

COUNTRY LICENSEE

LOCAL RIGHTS | GLOBAL PLATFORM



Transform Loyalty

Empower Protection

Partner Globally

About Us

Redefining Loyalty with Purpose & Protection

UNiQ is an insurtech platform that transforms everyday spending into affordable, personalized insurance coverage. By embedding protection into daily transactions—such as shopping, exercising, or even submitting receipts—we enable users to earn meaningful insurance coverage without paying traditional premiums.

Through partnerships with brands, merchants, and insurers, UNiQ bridges the gap between financial protection and customer engagement, while promoting financial inclusion across underserved markets.

Vision

To create a world where insurance is seamlessly woven into everyday life—affordable, accessible, and driven by purpose—empowering individuals and businesses to achieve financial security through their daily actions.

Mission

We aim to democratize insurance by integrating it into daily habits, enabling people everywhere to access meaningful coverage through innovation, partnerships, and a user-first platform. Our goal: to redefine loyalty, enhance well-being, and build a global ecosystem where protection is earned, shared, and valued.



The Problem

- ✗ 3.5 billion people globally are uninsured or underinsured¹
- ✗ Loyalty rewards often lack real value
- ✗ Consumer spending rarely contributes to long-term benefits
- ✗ Insurance access remains limited in many markets

The UNiQ Solution

UNiQ turns spending into security.

Every transaction with participating merchants or voucher purchases on the platform earns UNiQ Points that can be:

- ✗ Redeemed for curated insurance protection
- ✗ Used to offset existing premiums
- ✗ Transferred across borders
- ✗ Donated for community protection programs



Why Become a Country licensee?

UNiQ is expanding globally. We are inviting visionary partners to lead this transformation in their countries. As a Country licensee, you will gain:

- ✓ Exclusive distribution rights in your territory
- ✓ Access to our central IT platform and global brand
- ✓ Revenue from UNiQ Points issued in your country
- ✓ Incentives tied to growth and impact metrics
- ✓ Co-management of a local trust account backed by real funds
- ✓ Training, onboarding, and continuous support from UNiQ HQ

Revenue Potential

- ✓ Share of the monthly revenue from total value of UNiQ Points issued in your territory.
- ✓ Qualify for performance-based bonuses
- ✓ Co-administer the trust account and receive management fees (by agreement)

UNiQ HQ Support

- ✓ Global brand assets & identity
- ✓ Training & onboarding toolkits
- ✓ Centralized, scalable tech platform
- ✓ API and data reporting tools
- ✓ Strategic advisory & performance reviews



What You Will Do

As our Country licensee, you will:

- ✓ Onboard and manage local merchants and partners including brands
- ✓ Promote and localize UNiQ marketing efforts
- ✓ Provide localised Tier 1 customer support and issue resolution in the national language
- ✓ Drive downloads, transactions, and point redemptions
- ✓ Ensure full regulatory compliance
- ✓ Co-administer a trust account ensuring transparency and trust

Who We Are Looking For

We seek ambitious, impact-driven partners who:

- ✓ Possess strong merchant networks (B2B and B2C)
- ✓ Have experience in managing diverse industries
- ✓ Can fund and operate a local UNiQ team
- ✓ Embrace entrepreneurial, tech-enabled business models
- ✓ Are committed to measurable social impact



