

## **“EZ-Link Wallet with Mastercard - Top-Spender’s Campaign” – Terms & Conditions**

1. These terms and conditions (“Terms and Conditions”) shall apply to the ‘EZ-Link Wallet with Mastercard - Top-Spenders’ Campaign (“Campaign”) organised by EZ-Link Pte Ltd.

### **2. Eligibility**

This Campaign is only open to registered EZ-Link Wallet with Mastercard users.

### **3. Qualifying Period and Campaign Mechanics**

- 3.1 The “Qualifying Period” will be from 1 February 2023 to 31 March 2023.

#### **3.2 Wallet Credit Mechanics**

- i. The customer needs to make at least three (3) spend transactions monthly amounting to a minimum accumulative amount of Three Hundred and Fifty Singapore dollars (S\$350) during the Qualifying Period.
- ii. Six (6) top spenders (“Winners”) will be selected every month and each top-spender will receive Two Hundred and Fifty Singapore dollars (S\$250) in EZ-Link Wallet credits (“Prize”) during the following month.
- iii. All spend transactions must be made within the Qualifying Period and must fall within one of the following Merchant Category Codes (MCC) in order to be considered a qualifying transaction:

| Merchant Categories | Descriptions   |
|---------------------|--|
| 4722                | Travel Agencies and Tour Operations  |
| 5812                | Eating Places, Restaurants   |
| 5813                | Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns—Drinking Places        |
| 5814                | Fast Food Restaurants  |
| 4814                | Telecom including prepaid-recurring phone services                                   |
| 4812                | Telecommunication Equipment Including Telephone Sales                                |
| 4899                | Cable Satellite other pay television radio services (i.e. Netflix, Spotify, Disney+) |
| 5968                | Direct Marketing-Continuity-Subscription merchants (i.e. Amazon.com)                 |
| 5311                | Department Stores (i.e. Lazada, Zalora)  |
| 5699                | Accessory/apparel  |
| 5732                | Electric Stores (i.e. Best Denki, Harvey Norman)                                     |
| 5045                | Computers, Computer Peripheral Equipment Software (i.e. Challenger Technologies)     |

- iv. One (1) EZ-Link EZ-Link Wallet with Mastercard account is entitled to receive up to one (1) Prize for this Campaign, regardless of the number of spend transactions that qualify as a top-spend transaction each month.

#### 4. Exclusions

- 4.1 Under this Campaign, any transactions made under the Merchant Category Codes (MCC) listed below in Clause 4.2 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. Prizes

5.1 To receive the Prizes in their EZ-Link Wallet, the Winners must:

- i. Activate their EZ-Link Wallet on the EZ-Link app before the expiry date of the redemption code set out in Clause 5.1.iii. of this Terms and Conditions; and
- ii. Enter the redemption code that will be sent via the registered email address in their EZ-Link app account profile.
- iii. The redemption codes for the Prizes will be sent via email within four (4) weeks from the date of the selected Winners' names being posted on the Campaign webpage. Validity period of Prize redemption will be stated in the email. In the event the redemption codes for the Prize(s) are not redeemed within four (4) weeks from the date of the email, EZ-Link reserves the right to forfeit the Prize(s).

6. EZ-Link will have the right to claw back the wallet credit 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; or
- ii. it is determined by EZ-Link that the customer has breached any of the terms and conditions stated herein.

7. EZ-Link may at any time and in its sole and absolute discretion vary or substitute the Prizes without any further notice or liability to any party. The substituted prizes may or may not be of similar value to the original Prizes.

8. Prizes are not transferrable, exchangeable or redeemable for cash/credit in kind. Prizes also cannot be used to offset against any outstanding amounts owed to EZ-Link prior to the Winners' participation in this Campaign. EZ-Link reserves the right to replace the prize pool with any prize of reasonably equivalent value.

9. Any changes in the Qualifying Period will be published in an updated version of these Terms and Conditions which can be found on the EZ-Link website at <https://www.ezlink.com.sg/>.

10. Winners are chosen from the monthly list for each respective month based on the highest spend amount decided by EZ-Link in its sole and absolute discretion. The determination of the Winners according to EZ-Link's transaction records shall be final and conclusive.
11. Winners agree to allow EZ-Link to disclose their names in the announcements of the results published by EZ-Link.
12. This Campaign is subject to the General Conditions of Issue and Use for EZ-Link cards and Terms and Conditions for the EZ-Link Mobile Application and the EZ-Link Wallet, located at <https://www.ezlink.com.sg/terms/#ezlink-mobile-app>.
13. 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.
14. When a qualified Winner 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.
15. 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.
16. Employees of EZ-Link are not eligible to participate in this Campaign.
17. EZ-Link's decision on all matters relating to this 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 this Campaign without any obligation to furnish any notice and/or reason. No correspondence or claims will be entertained.
18. 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.
19. These Terms and Conditions shall be governed by the laws of the Republic of Singapore.

*Correct as of 11 January 2023*