

MTN REWARDS – TERMS AND CONDITIONS

Welcome to MTN Rewards, where you get to enjoy amazing rewards such as airtime, data and other great deals every day of the week from selected Third-Party Vendors nationwide.

MTN Rewards is a loyalty point-based system designed to reward you, our cherished Customers, with points each time you use your MTN Number. Your accumulated points can be redeemed for On-net Rewards like airtime and data packages and amazing discounts from selected Third-Party Vendors.

Now there is more! Keep using your MTN Number all week and enjoy a 50% discount on your first On-net redemption on Fridays (Thank God It's Friday Offer). Just keep talking, texting, browsing and transacting on MTN Mobile Money to accrue more points and get ready for an exciting and delightful experience on MTN Rewards.

THE ORGANIZER

- (A) This point-based reward system is organized by Scancom PLC (MTN Ghana), a company incorporated and operating under the laws of the Republic of Ghana, (hereinafter referred to as the "Organizer") and it is subject to these Terms and Conditions.
- (B) The Terms and Conditions apply to the participation of all Pay-As-You-Go (PAYG) Customers in MTN Rewards. The Terms and Conditions are available to all the Customers through www.mtn.com.gh and are subject to amendments in accordance with these Terms and Conditions.
- (C) Amendment of Terms: MTN reserves the right to amend these Terms and Conditions at any time. Updates will be posted on the Website and shall take effect from the date of posting or as otherwise specified. Your continued use of the MTN Rewards Service after any such changes constitutes your acceptance of the new Terms and Conditions.

1. DEFINITIONS

- 1.1. "MTN Customer" or "Customer" means, unless otherwise expressly provided herein, every MTN customer Pay-As-You-Go (PAYG) permitted by these Terms and Conditions to benefit from this Point-Based Rewards system;



- 1.2. "MTN Employee" means all categories of employees including permanent, direct contract, national service personnel and extended workforce with partner resourcing companies;
- 1.3. "MTN Number" means a telephone number associated with a SIM card issued by MTN;
- 1.4. "Off-net Rewards" means rewards offered by Third-Party Vendors;
- 1.5. "On-net Rewards" means rewards offered by MTN;
- 1.6. "Service" means the MTN Rewards (Points-Based system);
- 1.7. "Short Code" means the short code *550# ;
- 1.8. "Terms and Conditions" means these Terms and Conditions, including all the annexes and amendments as may be made from time to time;
- 1.9. "Third-Party Vendor" means all other vendors who provide rewards except MTN;
and
- 1.10. "Website" means the website found using this Uniform Resource Locator (URL) <https://mtn.com.gh/mtn-rewards-2/> .

2. TERMS AND CONDITIONS FOR ON-NET AND THIRD-PARTY VENDOR REWARDS

- 2.1 All Customers who perform revenue generating activities daily except merchants and credit transfer retailers are eligible for MTN Rewards. MTN Employees with prepaid SIM cards are eligible for all On-net and Third-Party Vendor rewards except specialized offers, including but not limited to the Ultimate Father's Day Prize, Father's Day Offers and Friday Offers.
- 2.2 Customers have access to redeem On-net and Off-net rewards daily.
- 2.3 Every fifteen (15) pesewas spent earns the Customer one (1) point.
- 2.4 Points accrued can either be used to redeem On-net offers (Airtime and Data) or redeem discounts from Third-Party Vendors mentioned herein.
- 2.5 Third-Party Vendors include selected restaurants and businesses which will



be amended from time to time.