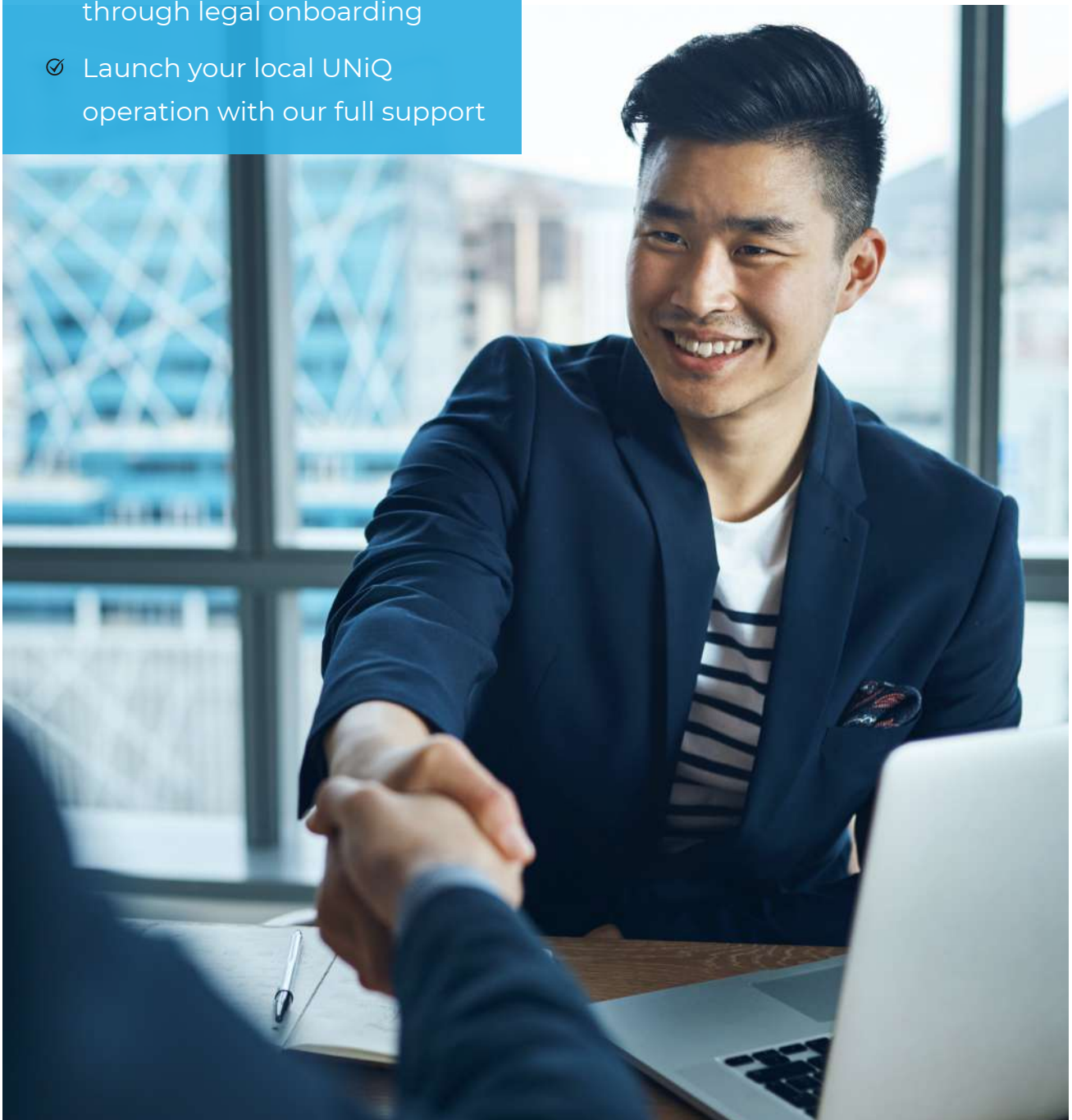
Next Steps

- ✓ Complete and submit the **Initial Enquiry** Form found on the Partners page of our website
- ✓ Receive our detailed **Expression of Interest (EOI) Form**
- ✓ Undergo a short evaluation process
- ✓ Formalize the partnership through legal onboarding
- ✓ Launch your local UNiQ operation with our full support

Join the UNiQ Movement

Be part of a global revolution to:

- ✓ Democratize access to insurance
- ✓ Build a loyal, protected consumer base
- ✓ Generate financial inclusion and social good
- ✓ Deliver innovation with impact



UNiQ

Country Licensee Requirements

Organizational Capability

Legal Entity

- ✓ Must be a registered and compliant entity in the appointed country.

