

## **Cashback Terms and Conditions**

1. These cashback terms and conditions (the "Cashback T&Cs") shall apply in addition to, and comprise part of, the general JIPAY Terms and Conditions as set out at JIPAY Singapore Terms & Conditions (the "JIPAY T&Cs"), and any capitalised terms used herein without definition shall have the meanings assigned to them in the general JIPAY T&Cs. By using our platform, you indicate that you accept these Cashback T&Cs as well as the general JIPAY T&Cs.

2. If there is any inconsistency between: (i) these Cashback T&Cs, (ii) the Cashback FAQs or any other brochures, marketing or promotional materials relating to cashback; and (iii) the JIPAY T&Cs, the following order of precedence shall be applied, but only in so far as is necessary to resolve that conflict or discrepancy:

- the JIPAY T&Cs;
- these Cashback T&Cs;
- the Cashback FAQs or any other brochures, marketing or promotional materials relating to cashback.

3. We reserve the right to revise these Cashback T&Cs or terminate the Cashback programme and any part thereof at any time. Such changes will take effect from such a date as we may determine. Further, we also reserve the right to revise the stipulated validity date of accrued cashback prior to the date of termination. We will notify you of such changes via email or Whatsapp. No additional cashback will be credited after the date of termination.

## **Rewarding of Cashback**

1. 1.5% cashback will be credited for each card transaction at eligible merchants with no minimum spending required.
2. A maximum of \$30 will be credited to each card per calendar month.
3. List of Eligible Merchants includes merchants with the following merchant category codes:
  - a. 742 - Veterinary Services
  - b. 3000-3299 - Airlines
  - c. 4111 - Public Transportation
  - d. 4121 - Taxi Cabs And Limousines
  - e. 5137 - Men's, Women's And Children's Uniforms And Commercial Clothing

- f. 5200 - Home Supply Stores
- g. 5261 - Lawn And Garden Supply Stores
- h. 5300 - Wholesale Clubs
- i. 5310 - Discount Stores
- j. 5311 - Department Stores
- k. 5422 - Freezer And Locker Meat Provisioners
- l. 5422 - Frozen Meat
- m. 5462 - Bakeries
- n. 5655 - Sports Apparel, And Riding Apparel Stores
- o. 5812 - Eating Places And Restaurants
- p. 5814 - Fast Food Restaurants
- q. 5912 - Drug Stores
- r. 5932 - Antique Shops-Sales, Repairs And Restoration Services
- s. 5943 - Stationery
- t. 5944 - Clock, Jewellery, Watch And Silverware Stores
- u. 5969 - Direct Marketing-Other Direct Marketers-Not Elsewhere Classified
- v. 5992 - Florists
- w. 5995 - Pet Shops
- x. 7210 - Laundry Services
- y. 7216 - Dry Cleaner
- z. 7217 - Carpet And Upholstery Cleaning
- aa.7299 - Miscellaneous
- bb.7832 - Movie Theatres
- cc.7991 - Tourist Attractions And Exhibits
- dd.7996 - Amusement Parks
- ee.7997 - Clubs-Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses)
- ff. 7998 - Aquariums, Zoos
- gg.8011 - Doctors
- hh.8043 - Opticians, Optical Goods and Eyeglasses
- ii. 8099 - Medical Services

4. Cashback is not applicable to PayNow transactions.
5. Cashback is not applicable to cancelled or refunded transactions.

6. To manually confirm any cashback-eligible transactions, check the transaction history, where eligible transactions will be marked with the Cashback icon. For the total balance of cashback available, please visit "Cashback Rewards" on the platform. JIPAY reserves the right to without notice deduct any cashback which JIPAY determines in its sole discretion has been credited into your account in error.
7. Cashback will be credited at the first day of the next calendar month.
8. In the event that JIPAY has a reasonable suspicion of fraud, an attempt at deception or in the event of the suspicion of other illegal activities in connection with redemption of cashback on the platform, JIPAY is entitled at its sole discretion to deduct any cashback and close your account and/or require a different means of payment.

### **Use of Cashback**

1. You may use cashback while making payments with the JiPay card only, subject to the terms set out in these Cashback T&Cs.
2. JIPAY assumes no liability for the loss, theft, or illegibility of cashback.
3. Cashback is valid for the specified period stated on the cashback wallet and can only be redeemed before the period ends. JIPAY reserves the right to exclude the use of cashback for certain brands or items at its sole discretion.
4. Cashback is not eligible for withdrawal through PayNow or exchangeable for cash at any time.
5. Cashback is not transferable between customer accounts at any time.