- 2.6 Voucher codes generated after the Customer redeems their points are valid for thirty (30) days from the date of generation and cannot be used after expiry.
- 2.7 Points can be redeemed through the Short Code (*550#) or on myMTN App.
- 2.8 Redemption of points will be per available on On-net Rewards and negotiated discounts or packages from our Third-Party Vendors for Off-net Rewards.
- 2.9 A Customer can only redeem an offer or get a discount up to the total value of their accrued points.
- 2.10 Active voucher codes can be viewed on the USSD menu *550#.
- 2.11 Usage of free/bonus airtime does not form part of a Customer's spending for the purposes of acquiring redeemable points.
- 2.12 A Customer can transfer points from an MTN Number to another MTN Number.
- 2.13 A Customer cannot transfer points from an MTN Number to the same MTN Number.
- 2.14 All unredeemed points will be reset to zero successively starting from the 27th of December every year, points expire automatically upon reset and have no monetary value; and Customers will start accruing points again from 12am on the 1st of January the following year. From the 27th to the 31st December every year, no points will be accumulated.
- 2.15 Terms and conditions will apply as per agreement with Third-Party Vendors for Off-net Rewards. MTN IS NOT RESPONSIBLE FOR THE QUALITY, SAFETY, DELIVERY, OR ANY OTHER ASPECT OF GOODS OR SERVICES PROVIDED BY THIRD-PARTY VENDORS. ANY DISPUTES REGARDING THIRD-PARTY REWARDS MUST BE RESOLVED DIRECTLY WITH THE VENDOR.
3. **ADDITIONAL TERMS AND CONDITIONS FOR FRIDAY OFFER (Thank God It's Friday)**
 - 3.1 Offer is available to selected PAYG Customers who generate revenue for



seven (7) consecutive days in a week. Eligibility is determined by MTN at its sole discretion.

- 3.2 Customers get a fifty percent (50%) discount on their first redemption for On-net Rewards.
- 3.3 Customers will receive an SMS of the available offer every Friday.
- 3.4 Customers can view offers on the Website - <https://mtn.com.gh/mtn-rewards-2/>
- 3.5 Payment for discounts from Third-Party Vendors will have to be made via MTN Mobile Money.
- 3.6 Offers of rewards shall be valid while stocks last.
- 3.7 Other terms and conditions may apply.
- 3.8 MTN reserves the right to change these terms and conditions at any time and Customers shall be notified via the Website and by continuing to use the Service, the Customer shall be deemed to have accepted these and any varied terms and conditions which shall be posted.

4. **ADDITIONAL TERMS AND CONDITIONS FOR MTN @30 FATHER' S DAY CAMPAIGN**

- 4.1. The MTN @30 Father's Day Offer is valid from 21st June 2026 while stocks last.
- 4.2. During the campaign period, all eligible reward items available under the promotion may be redeemed at a flat rate of Thirty Thousand (30,000) MTN Reward points per item exclusively via the myMTN App.
- 4.3. All vouchers, exclusive items or souvenirs redeemed through our points system must be claimed within thirty (30) calendar days following the end of the offer. Claim instructions will be provided at the time of redemption. After this period, any unclaimed vouchers, exclusive items, or souvenirs will be forfeited, and no compensation, replacement, or extension will be provided.
- 4.4. The availability of vouchers, exclusive items or souvenirs is subject to stock and supply. MTN cannot guarantee the availability of any specific items, vouchers, or souvenirs at the time of redemption. If the selected item is unavailable, MTN reserves the right to replace the redeemed item with another item or provide a refund of points.
- 4.5. Redemption Rules: There is no limit on the number of items a Customer may



redeem, subject to availability. However, each eligible Customer is entitled to win only one (1) phone during the Father's Day campaign period. Customers who win the phone consent to the posting of a testimonial video on MTN social media platforms which will include their visual likeness and voice.

4.6. Eligibility

4.6.1 The promotion is open to all MTN Prepaid and Postpaid individual Customers enrolled in MTN Rewards.

4.6.2 Merchants, MoMo Agents, Retailers, Credit Transfer Agents, and MTN Employees are not eligible to participate in this campaign.

4.6.3 MTN Employees may continue to redeem airtime, data bundles, and partner discount offers through MTN Rewards using their prepaid and postpaid numbers but shall not be eligible for any promotional reward items under this campaign.

5. ADDITIONAL TERMS AND CONDITIONS FOR THE MTN @30 ULTIMATE FATHER'S DAY PRIZE

5.1. The Ultimate Father's Day Prize runs concurrently with the Father's Day Offer from 21st May 2026 while stocks last.

5.2. During this period, an iPhone 16 (256GB) will be awarded to the Customer who uses the highest number of MTN Rewards points for the redemption of items while stock lasts.

