

CJ Dropshipping x WorldFirst Promotion

Terms and Conditions

These terms and conditions (these "**Terms and Conditions**") govern the Promotion. By participating in the Promotion, you confirm that you accept these Terms and Conditions and agree to comply with them.

1. Definitions and Interpretation

In these Terms and Conditions, the following words and expressions shall have the following meanings:

- 1.1 "**Cashback Reward**" shall have the meaning given to such term in clause 4.2;
- 1.2 "**FX**" means foreign exchange;
- 1.3 "**Promotion**" shall have the meaning given to such term in clause 2;
- 1.4 "**Promotion Period**" shall have the meaning given to such term in clause 3;
- 1.5 "**Partner**" means Heyang Industry Co., Limited and/or its affiliates as approved by WorldFirst from time to time;
- 1.6 "**Reward Criteria**" shall have the meaning given to such term in clause 4.1;
- 1.7 "**WorldFirst**" refers to WorldFirst (Singapore) Merchant Services Pte. Ltd. and/or its affiliates;
- 1.8 "**World Account**" means the WorldFirst World Account, as provided by WorldFirst;
- 1.9 "**World Account Terms**" means all of the prevailing terms and conditions, including the privacy policies, governing the World Accounts;
- 1.10 "**World Card**" means the World Card issued by WorldFirst to a World Account user to be used for payments; and
- 1.11 "**World Card Terms**" means all of the prevailing terms and conditions, including the privacy policies, governing the World Cards;

2. Description of the Promotion

During the Promotion Period, a WorldFirst customer that is registered in the countries or regions supported by the account service offered by WorldFirst and satisfies the Reward Criteria may be eligible to receive the Cashback Reward.

3. Promotion Period

The “**Promotion Period**” is the period beginning on 20 July 2026 and ending on 30 December 2026 (both days, inclusive).

4. Cashback Reward

4.1 A WorldFirst customer may be eligible to receive the Cashback Reward, provided that:

4.1.1 such person was not an existing WorldFirst customer and had not applied for a World Account immediately preceding the Promotion Period, and has successfully applied for a World Account through a registration link made available by the Partner during the Promotion Period, and completes WorldFirst’s authentication and review process;

4.1.2 such person then completed the following transaction(s);

(a) successfully completes payment transactions to the Partner through (i) World Direct using the WorldFirst customer’s World Account; or (ii) the checkout page of the Partner’s platform using the WorldFirst customer’s World Account as a payment method, in an aggregate amount of at least USD500 during the Promotion Period; or

(b) successfully completes payment transactions using its World Card(s) in an aggregate amount of at least USD500 during the Promotion Period.

(collectively, the “**Reward Criteria**”)

4.2 The “**Cashback Reward**” is a cashback reward with a value of USD 100. The Cashback Reward shall be credited to the relevant WorldFirst customer’s World Account on or before the last working day in the following month the Reward Criteria is satisfied. Such World Account must be valid, open and functioning, and must not be suspended, canceled, and/or terminated, at the time the Cashback Reward is credited to such account.

4.3 WorldFirst has sole discretion to delay the crediting of the Cashback Reward for any reason that it deems appropriate, including for the purposes of assessing the eligibility of the relevant WorldFirst customer.

4.4 The Cashback Reward is not transferable or exchangeable for cash, credit, products, or privileges or other benefits or payments in kind, whether in full or in part, and is not refundable or replaceable.

- 4.5 A Cashback Reward received under this Promotion is exclusive and cannot be combined with or used in conjunction with other discounts or promotions, unless otherwise stated. For the avoidance of doubt, a WorldFirst customer will not be eligible to claim any additional reward in connection with new registration under any other ongoing promotion by WorldFirst.
- 4.6 Should WorldFirst determine, in its sole discretion, that a WorldFirst customer is not eligible to receive the Cashback Reward or to participate in the Promotion for any reason (including but not limited to a breach of these Terms and Conditions or any applicable laws or regulations, improper use of any information relating to the Promotion, fraud, attempted fraud, or any other illegal or illegitimate activity), or where WorldFirst has knowledge of subsequent events which would mean that the WorldFirst customer would not have been entitled to receive the Cashback Reward (including but not limited to where the transactions of such WorldFirst customer were reversed or refunded), WorldFirst has the right to disqualify such WorldFirst customer and shall not be liable to any such WorldFirst customer. WorldFirst further reserves the right to claw back the Cashback Reward or to deduct the value of the Cashback Reward from the WorldFirst customer's World Account(s).

5. Further Terms

- 5.1 WorldFirst reserves the right to, in its sole discretion, determine and/or decide all matters relating to or arising in connection with the Promotion and/or these Terms and Conditions without prior notice. Any such determination and/or decision will be final and binding.
- 5.2 To the extent permitted by applicable law, WorldFirst reserves the right to amend the terms of the Promotion, and/or to suspend or cancel the Promotion at any time, without liability to any party. WorldFirst also reserves the right to extend the Promotion Period in its discretion and these Terms and Conditions shall apply to any such extended Promotion Period. Any amendments to the Promotion will be published on the Promotion webpage and/or notified to users in an appropriate manner. Following any change or amendment to these Terms and Conditions, your continued participation in the Promotion constitutes your acceptance of the amended Terms and Conditions and the Promotion in force at that time.
- 5.3 The FX rate that WorldFirst provides for transactions must comply with applicable laws and regulations. Therefore, WorldFirst cannot guarantee that any FX rate finally provided will reflect the discount range described in the Promotion.

