

RD WALLET USERS' REDEMPTION TERMS AND CONDITIONS

1. TERMS AND CONDITIONS

These RD Wallet Users' Redemption Terms and Conditions (these "**Redemption T&Cs**") shall take effect from commencement date of **Phase 2** (as stated in the below cessation schedule) ("**Effective Date**") and shall apply to any holder of a valid RD Wallet Account ("**Customer**" and "**you**" or "**your**" shall be construed accordingly) opened and maintained by RD Wallet Technologies Limited ("**RD Wallet Technologies**" and "**we**", "**our**" or "**us**" shall be construed accordingly) in accordance with the Terms and Conditions for RD Wallet ("**RD Wallet T&Cs**"). These Redemption T&Cs shall be incorporated into, and form part of, the RD Wallet T&Cs. If there is any inconsistency between these Redemption T&Cs and the RD Wallet T&Cs, these Redemption T&Cs shall prevail to the extent of the inconsistency. Unless otherwise defined in these Redemption T&Cs, capitalized terms used herein shall have the meanings given to them in the RD Wallet T&Cs.

2. INTRODUCTION

These Redemption T&Cs sets out the terms and conditions for the redemption of any remaining stored value in your RD Wallet ("**Remaining Balance**") following cessation of the RD Wallet Services.

3. REDEMPTION REQUEST

To initiate the process for redeeming your Remaining Balance, you can redeem through the RDWT Wallet mobile application. If you wish to manually withdraw the Remaining Balance, you must contact our customer service via email during our office hours and provide any information and documents we may request to verify your identity, ownership of the RD Wallet Account, and entitlement of the Remaining Balance. Redemption of the Remaining Balance will only be processed upon the successful verification and completion of any required fraud, sanctions or compliance checks in accordance with Applicable Laws. The redemption amount will equal to the Remaining Balance minus the applicable Wallet Retention Fee calculated in accordance with section 4 below ("**Redemption Amount**"). Our records shall (in the absence of manifest error) be final and conclusive in determining the actual Redemption Amount. Subject to successful verification and receipt of complete instructions, we will process your redemption of the Redemption Amount by way of FPS or bank transfer to a Hong Kong bank account in your name, or by such other method as we may agree in writing. We will use reasonable efforts to complete payment within 90 calendar

days, but longer processing time may be required where additional verification, regulatory checks, or operational issues arise.

Office Hours: Monday to Friday 9:00 a.m. to 6:00 p.m. (HKT)

Customer Service Email: care@rd.group

Cessation Schedule

Time Period	Termination of Services	Redemption Arrangement	Additional Fee & Charges
<p>Phase 1 (as specified in the email issued by RD Wallet)</p>	Cease of new account registration and fund in services.	<ol style="list-style-type: none"> via the RD Wallet mobile application by using the FPS and bank transfer services. Request manual withdrawal by contacting our Customer Service 	Nil
<p>Phase 2 Phase 2 shall endure for a duration of 60 calendar days, commencing on the calendar day immediately following the expiration of Phase 1. For illustrative purposes, if Phase 1 concludes on 30 January 2026, the Phase 2 period shall span from 31 January 2026 to 1 April 2026, inclusive.</p>			Wallet Retention Fee will be systematically levied on the accounts that have a Remaining Balance with RD Wallet.

4. WALLET RETENTION FEE

Starting from **Phase 2** the Wallet Retention Fee (“**Wallet Retention Fee**”) will be charged and deducted from the Remaining Balance. The Remaining Balance will be fully amortised in 60 calendar days' time.

The Wallet Retention Fee chargeable on the Remaining Balance shall be calculated based on the table below:

Date	Wallet Retention Fee chargeable based on % of the Remaining Balance	Illustrative example of the amount of Wallet Retention Fee chargeable	Illustrative example of the Remaining Balance after amortisation
T0	-	-	HK\$100
[T+15 days]	10%	HK\$10	HK\$90
[T+30 days]	15%	HK\$13.5	HK\$76.5
[T+45 days]	50%	HK\$38.25	HK\$38.25
[T+60 days]	100%	HK\$38.25	HK\$0

5. DISCRETIONARY WAIVER

We may, in our sole discretion, waive all or part of the Wallet Retention Fee upon receipt of a written waiver request submitted within 30 calendar days after the relevant Wallet Retention Fee deduction. Any submission of waiver requests will not be considered after Phase 2.

6. LIMITATION OF LIABILITY

We shall not be liable for any delay or failure in redemption caused by incomplete or inaccurate information, failure of banking systems or third-party networks, compliance checks, force majeure, or any event beyond our reasonable control, except to the extent prohibited by Applicable Laws.

7. PERSONAL DATA COLLECTION

By submitting a redemption request, the Customer accepts and agrees to be bound by all related terms and conditions, including our Privacy Policy Statement and the Personal Information Collection Statement for RD Wallet, and agrees that RD Technologies may

collect, use, store, transfer and disclose your personal data and transaction information in accordance with our for identity verification, processing redemption requests, fraud prevention, record keeping, audit, regulatory reporting, dispute handling and compliance with Applicable Laws.

8. GOVERNING LAW

These Redemption T&Cs shall be governed by and interpreted in accordance with the laws of Hong Kong, and the Customer submits to the exclusive jurisdiction of the Hong Kong courts. Notwithstanding the foregoing, RD Technologies shall not be prevented from taking proceedings relating to any dispute arising out of or in connection with these Redemption T&Cs (including any dispute relating to a non-contractual obligation arising from or in connection with these Terms and any dispute regarding the existence, validity or termination of these Redemption T&Cs) and/or enforcing these Redemption T&Cs in the courts of any competent jurisdiction.

9. LANGUAGE

If there is any inconsistency between the English and Chinese versions, the English version shall prevail to the extent of the inconsistency.