5.3. Eligibility

5.3.1 The promotion is open to all MTN Prepaid and Postpaid Individual customers enrolled in MTN Rewards.

5.3.2 Merchants, MoMo Agents, Retailers, Credit Transfer Agents, and MTN Employees are not eligible to participate in this campaign.

5.3.3 MTN Employees may continue to redeem airtime, data bundles, and partner discount offers through MTN Rewards using their prepaid and postpaid numbers but shall not be eligible for any promotional reward items under this campaign.

5.4. In the event of a tie: If two or more Customers redeem the same number of rewards during the promo period, the winner of the iPhone 16 (256GB) will be the Customer with the highest remaining MTN Rewards points balance at the end of the campaign. If two or more Customers redeem the same number of rewards during the campaign period and have the same number of MTN Rewards points balance at the end of the campaign, then the winner of the iPhone 16 (256GB) will be the Customer with the highest total spend on MTN services during the campaign

period.

6. GENERAL

6.1 The Service and features within the Service may be protected by intellectual property rights belonging to MTN or to its licensors. No license is granted to the Customer in respect of any such rights, except to the extent required for the Customer's personal use of the Service in accordance with these terms and conditions. MTN and any other MTN Product or Service name are trademarks of MTN, and the Customer shall not be entitled to reproduce such marks (other than to the extent required for the Customer's personal use of the Service) without our prior written consent.

6.2 MTN provides MTN Rewards on an "as is" and "as available" basis, in the hope that Customers find it useful. MTN does not warrant that MTN Rewards will be free of errors, faults or interruptions and we shall not be liable to any Customer in connection with (but not limited to):

6.2.1 any cause beyond our reasonable control;

- 6.2.2 any failure or delay in the use of or inability to use any component of the Service;
- 6.2.3 any loss, claim or damage including loss or corruption of data howsoever arising; and
- 6.2.4 any acts, omissions, or defaults of any Third-Party Vendor.
- 6.3 MTN shall not be liable for any indirect, incidental, special, or consequential damages, including loss of data, loss of business or profits, or personal loss, arising from or in connection with participation in the Rewards Program.
- 6.4 MTN's total aggregate liability to any Customer in connection with the Rewards Program shall not exceed the total value of points accrued by that Customer in the three (3) months preceding the event giving rise to the claim.
- 6.5 Components of the Service may be supplied to MTN by third parties and MTN makes no promises, and does not accept any liability, either expressed or implied as to the Service, including but not limited to its accuracy, relevance or quality.
- 6.6 The Service is effective from 1st April 2021 however, additional offers may have other defined effective periods.
- 6.7 By participating in the Service, the Customer expressly agrees that personal data which they supply shall be processed by the MTN for the purpose of executing the Service and also for the purpose of publicizing the Service and MTN. It is hereby specified that MTN guarantees that publicity, entailing the sharing with third parties of personal data supplied as a result of participation in the Service, (including through television, the press, leaflets and other means and format of communication) shall be made only with respect to the beneficiaries of the Service and will only indicate the given names and surnames of Customers, their images and voices, made for the sole purpose of publicity connected to the Service. MTN may use your data for analytics to improve the program and may share necessary data with Third-Party Vendors solely for the purpose of fulfilling rewards you have redeemed. Your data will be handled in accordance with MTN's Privacy Policy (available on the Website) and the Data Protection Act, 2012 (Act 843) of Ghana. You have the right to access, correct, and in certain



circumstances, object to the processing of your personal data.

- 6.8 Participation in the Service shall be deemed as the Customer's express consent for the use of this data in the manner herein defined. Notwithstanding the above, personal data of the Customers will be retained by MTN in accordance with the applicable law.
- 6.9 MTN respects the privacy of Customers of this Service and accordingly personal data collected during this Service will be treated as private and confidential and in accordance with Data Protection laws of Ghana.
- 6.10 The Service is organized under and governed by the laws and statutes of the Republic Ghana. Any dispute arising out of or in connection with these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of Ghana.