- 5.4 Each opening of a World Account, World Card application and each FX transaction is subject to WorldFirst's standard compliance and due diligence requirements.
- 5.5 Each participant warrants that:
- 5.5.1 it is legally able to participate in the Promotion according to the laws and regulations applicable to it;
 - 5.5.2 to the best of its knowledge, all information disclosed by it to WorldFirst is complete, true and accurate;
 - 5.5.3 it consents to participate in the Promotion in the capacity of participant and consents to the use and sharing of its personal data by WorldFirst in accordance with WorldFirst's Privacy Policy and applicable laws for the purpose of this Promotion; and
 - 5.5.4 it will not use the Promotion in any way that WorldFirst (in its sole and absolute discretion) considers to be unreasonable, unethical, excessive, or in bad faith; or in any way that breaches any applicable local, national, or international law or regulation, or that is in any way unlawful, fraudulent, or wrongful, or has any unlawful, fraudulent, or wrongful purpose or effect.
- 5.6 Persons participating in the Promotion shall bear all expenses arising from and/or in connection with participating in the Promotion.
- 5.7 **Severability:** Any clauses in these terms and conditions determined by any court or other competent authority to be unlawful and/or unenforceable will be treated as severed from these terms and conditions and will not invalidate other clauses of these terms and conditions which will continue in full effect.
- 5.8 **Third Party Rights:** These terms and conditions are made for the benefit of participants of the Promotion, and are not intended to benefit any third party or be enforceable by any third party.
- 5.9 WorldFirst reserves the right, at its sole discretion, to refuse a claim in connection with the Cashback Reward if it has reasonable grounds to believe that any of the relevant participants has:
- 5.9.1 breached these Terms and Conditions;
 - 5.9.2 misused WorldFirst's intellectual property rights including trademarks and/or materials;
 - 5.9.3 made any misrepresentations (negligently or fraudulently);
 - 5.9.4 abused the Promotion; and/or
 - 5.9.5 engaged in any illegal or criminal activity including fraud in connection with the Promotion or any application for WorldFirst services.
- 5.10 The World Account Terms and the World Card Terms shall apply to existing WorldFirst customers and are to be read together with these Terms and

Conditions. Please refer to the World Account Terms and the World Card Terms for further information. In the event of any conflict or inconsistency between these Terms and Conditions and any of the World Account Terms or the World Card Terms, these Terms and Conditions shall prevail only to the extent of matters relating to the Promotion. In the event of any conflict or inconsistency between these Terms and Conditions and any terms set out in any marketing materials prepared for the Promotion, these Terms and Conditions shall prevail. While all information provided herein is believed to be correct and reliable at the time of printing or publishing or posting online, WorldFirst makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.

- 5.11 To the fullest extent permitted by applicable law, under no circumstances will WorldFirst or any of its affiliates be liable under any theory of tort, contract, strict liability or other legal or equitable theory for lost profits, indirect, incidental, special, consequential, exemplary, or punitive damages, each of which is excluded by agreement of WorldFirst and you regardless of whether such damages were foreseeable or whether WorldFirst or any person has been advised of the possibility of such damages. Notwithstanding anything in these Terms and Conditions to the contrary, WorldFirst's cumulative liability, including for claims, expenses, damages or indemnity obligations under or in connection with its obligations under these terms and conditions, will not exceed USD\$500,000. In no event shall WorldFirst, its affiliates, agents, representatives, directors, officers, or employees be liable for any act or omission resulting from circumstance beyond their reasonable control. To the fullest extent permitted by applicable law, you hereby waive any and all rights to bring any claim or action related to this Promotion beyond one (1) year from the first occurrence of the act, event, condition or omission on which such claim or action is based.
- 5.12 **Governing law and dispute resolution:** Any dispute arising out of or in connection with these Terms and Conditions and/or the Promotion, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration administered by the SIAC in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("**SIAC Rules**") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore. The Tribunal shall consist of one arbitrator. The language of the arbitration shall be English.
- 5.13 For any questions, please call us on +65 6805 4380. Phone lines are open from 9:00 am to 6:00 pm on Monday to Thursday and 9:00 am to 5:00 pm on Friday (Singapore time) (excluding bank holidays).

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1 Definitions and Interpretation

In these Terms and Conditions, the following words and expressions shall have the following meanings:

- 1.1 "**CJ Dropshipping**" refers to Heyang Industry Co., Limited and/or any of its affiliates;
- 1.2 "**Eligible Payment(s)**" shall have the meaning given to such term in clause 4.1.2(b);
- 1.3 "**ICC**" means the International Chamber of Commerce;
- 1.4 "**Promotion**" shall have the meaning given to such term in the clause 2;
- 1.5 "**Promotion Period**" shall have the meaning given to such term in clause 3;
- 1.6 "**Reward**" shall have the meaning given to such term in clause 4.3;
- 1.7 "**Reward Criteria**" shall have the meaning given to such term in clause 4.1.1;
- 1.8 "**USD**" means the United States dollar;
- 1.9 "**WorldFirst**" refers to World First Netherlands B.V.;
- 1.10 "**World Account**" means the WorldFirst World Account, as provided by WorldFirst;
- 1.11 "**World Account Terms**" means all of the prevailing terms and conditions, including the privacy policies, governing the World Accounts;

1.12 “**World Card**” means the World Card issued by WorldFirst to a World Account user to be used for payments; and

1.13 “**World Card Terms**” means all of the prevailing terms and conditions between you and WorldFirst, including the privacy policies, governing the World Cards.

2 Description of the Promotion

2.1 During the Promotion Period, a WorldFirst customer that is registered in the countries and regions approved by WorldFirst and satisfies the Reward Criteria may be eligible to receive the Reward (“**Promotion**”).

3 Promotion Period

3.1 The promotion period begins from 20 July 2026 and ends on 31 December 2026, both days inclusive (the “**Promotion Period**”).

