

ZEN Quests Terms

Version 1.0

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1. What is this document?

This document ("Terms") explain how the ZEN Quests program works and outlines the legal terms governing its use.

By participating in ZEN Quests or benefiting from the rewards offered under the ZEN Quests program, you ("User") agree to these Terms.

ZEN Quests program is provided by UAB ZEN.COM with its registered office at Lvivo g. 25-104, LT-09320, Vilnius, Lithuania ("ZEN").

2. What is the ZEN Quests program?

ZEN Quests program is a promotional product intended to reward Users for their engagement with ZEN's services and provide a gamified way to learn about the services that ZEN offers,

Tasks and quests are automatically activated based on your activity. For example, if you top up your account, the "Top it up!" quest is automatically completed, and you are notified via a push notification on the ZEN mobile application. You can earn Energy Points, Experience Points and also rewards which will be automatically granted to you when you complete the required actions. Certain rewards (other than Stones or Shards) may require you to take an additional action to benefit from them (for example, providing your delivery address for a physical reward or filling other forms).

3. Definitions

- **Energy Points (EP):** Points earned by completing Tasks within Quests, assigned to the User. Once every 5000 EP are collected, they transform into a Boost.

- **Experience Points (XP):** Points earned by completing Tasks within Quests, assigned to the User, collecting a certain amount of points presented in ZEN Reward Zone results in reaching a specific User Level
- **Boost:** A one-time enhancement composed of Energy Points (EP) that increases the moneyback value of a Stone selected by the User. Boosts increase the value of Stones by 30% or more - depends on the User Level
- **Level or User Level:** Depending on the number of Experience Points collected, the user may be at different levels of advancement which corresponds into additional benefits in the Reward Zone or other advantages
- **Quest:** Task or a collection of Tasks which grant the User a reward upon completion.
- **Task:** Goal or a group of Goals that the User can achieve to earn Energy Points.
- **Goal:** A specific action or series of actions to be performed or certain value of transactions to be achieved by the User.
- **Reward Zone:** A part of ZEN app in which you manage your rewards from the Reward Zone loyalty program and check Your Experience Points, Energy Points and User Level.
- **Reward Zone Terms:** The terms applicable to ZEN Reward Zone which can be found [here](#).
- **Shards:** Loyalty points that can be combined by the User into Stones within the Reward Zone.
- **Stones:** Loyalty points which the User can activate to earn a moneyback reward on purchases made using a ZEN card. Please refer to the Reward Zone Terms for the terms applicable to the use of the Stones and the definitions of different types of Stones.

4. How do I access ZEN Quests?

All Users with an active ZEN account have automatic access to the ZEN Quests program through the ZEN mobile application. No manual activation is required.

5. How I complete Tasks and Quests?

Tasks are automatically completed when the User performs the required activity (for example, account top-up, card transaction). Quests are completed when all tasks within the Quest are fulfilled. You will be notified via push notifications on your ZEN mobile application, whenever

you complete a Quest or You receive rewards. Quests can appear as temporary quests, i.e. they have a time limit in which they must be completed.

6. What are the Rewards?

You earn rewards automatically upon completing Tasks and Quests. You earn Energy Points and Experience Points when you complete Tasks. Energy Points are combined into Boosts. Boosts can be used to increase the moneyback value of a Stone you choose from the Reward Zone. Experience Points can upgrade You to a higher Level. The amount of Energy Points and Experience Points that a user can receive for completing a Quest or Technique is listed next to each Quest or Tasks and is set discretionally by ZEN and if Quest is temporary can be change only in favor of Users.

Furthermore, you receive Shards or Stones as rewards when you complete your Quests. The Shards and Stones are stored in the Reward Zone. Please refer to the Reward Zone Terms for information about how you can make use of your Shards and Stones.

7. What are the Levels?

Users earn Experience Points (XP) by completing Tasks and Quests. Accumulating XP allows User to reach new User Levels. Level upgrades occur automatically once the required amount of XP is reached.

Each Level is associated with additional benefits for the User. Higher Level means more benefits or benefits that are more beneficial to the User. The number of User Levels and their names and specific benefits related to particular Levels are described in the Reward Zone and may change but only to the favour of User.

Level reached by User remains valid until the end of next calendar year. During this time the user can upgrade to a higher Level but cannot be downgraded.

Experience Points are reset at the beginning of each calendar year, which means that in a given calendar year, a user collects XP in order to obtain the level that will be valid until the end of the next calendar year.

8. Other terms

8.1 ZEN reserves the right to modify these Terms at any time. Updates will be communicated through the ZEN app or other official channels. Continued participation in ZEN Quests after such updates constitutes acceptance of the amended terms.

8.2 ZEN has the right to suspend or terminate a user's access to ZEN Quests and refund or charge you for the previously granted rewards if ZEN reasonably suspects that you are violating these terms, abusing or misusing the ZEN Quests program.

8.3 ZEN may discontinue the ZEN Quests program at its discretion without compensation or liability.

8.4 ZEN does not in any way guarantee any minimum number of Tasks or Quests, the number of Points a User can obtain from these Tasks or Quests.

8.5 These terms are governed by the laws of the Republic of Lithuania.