factors specific to his physical, physiological, mental, economic, cultural or social identity.

4.11. “PIN” means a unique Personal Identification Number used by the Customer to access Mixx Services.

4.12. “Qualifying Transactions” means the types of transactions you are allowed to make on the Mixx platform that qualify for earning Mixx Points. Mixx approves these transactions and does not include any activities that are prohibited, fraudulent, or in violation of the service rules. This includes but is not limited to the following:

4.12.1. Send Money (On Net)

4.12.2. Lipa Kwa Simu (On Net)

4.12.3. Bills Payments (e.g., Government payments, LUKU/TUKUZA, and TV Subscription)

4.12.4. Mixx Kibubu Savings

4.12.5. All other transactions as may be approved by Mixx

4.13. “SMS” means a Short Message Service text notification sent to the Customer’s registered mobile number for the purpose of providing notifications, confirmations, updates, or any other official communication related to the Mixx Services.

4.14. “Yas” means a registered brand name of Honora Tanzania Public Limited Company, used for offering its services.



5. ACCEPTING TERMS AND CONDITIONS

- 5.1.** Before using Mixx Points, you should carefully read and understand these Terms and Conditions, as they govern the access, use, and operation of the Offer. These Terms and Conditions are available on Mixx website www.mixx.co.tz
- 5.2.** You will be deemed to have read, understood, and accepted these Terms and Conditions by performing or continuing to perform the Qualifying Transactions associated with the Offer. Your use of the Mixx Points in any manner constitutes your acceptance of and agreement to comply with these Terms and Conditions.
- 5.3.** By using Mixx Points, you agree to comply with and be bound by these Terms and Conditions as amended and revised from time to time, and you affirm that these Terms and Conditions are without prejudice to any other rights that we may have in law or otherwise regarding your use of the Offer.

6. USING MIXX POINTS

6.1. Eligibility

- 6.1.1.** Customers with active Mixx Accounts are automatically eligible to use Mixx Points, provided they carry out the Qualifying Transactions as defined in Clause 4.12.

- 6.2.** Qualifying Transactions eligible under this Service may be amended, varied, added, or withdrawn by Mixx from time to time, subject to loyalty rules defined by Mixx. Any such changes shall take effect upon notification to Customers through such channels as Mixx may determine.

- 6.3.** Points shall be awarded to the Customer according to the category of each Qualifying Transaction completed and the channel through which the transaction is conducted, whether via the Mixx Super App or through USSD.

- 6.4.** Each category of Qualifying Transactions has a specified minimum transaction amount that must be met or exceeded for the Customer to earn Mixx Points. The minimum transaction amount is Tshs 1,000.



6.5. You may earn Mixx Points for each Qualifying Transaction conducted through the USSD Menu and for any other eligible transactions as may be determined by Mixx from time to time. Additional Mixx Points may be awarded for Qualifying Transactions completed through the Mixx Super App, subject to the applicable Mixx Points loyalty rules in force at the relevant time.

6.6. The number of Mixx Points awarded to Customer shall be determined by Mixx based on the value of the Qualifying Transactions and such reward structure as may be prescribed, amended, or communicated by Mixx from time to time.

7. POINTS REDEMPTION

7.1. Users can redeem their accumulated points for a variety of rewards, including minutes, SMS, cash, or any other reward structure as may be determined by Mixx. The redemption options and their corresponding points are outlined below:

7.2. Customers may redeem their Mixx Points through below channels:

- Log in to the Mixx Super App, select “See All,” then choose “Others” followed by “Mixx Points”.
- Dial *150*01#, then select 9 > 1 > 2 > 2

7.3. Redeemed minutes and SMS expire 24 hours after redemption.

7.4. Mixx shall send reminder SMS notifications to Customers before the expiration of their Mixx Points, encouraging them to redeem their accumulated Mixx Points before they expire.

7.5. Any Mixx Points that remain unredeemed by the expiry period specified by Mixx and communicated to the Customer from time to time shall automatically expire and be forfeited without compensation.

7.6. The expiry period applicable to Mixx Points shall be determined and approved by Mixx from time to time and communicated to Customers through such channels as Mixx may deem appropriate.