4 Reward

4.1 A WorldFirst customer may be eligible to receive the Reward, provided that:

4.1.1 such person (i) was not an existing WorldFirst customer and had not applied for a World Account immediately preceding the Promotion Period, (ii) during the Promotion Period, accesses the registration page of World Account or the designated promotional landing page on the WorldFirst website by clicking on the WorldFirst logo or promotional banner displayed on CJ Dropshipping’s website or portal, and successfully applies for a World Account through such landing page; and (iii) completes WorldFirst’s authentication and review process to WorldFirst’s satisfaction; and

4.1.2 such person successfully carries out one of the following “**Eligible Payment(s)**” by 31 January 2027:

(a) one or more payment(s) to CJ Dropshipping through (i) World Direct using the World First customer’s World Account, or (ii)

the checkout page of CJ Dropshipping's platform using the WorldFirst customer's World Account as a payment method, in an aggregate amount of at least USD 500 (or an equivalent amount in a different currency or currencies); or

(b) one or more payment(s) in an aggregate amount of at least USD 500 (or an equivalent amount in a different currency or currencies) using its World Card.

(collectively, the "**Reward Criteria**").

- 4.2 The "**Reward**" is a cash bonus reward with a value of USD100. The Reward shall be credited to the relevant WorldFirst customer's USD denominated account within World Account on or before the last business day in the following month after the customer has satisfied the Reward Criteria. Such USD account must be valid, open and functioning, and must not be suspended, cancelled and/or terminated, at the time the Reward is credited to such account.
- 4.3 The Reward is not transferable or exchangeable for credit, products, or privileges or other benefits or payments in kind, whether in full or in part, and is not refundable or replaceable.
- 4.4 The Reward cannot be used in conjunction with other discounts or promotions, unless otherwise stated herein.
- 4.5 WorldFirst has the sole discretion to delay the crediting of the Reward for any reason that it deems appropriate, including for the purposes of assessing the eligibility of the relevant participant.
- 4.6 Should WorldFirst determine, in its sole discretion, that a participant is not eligible to receive the Reward or to participate in the Promotion for any reason (including but not limited to a breach of these Terms and Conditions or any applicable laws or regulations, improper use of any information relating to the Promotion, fraud, attempted fraud, or any other illegal or illegitimate activity), or where WorldFirst has knowledge of subsequent events which would mean that the participant would not have been entitled to receive the Reward, WorldFirst has the right to disqualify such participant and shall not be liable to any such participant. WorldFirst further reserves

the right to claw back the Reward or deduct the value of the Reward from the participant's World Account(s).

5 Further Terms

- 5.1 WorldFirst reserves the right to, in its sole discretion, determine and/or decide all matters relating to or arising in connection with the Promotion and/or these Terms and Conditions without prior notice. Any such determination and/or decision will be final and binding.
- 5.2 To the extent permitted by applicable law, WorldFirst reserves the right to amend the terms of the Promotion, and/or to suspend or cancel the Promotion at any time, without liability to any party. WorldFirst also reserves the right to extend the Promotion Period in its discretion and these Terms and Conditions shall apply to any such extended Promotion Period. Any amendments to the Promotion will be published on the Promotion webpage and/or notified to users in an appropriate manner. Following any change or amendment to these Terms and Conditions, your continued participation in the Promotion constitutes your acceptance of the amended Terms and Conditions and the Promotion in force at that time.
- 5.3 The FX rate that WorldFirst provides for transactions must comply with applicable laws and regulations. All FX transactions are subject to standard compliance requirements and due diligence.
- 5.4 Each participant warrants that:
 - 5.4.1 it is legally able to participate in the Promotion according to the laws and regulations applicable to it and has all required authority to do so;
 - 5.4.2 to the best of its knowledge, all information disclosed by it to WorldFirst is complete, true and accurate;
 - 5.4.3 it consents to participate in the Promotion in the capacity of participant and consents to the use and sharing of its personal data by WorldFirst in accordance with WorldFirst's privacy policy and applicable laws for the purpose of this Promotion; and

- 5.4.4 it will not use the Promotion in any way that WorldFirst (in its sole and absolute discretion) considers to be unreasonable, unethical, excessive, or in bad faith; or in any way that breaches any applicable local, national, or international law or regulation, or that is in any way unlawful, fraudulent, or wrongful, or has any unlawful, fraudulent, or wrongful purpose or effect.
- 5.5 Persons participating in the Promotion shall bear all expenses (including any tax liability) arising from and/or in connection with participating in the Promotion.
- 5.6 Any clauses in these Terms and Conditions determined by any court or other competent authority to be unlawful and/or unenforceable will be treated as severed from these Terms and Conditions and will not invalidate other clauses of these Terms and Conditions which will continue in full effect.
- 5.7 These Terms and Conditions are made for the benefit of WorldFirst and the participants of the Promotion, and are not intended to benefit any third party or be enforceable by any third party.
- 5.8 WorldFirst reserves the right, at its sole discretion, to refuse a claim in connection with the Reward if it has reasonable grounds to believe that any relevant participant has:
 - 5.8.1 breached these Terms and Conditions;
 - 5.8.2 misused WorldFirst's intellectual property rights including trademarks and/or materials;
 - 5.8.3 made any misrepresentations (negligently or fraudulently);
 - 5.8.4 abused the Promotion; and/or
 - 5.8.5 engaged in any illegal or criminal activity including fraud in connection with the Promotion or any application for WorldFirst services.
- 5.9 The World Account Terms and the World Card Terms shall apply to existing WorldFirst customers and are to be read together with these Terms and Conditions. Please refer to the World Account Terms and the World Card

Terms for further information. In the event of any conflict or inconsistency between these Terms and Conditions and any of the World Account Terms or the World Card Terms, these Terms and Conditions shall prevail only to the extent of matters relating to the Promotion. In the event of any conflict or inconsistency between these Terms and Conditions and any terms set out in any marketing materials prepared for the Promotion, these Terms and Conditions shall prevail. While all information provided herein is believed to be correct and reliable at the time of printing or publishing or posting online, WorldFirst makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.

