

## **FAQs for EZ-Link Wallet “Wallet Milestone Challenge – Earn Cashback” Campaign**

### **1. What is the “Wallet Milestone Challenge – Earn Cashback” campaign about?**

To reward our customers using the EZ-Link Wallet for their purchases, this “Wallet Milestone Challenge” is to additionally reward our customers for spending on the EZ-Link Wallet with Mastercard and SGQR (Scan-to-Pay) payment.

### **2. What is the reward for spending with my EZ-Link Wallet with this “Wallet Milestone Challenge – Earn Cashback” campaign?**

Each customer will earn differing amount of cashback based on how much they spend from 2 qualifying periods which is Qualifying Period 1 (1 July 2024 to 31 July 2024) and Qualifying Period 2 (1 August 2024 to 31 August 2024).

**There are 2 categories to the milestone challenge.**

Category 1: Milestone Challenge for EZ-Link Wallet with MasterCard transactions

<b>Tiers</b>	<b>Transaction amount spent via MasterCard</b>	<b>Qualified Cashback on qualifying transactions</b>
Tier 1	\$100 - \$349.99	3% cashback
Tier 2	\$350 - \$599.99	5% cashback
Tier 3	\$600 and above	10% cashback

**EXAMPLE: Person A has consented to join the milestone challenge on 14 July 2024. He accumulated a total spend of two hundred Singapore dollars (\$200) via EZ-Link Wallet with Mastercard by 31 July 2024. He will be rewarded with a 3% cashback at the end of the month. Person A will get \$6 cashback at the end of the month.**

Category 2: Milestone Challenge for EZ-Link Wallet with SGQR (Scan-to-Pay) transactions

<b>Tiers</b>	<b>Minimum transaction made via SGQR (Scan-to-Pay)</b>	<b>Qualified Cashback</b>
Tier 1	Make a minimum of 5 transactions	\$1 cashback
Tier 2	Make a minimum of 10 transactions	\$2.50 cashback
Tier 3	Make a minimum of 20 transactions	\$6 cashback

**EXAMPLE: Person A has consented to join the milestone challenge on 14 July 2024. On 16 July 2024, he made 3 SGQR transactions. On 20 July 2024, he made another 3 SGQR transactions. On 28 July 2024, he made another 4 SGQR transactions. Total number of transactions he has made is 3+3+4 = 10 transactions. He will be rewarded with \$2.50 cashback at the end of the month.**

**3. How do I participate in the “Wallet Milestone Challenge – Earn Cashback” Campaign?**

To participate in the “Wallet Milestone Challenge – Earn Cashback” Campaign, you must:

- a) Go to the “Discover” tab on your EZ-Link app and tap on the “Wallet Milestone Challenge – Earn Cashback” Campaign tile.
- b) Tap on proceed to participate in the challenge
- c) You will only be required to enrol in the challenge once for both Qualifying Periods and both tracks of milestones

**4. How do I earn the cashback?**

For every qualifying transaction made, it will be accumulated to the total spend over each qualifying period. The transactions will be tabulated at the end of each qualifying period and cashback will be awarded accordingly.

For avoidance of doubt, cashback amount awarded to a user is not cumulative and it will be determined by the Tier the user is in at the end of the month.

**5. Who can participate in all the campaigns?**

Everyone with an activated EZ-Link Wallet account is eligible.

**6. How do I track my spending progress?**

You may view your milestone tracker via the “Wallet Milestone Challenge – Earn Cashback” Campaign tile in the “Discover” tab. Qualifying transaction will only be tracked in the milestone tracker upon successful enrolment into the Wallet Milestone Challenge. Any spend made before the enrolment, will not be tracked in the milestone tracker.

**7. How will I be receiving the cashback?**

The EZ-Link Wallet cashback will be automatically credited into your EZ-Link Wallet within 5 working days after the end of each qualifying period, barring any unforeseen delays in processing.

**8. What is a “qualifying transaction” for “Wallet Milestone Challenge – Earn Cashback” Campaign?**

- (i) A "Qualifying Transaction" on EZ-Link Wallet with Mastercard is any successful transaction **except for the transactions that fall under the following merchant categories:**

Merchant Categories	Descriptions
7399	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

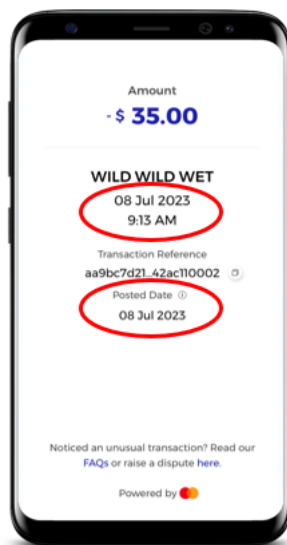
Merchant Categories	Descriptions
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services—not elsewhere classified
9211	Court Costs including Alimony 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

- (ii) A "Qualifying Transaction" on EZ-Link Wallet with SGQR (Scan-to-Pay) is any successful transaction with merchants with SGQR payment mode.



**9. How do I know if I made a successful transaction for EZ-Link with MasterCard?**

Tap into your EZ-Link Wallet and you will see your transaction history. Tap into a transaction to see the transaction details. If the transaction date and posted date falls within the qualifying period, and meets the criteria mentioned in the T&Cs, it is a "qualifying transaction".



**10. If I miss Qualifying Period 1, can I participate in Qualifying Period 2?**

Yes, you can still participate for Qualifying Period 2.