8. TERMINATION, CHANGES AND SUSPENSION

8.1. We may at any time terminate or vary our business relationship with you and suspend or discontinue your access to the Offer:

8.1.1. If you use the Offer for unauthorized purposes or where we detect any abuse/misuse, breach of content, fraud, or attempted fraud relating to your use of the Offer.

8.1.2. If we are required or requested to comply with an order or instruction, or recommendation from the government, court, regulator, or other competent authority to that effect or necessitating it.

8.1.3. If we reasonably suspect or believe that you are in breach of these Terms and Conditions.

8.1.4. If we decide to suspend or cease the provision of the Mixx Points for commercial reasons or any other reason we may determine.

9. CHANGES AND UPDATES

9.1. We may amend these Terms and Conditions at our sole discretion by posting the revised Terms and Conditions on the Mixx website www.mixx.co.tz. Your continued use of the Offer after the effective date of the revised Agreement constitutes acceptance of the Terms and Conditions.

9.2. We will try to let you know in advance if we add to or change these Terms and Conditions. The type of notice that we will give you will follow the necessary channels that apply and are available at that time. (For example, we may notify you by telephone (including recorded message or text SMS) or by an advertisement in the daily or weekly newspaper or on our website, on social media, or any other means). The changes will occur before or after we tell you about them. You are further advised to visit our website from time to time to view the changes in case, for unseen reasons, you may not have received an update notification.



9.3. Customers are encouraged to review these Terms and Conditions periodically and to check official Mixx communication channels for any updates relating to the Offer.

10. DUTY TO SAFEGUARD YOUR SENSITIVE INFORMATION

10.1. You agree that you will be solely responsible for the safekeeping and proper use of your mobile device and for keeping your Mixx PIN used to operate your account secret and secure. You will ensure that your Mixx PIN does not become known or come into possession of any other person without your permission. Mixx will not be liable if you share your Mixx PIN with anyone else, and it results in any losses for you.

10.2. If you suspect or become aware that your PIN has been compromised, you must immediately take appropriate steps to change it to a new secure PIN. For your protection, your PIN should be difficult to guess by avoiding predictable choices such as year of birth, repeated digits, or consecutive number sequences.

11. NO LIABILITY

11.1. Mixx shall not be responsible for any loss or damage caused by or related to your application for or your use of the Offer.

11.2. Mixx shall not be liable for any failure to comply with these Terms and Conditions.

11.3. Mixx shall not be liable for any failure or malfunction of your equipment.

12. GENERAL

12.1. These additional terms only apply as far as the law allows.

12.2. We have the rights and responsibilities detailed in these additional terms.

12.3. If a duly appointed arbitrator, court, or administrative body (with jurisdiction) finds any provision of these additional terms invalid or unenforceable, this will not affect the rest of the provisions.

12.4. Communications under this product will be in either English or Swahili.



13. GOVERNING LAW

These Terms and Conditions shall be governed by the laws of Tanzania, and any dispute or differences arising out of or in connection with this Service shall be subject to the exclusive jurisdiction of the courts of Tanzania.

14. COMPLAINTS & RESOLUTION PROCESS

14.1. In case of any assistance from Mixx, you may call 100 (Customer Care). For more details, visit <https://www.mixx.co.tz> or visit the nearby Yas Store.

14.2. In cases where customer care is unable to assist you and you need further assistance, you may escalate to complain@yas.co.tz, mentioning in detail the nature of the complaint, including when and where it happened.

14.3. In cases where you are not satisfied with the overall experience with Mixx or the issue is still unresolved after intervention from Mixx Management, you are advised to contact Tanzania Communication Regulatory Authority (TCRA) or Bank of Tanzania (BOT).

14.4. How to contact us:

For product or account inquiries or service complaints, you can visit our:

Headquarters: Honora Tanzania Mobile Solutions Limited

P.O. Box 2929, 29th Floor, PSSSF Commercial Complex

House No. 24, Sam Nujoma Road

16102 Sinza C Street, Dar-es-Salaam, Tanzania

Email: customercare@yas.co.tz

Phone: +255 716 123 103

WhatsApp: +255 714 100 100

Website: www.mixx.co.tz