- 5.10 To the fullest extent permitted by applicable law, under no circumstances will WorldFirst or any of its affiliates be liable under any theory of tort, contract, strict liability or other legal or equitable theory for lost profits, indirect, incidental, special, consequential, exemplary, or punitive damages, each of which is excluded by agreement between WorldFirst and you regardless of whether such damages were foreseeable or whether WorldFirst or any person has been advised of the possibility of such damages. Notwithstanding anything in these Terms and Conditions to the contrary, WorldFirst's cumulative liability, including for claims, expenses, damages or indemnity obligations under or in connection with its obligations under these Terms and Conditions, will not exceed USD\$500,000. In no event shall WorldFirst, its affiliates, agents, representatives, directors, officers, or employees be liable for any act or omission resulting from circumstance beyond their reasonable control. To the fullest extent permitted by applicable law, you hereby waive any and all rights to bring any claim or action related to the Promotion beyond one (1) year from the first occurrence of the act, event, condition or omission on which such claim or action is based.
- 5.11 **Governing law and dispute resolution:** These Terms and Conditions shall be governed by and construed in accordance with the laws of the Netherlands. All disputes arising out of or in connection with these Terms and Conditions, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration administered by the ICC in accordance with the Rules of Arbitration of the International Chamber of Commerce for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the

arbitration shall be Paris. The Tribunal shall consist of one arbitrator. The language of the arbitration shall be English.

5.12 For any questions, please call us on +31 20 299 4960 (lines are open 8:30 am to 5:30 pm on working days (CET)).

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These terms and conditions (these "**Terms and Conditions**") govern the Promotion (as defined below). By participating in the Promotion, you confirm that you accept these Terms and Conditions and agree to comply with them.

2 Definitions and Interpretation

In these Terms and Conditions, the following words and expressions shall have the following meanings:

- 5.13 "**CJ Dropshipping**" refers to Heyang Industry Co., Limited and/or any of its affiliates;
- 5.14 "**Eligible Payment(s)**" shall have the meaning given to such term in clause 4.1.2(b);
- 5.15 "**LCIA**" means the London Court of International Arbitration;
- 5.16 "**Promotion**" shall have the meaning given to such term in the clause 2;
- 5.17 "**Promotion Period**" shall have the meaning given to such term in clause 3;
- 5.18 "**Reward**" shall have the meaning given to such term in clause 4.3;
- 5.19 "**Reward Criteria**" shall have the meaning given to such term in clause 4.1.1;
- 5.20 "**USD**" means the United States dollar;
- 5.21 "**WorldFirst**" refers to World First UK Limited;
- 5.22 "**World Account**" means the WorldFirst World Account, as provided by WorldFirst;
- 5.23 "**World Account Terms**" means all of the prevailing terms and conditions, including the privacy policies, governing the World Accounts;

5.24 “**World Card**” means the World Card issued by WorldFirst to a World Account user to be used for payments; and

5.25 “**World Card Terms**” means all of the prevailing terms and conditions between you and WorldFirst, including the privacy policies, governing the World Cards.

6 Description of the Promotion

6.1 During the Promotion Period, a WorldFirst customer that is registered in the countries and regions approved by WorldFirst and satisfies the Reward Criteria may be eligible to receive the Reward (“**Promotion**”).

7 Promotion Period

7.1 The promotion period begins from 20 July 2026 and ends on 31 December 2026, both days inclusive (the “**Promotion Period**”).

8 Reward

8.1 A WorldFirst customer may be eligible to receive the Reward, provided that:

8.1.1 such person (i) was not an existing WorldFirst customer and had not applied for a World Account immediately preceding the Promotion Period, (ii) during the Promotion Period, accesses the registration page of World Account or the designated promotional landing page on the WorldFirst website by clicking on the WorldFirst logo or promotional banner displayed on CJ Dropshipping’s website or portal, and successfully applies for a World Account through such landing page; and (iii) completes WorldFirst’s authentication and review process to WorldFirst’s satisfaction; and

8.1.2 such person successfully carries out one of the following “**Eligible Payment(s)**” by 31 January 2027:

(c) one or more payment(s) to CJ Dropshipping through (i) World Direct using the World First customer’s World Account, or (ii)

the checkout page of CJ Dropshipping's platform using the WorldFirst customer's World Account as a payment method, in an aggregate amount of at least USD 500 (or an equivalent amount in a different currency or currencies); or

(d) one or more payment(s) in an aggregate amount of at least USD 500 (or an equivalent amount in a different currency or currencies) using the World Card.

(collectively, the "**Reward Criteria**").

- 8.2 The "**Reward**" is a cash bonus reward with a value of USD100. The Reward shall be credited to the relevant WorldFirst customer's USD denominated account within World Account on or before the last business day in the following month after the customer has satisfied the Reward Criteria. Such USD account must be valid, open and functioning, and must not be suspended, cancelled and/or terminated, at the time the Reward is credited to such account.
- 8.3 The Reward is not transferable or exchangeable for credit, products, or privileges or other benefits or payments in kind, whether in full or in part, and is not refundable or replaceable.
- 8.4 The Reward cannot be used in conjunction with other discounts or promotions, unless otherwise stated herein.
- 8.5 WorldFirst has the sole discretion to delay the crediting of the Reward for any reason that it deems appropriate, including for the purposes of assessing the eligibility of the relevant participant.
- 8.6 Should WorldFirst determine, in its sole discretion, that a participant is not eligible to receive the Reward or to participate in the Promotion for any reason (including but not limited to a breach of these Terms and Conditions or any applicable laws or regulations, improper use of any information relating to the Promotion, fraud, attempted fraud, or any other illegal or illegitimate activity), or where WorldFirst has knowledge of subsequent events which would mean that the participant would not have been entitled to receive the Reward, WorldFirst has the right to disqualify such participant and shall not be liable to any such participant. WorldFirst further reserves

the right to claw back the Reward or deduct the value of the Reward from the participant's World Account(s).