Leadership Team

- ✓ Experience in managing or scaling businesses in sectors such as telco, insurance, fintech, loyalty, or digital platforms.

Operational Readiness

- ✓ Ability to establish and manage a localized UNiQ business unit, including staffing, compliance, and logistics.

Functional Responsibilities

Country licensees will act as country-level enablers for the UNiQ platform and are expected to handle:

Merchant Onboarding

- ✓ Identify, recruit, and onboard relevant merchant partners (e.g., retailers, grocers, e-commerce, services).
- ✓ Train merchants on the use and benefits of the UNiQ platform.
- ✓ Monitor ongoing merchant engagement and performance.

Customer Support & Relationship Management

- ✓ Provide Tier 1 customer support (in local languages).
- ✓ Handle customer inquiries, technical assistance (excluding backend infrastructure), and dispute resolution.
- ✓ Establish localized user feedback channels and escalate key insights to UNiQ HQ.

Marketing, Promotion & Brand Awareness

- ✓ Develop and execute localised marketing campaigns aligned with UNiQ's global brand and messaging.
- ✓ Manage partnerships with local influencers, media platforms, and community organizations.
- ✓ Drive app downloads, registration, and repeat utilization.

Utilisation Growth

- ✓ Implement and track strategies to encourage regular user spending.
- ✓ Collaborate with merchants to run localized incentives and promotions.
- ✓ Promote user behaviour that encourages recurring engagement and point redemption.

Performance Expectations

Merchant Growth KPIs

- ✓ Minimum number of active merchants signed up quarterly.

User Metrics

- ✓ Monthly app downloads, registrations, active users, and point redemptions.

Revenue Contribution

- ✓ Monthly spend-driven insurance contributions from user activity.

Support SLAs

- ✓ Time-bound support resolution metrics (first response, resolution, escalation).

UNiQ

Country Licensee Requirements

Technology and Reporting

- ✓ Must interface with UNiQ's central IT architecture via secured APIs or web-based dashboards.
- ✓ Responsible for local data reporting, merchant activity logs, customer engagement analytics, and periodic performance reviews.
- ✓ Ensure local systems (POS integrations, etc.) are compatible with UNiQ's data and compliance standards.

Legal & Regulatory Compliance

- ✓ Comply with all applicable laws related to digital services, data privacy, consumer protection, and insurance advertising in their territory.
- ✓ Work with local advisors to ensure regulatory alignment, especially around digital points and financial services.

Financial Commitment

- ✓ Initial investment to fund market launch, merchant acquisition, and user acquisition campaigns.
- ✓ Ability to support working capital requirements for local operations until breakeven is achieved.
- ✓ Agree to a revenue share or commission model as defined by UNiQ HQ.

Social Impact Alignment

- ✓ Encourage local HNWIs and corporate partners to participate in the high-impact donation model.
- ✓ Support initiatives that enhance financial inclusion and protection for underserved communities.

Trust Account Management

- ✓ Maintain a trust account with a reputable local bank.
- ✓ Account to be jointly managed by the Country licensee and UNiQ.
- ✓ Deposit currency equivalent for each UNiQ Point issued into the trust account.
- ✓ Funds to remain in trust until corresponding UNiQ Points are utilized.
- ✓ Upon utilization, release the equivalent amount to the respective partner (e.g., insurance providers, merchants).
- ✓ Ensures transparency, accountability, and full financial backing of UNiQ Points.

Revenue Potential

- ✓ Earn between 1.5% – 2.5% of the value of all UNiQ Points issued monthly, depending on performance and scale
- ✓ Eligible for additional performance-based incentives linked to merchant acquisition, user engagement, and point redemption rates
- ✓ May receive a management fee for co-administering the local trust account, subject to mutual agreement and defined roles



CONTACT

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