

Terms & Conditions for '10% Cashback via EZ-Link's Pay by Wallet' Campaign

1. These terms and conditions ("Terms and Conditions") shall apply to the '10% Cashback via EZ-Link's Pay by Wallet' Campaign ("Campaign") organised by EZ-Link Pte Ltd.

2. Eligibility

This Campaign is only open to registered EZ-Link Pay by Wallet users.

3. Qualifying Period and Campaign Mechanics

- 3.1 Customers who make spend transactions on the EZ-Link Pay by Wallet shall be eligible for the cashback set out in these Terms & Conditions.
- 3.2 The "Qualifying Period" will be from 1 August 2022 to 31 December 2022.
- 3.3 Spend transactions must be made within the Qualifying Period and must not fall within the excluded merchant categories listed in Clause 4.2.

3.4 Cashback Mechanics:

- 3.4.1 This Campaign is limited to the first one-hundred thousand Singapore dollars (S\$100,000) of cashback during the "Qualifying Period".
- 3.4.2 To qualify for the ten percent (10%) cashback, the customer needs to make a minimum spend of thirty Singapore dollars (S\$30) during the Qualifying Period in order to qualify for the cashback stated in Clause 3.4.3 using the EZ-Link Pay By Wallet.
- 3.4.3 The maximum cashback amount per customer is fifteen Singapore dollars (S\$15) throughout the Qualifying Period. The cashback will be credited to the respective customer's EZ-Link Digital Wallet three (3) days after the qualifying purchase, barring any unforeseen technical delays.
- 3.4.4 Spend transactions must be made via the EZ-Link Pay by Wallet and must not be part of the excluded merchant categories listed in Clause 4.2 for the cashback to be applicable. Other EZ-Link spend transactions made via e-commerce, Tap and Pay or GPay will also be considered as qualifying spend transactions.

EXAMPLE: Spend fifty Singapore dollars (S\$50) in retail transactions via EZ-Link Pay by Wallet to receive five Singapore dollars (S\$5) cashback.

- 3.5 Qualifying spend is based on transacted local sales made via the EZ-Link Pay by Wallet at eligible locations only, which excludes those mentioned in Clause 4.2 and excludes any unposted, cancelled, disputed, reversed, refunded, unauthorised/fraudulent transactions or any other non-qualifying transactions as determined by EZ-Link.

4. Exclusions

- 4.1 Under this Campaign, any transactions made under the Merchant Category Codes (MCC) listed below will not be classified as a qualifying transaction.

4.2 EZ-Link Rewards Points will not be awarded for transactions made under the Merchant Category Codes (MCC) listed below.

Merchant Categories	Descriptions
7299	AXS
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
4900	Utilities—Electric, Gas, Heating Oil, Sanitary, Water
5199	Nondurable Goods—not elsewhere classified
6300	Insurance Sales, Underwriting, and Premiums
6513	Real Estate Agents and Managers—Rentals
6540	POI Funding Transactions (Excluding Mastercard® MoneySend™)
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services—not elsewhere classified
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9399	Government Services—not elsewhere classified
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only
4111	Transportation—Suburban and Local Commuter Passenger, including Ferries
4784	Bridge and Road Fees, Tolls
7523	Automobile Parking Lots and Garages
4829	Wire Transfer/Remittance
5960	Direct Marketing - Insurance Services
6012	Member Financial Institution—Merchandise and Services
6050	Quasi Cash—Financial Institutions, Merchandise and Services
6051	Quasi Cash—Merchant Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency
6211	Securities—Brokers and Dealers
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash-Remote Money Transfers
6540	Stored Value Card Purchase/Load
7273	Dating and Escort Services
7349	Clean/Maintenance/Janitorial Service/Property Management
7511	Quasi Cash – Truck Stop Transactions

7523	Automobile Parking Lots and Garages with effect from 1 Feb 2021
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
7800	Government Owned Lotteries
7801	Government Licensed On-Line Casinos
7802	Government Licensed Horse / Dog Racing
9406	Government-Owned Lottery Non-US region
9754	Gambling - Horse Racing, Dog Racing, State Lottery
8651	Organisations, Political

5. EZ-Link will have the right to claw back cash rebate in the event of refund or transaction cancelled and/or in the following circumstances:
 - i. a card transaction is (in full or in part) cancelled or reversed by any party for any reason;
 - ii. the cashback awarded to a customer exceeds the specified cap; or
 - iii. is determined by EZ-Link that the customer has breached any of the terms and conditions stated herein.
6. EZ-Link shall have the right to amend these Terms and Conditions at any time without prior notice. EZ-Link's decision on all matters relating to the Campaign shall be final, conclusive and binding on all cardmembers and any other person. EZ-Link has the sole discretion to exclude any person from participating in the Campaign without any obligation to furnish any notice and/or reason.
7. EZ-Link will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with this Campaign (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment) and/or any notices, letters or correspondence lost, stolen or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
8. When a qualified spender receives or redeems his/her prizes, he/she agrees that the laws of Singapore apply, without regard to principles of conflict of laws, and such laws will govern these Terms and Conditions. EZ-Link reserves the right to change these Terms and Conditions from time to time in its discretion to the extent permitted by law.
9. EZ-Link reserves the right to investigate complaints or reported violations of these Terms and Conditions and to take any action EZ-Link deems appropriate, including, but not limited to reporting any suspected unlawful activity to law enforcement officials or regulators and disclosing any information necessary or appropriate to such persons.
10. EZ-Link's decision on all matters relating to this Campaign shall be final. No correspondence or claims will be entertained.
11. EZ-Link reserves the right to vary any of the terms and conditions herein, or withdraw, or suspend or terminate this Campaign at any time without any further notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to this Campaign, these Terms and Conditions shall prevail.

- 12.** These Terms and Conditions shall be governed by the laws of the Republic of Singapore.