9 Further Terms

- 9.1 WorldFirst reserves the right to, in its sole discretion, determine and/or decide all matters relating to or arising in connection with the Promotion and/or these Terms and Conditions without prior notice. Any such determination and/or decision will be final and binding.
- 9.2 To the extent permitted by applicable law, WorldFirst reserves the right to amend the terms of the Promotion, and/or to suspend or cancel the Promotion at any time, without liability to any party. WorldFirst also reserves the right to extend the Promotion Period in its discretion and these Terms and Conditions shall apply to any such extended Promotion Period. Any amendments to the Promotion will be published on the Promotion webpage and/or notified to users in an appropriate manner. Following any change or amendment to these Terms and Conditions, your continued participation in the Promotion constitutes your acceptance of the amended Terms and Conditions and the Promotion in force at that time.
- 9.3 The FX rate that WorldFirst provides for transactions must comply with applicable laws and regulations. All FX transactions are subject to standard compliance requirements and due diligence.
- 9.4 Each participant warrants that:
 - 9.4.1 it is legally able to participate in the Promotion according to the laws and regulations applicable to it and has all required authority to do so;
 - 9.4.2 to the best of its knowledge, all information disclosed by it to WorldFirst is complete, true and accurate;
 - 9.4.3 it consents to participate in the Promotion in the capacity of participant and consents to the use and sharing of its personal data by WorldFirst in accordance with WorldFirst's privacy policy and applicable laws for the purpose of this Promotion; and

- 9.4.4 it will not use the Promotion in any way that WorldFirst (in its sole and absolute discretion) considers to be unreasonable, unethical, excessive, or in bad faith; or in any way that breaches any applicable local, national, or international law or regulation, or that is in any way unlawful, fraudulent, or wrongful, or has any unlawful, fraudulent, or wrongful purpose or effect.
- 9.5 Persons participating in the Promotion shall bear all expenses (including any tax liability) arising from and/or in connection with participating in the Promotion.
- 9.6 Any clauses in these Terms and Conditions determined by any court or other competent authority to be unlawful and/or unenforceable will be treated as severed from these Terms and Conditions and will not invalidate other clauses of these Terms and Conditions which will continue in full effect.
- 9.7 These Terms and Conditions are made for the benefit of WorldFirst and the participants of the Promotion, and are not intended to benefit any third party or be enforceable by any third party.
- 9.8 WorldFirst reserves the right, at its sole discretion, to refuse a claim in connection with the Reward if it has reasonable grounds to believe that any relevant participant has:
- 9.8.1 breached these Terms and Conditions;
 - 9.8.2 misused WorldFirst's intellectual property rights including trademarks and/or materials;
 - 9.8.3 made any misrepresentations (negligently or fraudulently);
 - 9.8.4 abused the Promotion; and/or
 - 9.8.5 engaged in any illegal or criminal activity including fraud in connection with the Promotion or any application for WorldFirst services.
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9.10 To the fullest extent permitted by applicable law, under no circumstances will WorldFirst or any of its affiliates be liable under any theory of tort, contract, strict liability or other legal or equitable theory for lost profits, indirect, incidental, special, consequential, exemplary, or punitive damages, each of which is excluded by agreement between WorldFirst and you regardless of whether such damages were foreseeable or whether WorldFirst or any person has been advised of the possibility of such damages. Notwithstanding anything in these Terms and Conditions to the contrary, WorldFirst's cumulative liability, including for claims, expenses, damages or indemnity obligations under or in connection with its obligations under these Terms and Conditions, will not exceed USD\$500,000. In no event shall WorldFirst, its affiliates, agents, representatives, directors, officers, or employees be liable for any act or omission resulting from circumstance beyond their reasonable control. To the fullest extent permitted by applicable law, you hereby waive any and all rights to bring any claim or action related to the Promotion beyond one (1) year from the first occurrence of the act, event, condition or omission on which such claim or action is based.

9.11 **Governing law and dispute resolution:** Any dispute arising out of or in connection with these Terms and Conditions and/or the Promotion, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration under the LCIA Rules, which Rules are deemed to be incorporated by reference into this clause. The number of arbitrators shall be one. The seat, or legal place, of arbitration shall be London, England. The language to be used in the arbitral proceedings shall

be English. The governing law of these Terms and Conditions shall be the substantive law of England and Wales.

9.12 For any questions, please call us on +44 207 801 1065. Phone lines are open from 08:30 to 17:30 (UK time) on Monday to Friday (excluding bank holidays).

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- 1.14 "**Promotion**" shall have the meaning given to such term in clause 2;
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- 1.17 "**Reward Criteria**" shall have the meaning given to such term in clause 4.1;
- 1.18 "**WorldFirst**" refers to World First Pty Ltd and/or its affiliates;
- 1.19 "**World Account**" means the WorldFirst World Account, as provided by WorldFirst;
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- 1.22 "**World Card Terms**" means all of the prevailing terms and conditions, including the privacy policies, governing the World Cards;

7. Description of the Promotion

During the Promotion Period, a WorldFirst customer that is registered in the countries or regions supported by the account service offered by WorldFirst and satisfies the Reward Criteria may be eligible to receive the Cashback Reward.

8. Promotion Period

The “**Promotion Period**” is the period beginning on 20 July 2026 and ending on 30 December 2026 (both days, inclusive).

