

[Rewards Program for Kanji Forex Services in partnership with Niyo]

The terms and conditions mentioned herein this document shall govern the Rewards Program offered by Kanji Forex Private Limited (“**Kanji**”) in partnership with Finnew Solutions Private Limited (“**Niyo**”) for the Forex Services provided by Kanji through Niyo mobile application and website (“**Niyo Platform**”), which is owned and operated by Niyo.

By availing the products and services offered by Kanji through Niyo Platform, the User has an option to participate in one or more rewards programs offered by Kanji in Partnership with Niyo. Under the rewards program, Kanji may periodically enable You to earn certain rewards in the form of Niyo coins (“**Niyo Coins**”) for every successful Forex Service availed by you. Services provided by Kanji include but are not limited to Forex Cash, Forex Remittance, Forex Prepaid card etc., as available on [Kanji Website](#) (“**Kanji Forex Services**”). The rewards program shall be provided for certain selected Kanji Forex Services and for a limited period of time and are subject to change as per Kanji’s sole discretion.

Important Terms and conditions for any Rewards Program:

- **Eligibility:** The Users availing Kanji Forex Services through Niyo Platform shall be eligible to participate in the rewards program for earning Niyo Coins.
- **Earning Niyo Coins:** Users shall earn Niyo Coins post successful completion of the Kanji Forex Services. Niyo Coins will be credited and reflected on Niyo Platform post successful completion of the Kanji Forex Services. The User will be able to view the details of Niyo Coins earned on their dashboard on Niyo Platform. The number of Niyo Coins* per Kanji Forex Service shall be as per the Rewards Program offered by Kanji during the time.
- **Redemption:** The User may redeem the accumulated Niyo Coins for the User’s purchases on Niyo Mobile App/Website. The applicable Niyo products and redemption process is detailed below.

Niyo Products and Services for redemption**	Eligible Products and Services	Niyo Coin Value
Travel related services available on Niyo Platform	<ul style="list-style-type: none">▪ Flights▪ eSIM▪ Hotels and Stays▪ VISA	10 Paise per Niyo Coin

***Niyo reserves the right to add or remove the Niyo Products and Services from the Rewards Program. Such changes shall be available on Niyo Platform or will be otherwise communicated to the User.*

**In the event of order cancellation, any Niyo coins credited in connection with the order shall be revoked and may be deducted from the customer's account without prior notice.*

The Coins can be redeemed as per the terms and conditions for the [Niyo Rewards Program](#).

Terms of Use of Niyo Products and Services:

The User acknowledges that all the Services availed by the User for redemption of the Services available on Niyo Platform shall be governed by the Terms and Conditions available on Niyo Platform. Kanji shall not be liable for any grievance the User may experience while availing services or redeeming coins on Niyo Platform.

The User understands that redemption of Niyo Coins shall be limited to the Services provided by Niyo on its Platform. Niyo reserves the right to modify and change the redemption process as per its sole discretion. In the event where Niyo determines that the User is unlawfully claiming redemption of Niyo Coins, the same shall be refused as per the terms of Niyo Rewards Program.

The Products and services offered by Niyo, its affiliates, Partners, are based on the respective product features and supplemental terms.

Kanji may introduce various Rewards Programs from time to time. We suggest the User familiarizes himself/herself with the same before participating in the said Programs.

Last updated on 11th September 2025