9. Cashback Reward

9.1 A WorldFirst customer may be eligible to receive the Cashback Reward, provided that:

9.1.1 such person was not an existing WorldFirst customer and had not applied for a World Account immediately preceding the Promotion Period, and has successfully applied for a World Account through a registration link made available by the Partner during the Promotion Period, and completes WorldFirst’s authentication and review process;

9.1.2 such person then completed the following transaction(s);

(c) successfully completes payment transactions to the Partner through (i) World Direct using the WorldFirst customer’s World Account; or (ii) the checkout page of the Partner’s platform using the WorldFirst customer’s World Account as a payment method, in an aggregate amount of at least USD500 during the Promotion Period; or

(d) successfully completes payment transactions using its World Card(s) in an aggregate amount of at least USD500 during the Promotion Period.

(collectively, the “**Reward Criteria**”)

9.2 The “**Cashback Reward**” is a cashback reward with a value of USD 100. The Cashback Reward shall be credited to the relevant WorldFirst customer’s World Account on or before the last working day in the following month the Reward Criteria is satisfied. Such World Account must be valid, open and functioning, and must not be suspended, canceled, and/or terminated, at the time the Cashback Reward is credited to such account.

9.3 WorldFirst has sole discretion to delay the crediting of the Cashback Reward for any reason that it deems appropriate, including for the purposes of assessing the eligibility of the relevant WorldFirst customer.

9.4 The Cashback Reward is not transferable or exchangeable for cash, credit, products, or privileges or other benefits or payments in kind, whether in full or in part, and is not refundable or replaceable.

- 9.5 A Cashback Reward received under this Promotion is exclusive and cannot be combined with or used in conjunction with other discounts or promotions, unless otherwise stated. For the avoidance of doubt, a WorldFirst customer will not be eligible to claim any additional reward in connection with new registration under any other ongoing promotion by WorldFirst.
- 9.6 Should WorldFirst determine, in its sole discretion, that a WorldFirst customer is not eligible to receive the Cashback Reward or to participate in the Promotion for any reason (including but not limited to a breach of these Terms and Conditions or any applicable laws or regulations, improper use of any information relating to the Promotion, fraud, attempted fraud, or any other illegal or illegitimate activity), or where WorldFirst has knowledge of subsequent events which would mean that the WorldFirst customer would not have been entitled to receive the Cashback Reward (including but not limited to where the transactions of such WorldFirst customer were reversed or refunded), WorldFirst has the right to disqualify such WorldFirst customer and shall not be liable to any such WorldFirst customer. WorldFirst further reserves the right to claw back the Cashback Reward or to deduct the value of the Cashback Reward from the WorldFirst customer's World Account(s).

10. Further Terms

- 10.1 WorldFirst reserves the right to, in its sole discretion, determine and/or decide all matters relating to or arising in connection with the Promotion and/or these Terms and Conditions without prior notice. Any such determination and/or decision will be final and binding.
- 10.2 To the extent permitted by applicable law, WorldFirst reserves the right to amend the terms of the Promotion, and/or to suspend or cancel the Promotion at any time, without liability to any party. WorldFirst also reserves the right to extend the Promotion Period in its discretion and these Terms and Conditions shall apply to any such extended Promotion Period. Any amendments to the Promotion will be published on the Promotion webpage and/or notified to users in an appropriate manner. Following any change or amendment to these Terms and Conditions, your continued participation in the Promotion constitutes your acceptance of the amended Terms and Conditions and the Promotion in force at that time.
- 10.3 The FX rate that WorldFirst provides for transactions must comply with applicable laws and regulations. Therefore, WorldFirst cannot guarantee that any FX rate finally provided will reflect the discount range described in the Promotion.

- 10.4 Each opening of a World Account, World Card application and each FX transaction is subject to WorldFirst's standard compliance and due diligence requirements.
- 10.5 Each participant warrants that:
- 10.5.1 it is legally able to participate in the Promotion according to the laws and regulations applicable to it;
 - 10.5.2 to the best of its knowledge, all information disclosed by it to WorldFirst is complete, true and accurate;
 - 10.5.3 it consents to participate in the Promotion in the capacity of participant and consents to the use and sharing of its personal data by WorldFirst in accordance with WorldFirst's Privacy Policy and applicable laws for the purpose of this Promotion; and
 - 10.5.4 it will not use the Promotion in any way that WorldFirst (in its sole and absolute discretion) considers to be unreasonable, unethical, excessive, or in bad faith; or in any way that breaches any applicable local, national, or international law or regulation, or that is in any way unlawful, fraudulent, or wrongful, or has any unlawful, fraudulent, or wrongful purpose or effect.
- 10.6 Persons participating in the Promotion shall bear all expenses arising from and/or in connection with participating in the Promotion.
- 10.7 **Severability:** Any clauses in these terms and conditions determined by any court or other competent authority to be unlawful and/or unenforceable will be treated as severed from these terms and conditions and will not invalidate other clauses of these terms and conditions which will continue in full effect.
- 10.8 **Third Party Rights:** These terms and conditions are made for the benefit of participants of the Promotion, and are not intended to benefit any third party or be enforceable by any third party.
- 10.9 WorldFirst reserves the right, at its sole discretion, to refuse a claim in connection with the Cashback Reward if it has reasonable grounds to believe that any of the relevant participants has:
- 10.9.1 breached these Terms and Conditions;
 - 10.9.2 misused WorldFirst's intellectual property rights including trademarks and/or materials;
 - 10.9.3 made any misrepresentations (negligently or fraudulently);
 - 10.9.4 abused the Promotion; and/or
 - 10.9.5 engaged in any illegal or criminal activity including fraud in connection with the Promotion or any application for WorldFirst services.
- 10.10 The World Account Terms and the World Card Terms shall apply to existing WorldFirst customers and are to be read together with these Terms and

Conditions. Please refer to the World Account Terms and the World Card Terms for further information. In the event of any conflict or inconsistency between these Terms and Conditions and any of the World Account Terms or the World Card Terms, these Terms and Conditions shall prevail only to the extent of matters relating to the Promotion. In the event of any conflict or inconsistency between these Terms and Conditions and any terms set out in any marketing materials prepared for the Promotion, these Terms and Conditions shall prevail. While all information provided herein is believed to be correct and reliable at the time of printing or publishing or posting online, WorldFirst makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.

- 10.11 To the fullest extent permitted by applicable law, under no circumstances will WorldFirst or any of its affiliates be liable under any theory of tort, contract, strict liability or other legal or equitable theory for lost profits, indirect, incidental, special, consequential, exemplary, or punitive damages, each of which is excluded by agreement of WorldFirst and you regardless of whether such damages were foreseeable or whether WorldFirst or any person has been advised of the possibility of such damages. Notwithstanding anything in these Terms and Conditions to the contrary, WorldFirst's cumulative liability, including for claims, expenses, damages or indemnity obligations under or in connection with its obligations under these terms and conditions, will not exceed USD\$500,000. In no event shall WorldFirst, its affiliates, agents, representatives, directors, officers, or employees be liable for any act or omission resulting from circumstance beyond their reasonable control. To the fullest extent permitted by applicable law, you hereby waive any and all rights to bring any claim or action related to this Promotion beyond one (1) year from the first occurrence of the act, event, condition or omission on which such claim or action is based.
- 10.12 **Governing law and dispute resolution:** These Terms and Conditions shall be governed by and construed in accordance with the laws of New South Wales, Australia. Any dispute, controversy or claim arising out of, relating to or in connection with these Terms and Conditions and/or the Promotion, including any question regarding its existence, validity or termination, shall be resolved by arbitration in accordance with the Australian Center for International Commercial Arbitration (ACICA) Arbitration Rules. The seat of arbitration shall be Sydney, Australia. The language of the arbitration shall be English. The number of arbitrators shall be one.
- 10.13 For any questions, please call us on 1800 744 777 (In Australia), 0800 666 114 (In New Zealand), +61 2 8298 4990 (Outside Australia) (lines are open 8 am until 6 pm Monday to Thursday and 8 am until 5.30 pm Friday, AEST/AEDT time).

CJ Dropshipping x Zyla Promotion

Terms and Conditions

These terms and conditions (these "**Terms and Conditions**") govern the Promotion. By participating in the Promotion, you confirm that you accept these Terms and Conditions and agree to comply with them.

11. Definitions and Interpretation

In these Terms and Conditions, the following words and expressions shall have the following meanings:

- 1.23 "**Cashback Reward**" shall have the meaning given to such term in clause 4.2;
- 1.24 "**Promotion**" shall have the meaning given to such term in clause 2;2
- 1.25 "**Promotion Period**" shall have the meaning given to such term in clause 3;
- 1.26 "**Partner**" means Heyang Industry Co., Limited and/or its affiliates as approved by Zyla from time to time;
- 1.27 "**Reward Criteria**" shall have the meaning given to such term in clause 4.1;
- 1.28 "**Zyla**" refers to AUS Merchant Services, Inc. (doing business as Zyla) and/or its affiliates;
- 1.29 "**Zyla Account**" means the Zyla Account, as provided by Zyla;
- 1.30 "**Zyla Account Terms**" means all of the prevailing terms and conditions, including the privacy policies, governing the Zyla Accounts;

12. Description of the Promotion

During the Promotion Period, a Zyla customer that is registered in the United States and satisfies the Reward Criteria may be eligible to receive the Cashback Reward.

13. Promotion Period

The "**Promotion Period**" is the period beginning on July 20, 2026 and ending on December 31, 2026 (both days, inclusive).

14. Cashback Reward

- 14.1 A Zyla customer may be eligible to receive the Cashback Reward, provided that:

14.1.1 such person was not an existing Zyla customer and had not applied for a Zyla Account immediately preceding the Promotion Period, and has successfully applied for a Zyla Account through a registration link made available by the Partner during the Promotion Period, and completes Zyla's authentication and review process;

14.1.2 such person then completed the following transaction(s);

(e) successfully completes payment transaction(s) to the Partner using the Zyla customer's Zyla Account, whether (i) through Zyla's direct payment function or (ii) via the checkout page of the Partner's platform using the Zyla customer's Zyla Account as a payment method, in an aggregate amount of at least USD 500 on or before January 31, 2027.

(the "**Reward Criteria**")

14.2 The "**Cashback Reward**" is a cashback reward with a value of USD 100. The Cashback Reward shall be credited to the relevant Zyla customer's Zyla Account on or before the last working day in the following month the Reward Criteria is satisfied. Such Zyla Account must be valid, open and functioning, and must not be suspended, canceled, and/or terminated, at the time the Cashback Reward is credited to such account.

14.3 Zyla has sole discretion to delay the crediting of the Cashback Reward for any reason that it deems appropriate, including for the purposes of assessing the eligibility of the relevant Zyla customer.

14.4 The Cashback Reward is not transferable or exchangeable for cash, credit, products, or privileges or other benefits or payments in kind, whether in full or in part, and is not refundable or replaceable.

14.5 A Cashback Reward received under this Promotion is exclusive and cannot be combined with or used in conjunction with other discounts or promotions, unless otherwise stated. For the avoidance of doubt, a Zyla customer will not be eligible to claim any additional reward in connection with new registration under any other ongoing promotion by Zyla.

14.6 Should Zyla determine, in its sole discretion, that a Zyla customer is not eligible to receive the Cashback Reward or to participate in the Promotion for any reason (including but not limited to a breach of these Terms and Conditions or any applicable laws or regulations, improper use of any information relating to the Promotion, fraud, attempted fraud, or any other illegal or illegitimate activity), or where Zyla has knowledge of subsequent events which would mean that the Zyla customer would not have been entitled to receive the Cashback Reward (including but not limited to where the transactions of such

Zyla customer were reversed or refunded), Zyla has the right to disqualify such Zyla customer and shall not be liable to any such Zyla customer. Zyla further reserves the right to claw back the Cashback Reward or to deduct the value of the Cashback Reward from the Zyla customer's Zyla Account(s).

15. Further Terms

- 15.1 Zyla reserves the right to, in its sole discretion, determine and/or decide all matters relating to or arising in connection with the Promotion and/or these Terms and Conditions without prior notice. Any such determination and/or decision will be final and binding.
- 15.2 To the extent permitted by applicable law, Zyla reserves the right to amend the terms of the Promotion, and/or to suspend or cancel the Promotion at any time, without liability to any party. Zyla also reserves the right to extend the Promotion Period in its discretion and these Terms and Conditions shall apply to any such extended Promotion Period. Any amendments to the Promotion will be published on the Promotion webpage and/or notified to users in an appropriate manner. Following any change or amendment to these Terms and Conditions, your continued participation in the Promotion constitutes your acceptance of the amended Terms and Conditions and the Promotion in force at that time.
- 15.3 Each opening of a Zyla Account is subject to Zyla's standard compliance and due diligence requirements.
- 15.4 Each participant warrants that:
 - 15.4.1 it is legally able to participate in the Promotion according to the laws and regulations applicable to it;
 - 15.4.2 to the best of its knowledge, all information disclosed by it to Zyla is complete, true and accurate;
 - 15.4.3 it consents to participate in the Promotion in the capacity of Participant and consents to the use and sharing of its personal data by Zyla in accordance with Zyla's Privacy Policy and applicable laws for the purpose of this Promotion; and
 - 15.4.4 it will not use the Promotion in any way that Zyla (in its sole and absolute discretion) considers to be unreasonable, unethical, excessive, or in bad faith; or in any way that breaches any applicable local, national, or international law or regulation, or that is in any way unlawful, fraudulent, or wrongful, or has any unlawful, fraudulent, or wrongful purpose or effect.
- 15.5 Persons participating in the Promotion shall bear all expenses arising from and/or in connection with participating in the Promotion.

- 15.6 **Severability:** Any clauses in these terms and conditions determined by any court or other competent authority to be unlawful and/or unenforceable will be treated as severed from these terms and conditions and will not invalidate other clauses of these terms and conditions which will continue in full effect.
- 15.7 **Third Party Rights:** These terms and conditions are made for the benefit of participants of the Promotion, and are not intended to benefit any third party or be enforceable by any third party.
- 15.8 Zyla reserves the right, at its sole discretion, to refuse a claim in connection with the Cashback Reward if it has reasonable grounds to believe that any of the relevant participants has:
- 15.8.1 breached these Terms and Conditions;
 - 15.8.2 misused Zyla's intellectual property rights including trademarks and/or materials;
 - 15.8.3 made any misrepresentations (negligently or fraudulently);
 - 15.8.4 abused the Promotion; and/or
 - 15.8.5 engaged in any illegal or criminal activity including fraud in connection with the Promotion or any application for Zyla services.
- 15.9 The Zyla Account Terms shall apply to existing Zyla customers and are to be read together with these Terms and Conditions. Please refer to the Zyla Account Terms for further information. In the event of any conflict or inconsistency between these Terms and Conditions and any of the Zyla Account Terms, these Terms and Conditions shall prevail only to the extent of matters relating to the Promotion. In the event of any conflict or inconsistency between these Terms and Conditions and any terms set out in any marketing materials prepared for the Promotion, these Terms and Conditions shall prevail. While all information provided herein is believed to be correct and reliable at the time of printing or publishing or posting online, Zyla makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- 15.10 To the fullest extent permitted by applicable law, under no circumstances will Zyla or any of its affiliates be liable under any theory of tort, contract, strict liability or other legal or equitable theory for lost profits, indirect, incidental, special, consequential, exemplary, or punitive damages, each of which is excluded by agreement of Zyla and you regardless of whether such damages were foreseeable or whether Zyla or any person has been advised of the possibility of such damages. Notwithstanding anything in these Terms and Conditions to the contrary, Zyla 's cumulative liability, including for claims, expenses, damages or indemnity obligations under or in connection with its obligations under these terms and conditions, will not exceed USD\$500,000. In no event shall Zyla, its affiliates, agents, representatives, directors, officers, or

employees be liable for any act or omission resulting from circumstance beyond their reasonable control. To the fullest extent permitted by applicable law, you hereby waive any and all rights to bring any claim or action related to this Promotion beyond one (1) year from the first occurrence of the act, event, condition or omission on which such claim or action is based.

- 15.11 **Governing law and dispute resolution:** These Terms and Conditions shall be governed by the laws of the State of California without regard to its conflict of laws principles. In the event of any dispute or claim arising out of or in connection with these Terms and Conditions and/or the Promotion, including any question regarding their existence, validity or termination, the relevant parties shall first seek to resolve such dispute or claim through amicable negotiations. If such dispute or claim remains unresolved, it shall be referred to and finally resolved by arbitration administered by the American Arbitration Association (AAA) under its Commercial Arbitration Rules. The seat of the arbitration shall be San Francisco, California. The tribunal shall consist of one arbitrator. The language of the arbitration shall be English. The arbitration award shall be final and binding on all relevant parties.
- 15.12 For any questions about the Promotion, please contact Zyla at (855) 797-3366 or support@us.zyla.com, Monday through Friday, 8:00 a.m. to 6:00 p.m., United States Pacific Time (excluding public holidays).