

## Terms and Conditions – “Wallet Milestone Challenge – Earn Cashback” Campaign

1. These terms and conditions (“Terms and Conditions”) shall apply to the “Wallet Milestone Challenge – Earn Cashback” campaign (“Campaign”) organised by EZ-Link Pte Ltd (“EZ-Link”).

### 2. Eligibility

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

### 3. Campaign Mechanics

- 3.1 The period during which transactions will be considered for this Campaign is from 1 July 2024 to 31 August 2024 (both dates inclusive) (“Campaign Period”), while stocks last.
- 3.2 There will be 2 qualifying periods for the campaign. The “Qualifying Period 1” will be from 1 July 2024 to 31 July 2024 and “Qualifying Period 2” will be from 1 August 2024 to 31 August 2024”.
- 3.3 The campaign mechanics are the same for Qualifying Period 1 and Qualifying Period 2. There are 2 tracks and 2 different rewards to achieve in this campaign. One track rewards EZ-Link with Mastercard transactions and the other track rewards SGQR (Scan-to-Pay) transactions.
- 3.3.1 For **EZ-Link Wallet with MasterCard transactions**, customers need to fulfil all the criteria listed under Clause 3.3.1.i. to Clause 3.3.1.v. to qualify for the rewards:

- i. Please refer to the table below for the milestone challenge for EZ-Link Wallet with Mastercard spend:

Tiers	Transaction amount spent via MasterCard	Qualified Cashback on qualifying transactions
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.**

- ii. All transactions that fall under the excluded MCC list, listed in Clause 3.10, will not be considered a qualifying transaction;
- iii. All transactions must fall within either “Qualifying Period 1” or “Qualifying Period 2”;
- iv. Cashback amount awarded to a customer is not cumulative and it will be determined by the respective Tier that the customer has reached by the end of the month; and
- v. Total cashback awarded to a customer will be capped at sixty Singapore dollars (\$60) per month.

3.3.2 For **EZ-Link Wallet with SGQR (Scan-to-Pay) spend**, customers need to fulfil all the criteria listed under Clause 3.3.2.i. to Clause 3.3.2.iii. to qualify for the rewards:

- i. Please refer to the table below for the milestone challenge for SGQR (Scan-to-Pay) spend:

Tiers	Minimum transaction made via SGQR (Scan-to-Pay)	Qualified Cashback
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.***

- ii. All transactions must fall within either “Qualifying Period 1” or “Qualifying Period 2”; and
- iii. Cashback amount awarded to a customer is not cumulative and it will be determined by the respective Tier that the customer has reached by the end of the month.
- 3.4 Customers who have enrolled to participate in this Campaign will automatically be enrolled to be eligible for both tracks in this Campaign for both Qualifying Period 1 and 2. Tracking of qualifying transactions will commence only after customers have enrolled to participate in this Campaign.
- 3.5 Fulfilment of the relevant Campaign criteria is based on the transaction date of the spend transaction made with an EZ-Link Wallet. It excludes any cancelled, disputed, reversed, refunded, unauthorised/fraudulent transactions or any other non-qualifying transactions as determined by EZ-Link.
- 3.6 All qualifying transactions must be posted and captured in EZ-Link’s system and both the respective transaction date and the posted date must fall within Qualifying Periods 1 and/or 2, in order to qualify for this Campaign.
- 3.7 If a customer’s EZ-Link Wallet has an accrued debt, the customer will not be entitled to the cashback(s). The cashback(s) will automatically be forfeited and will not be credited and reflected in the customer’s EZ-Link Wallet. All customers are required to settle all their existing debt(s) to EZ-Link before they may be eligible for this Campaign.
- 3.8 All cashback(s) received by the customers from this Campaign is ineligible for any form of administrative payments charged by EZ-Link, which includes but is not limited to the administrative fee charged for wallet closures.
- 3.9 EZ-Link will not be responsible for any failure, delay, injuries, loss, claim or damage suffered or incurred in connection with this Campaign (including but not limited to any error, failure or delay in the transmission of evidence of top-ups or sales transactions by any acquiring merchant, merchant establishments, postal or telecommunication authorities, or any other party, any breakdown or malfunction in any computer system or equipment) and/or any

evidence, information, notices, letters or correspondences lost, stolen or misdirected in the postal system, by telecommunication authorities or any other parties, and the consequences arising from the non-receipt of such communication.

- 3.10 Transactions made under the Merchant Category Codes (MCC) listed in the table directly below will **not** be considered a qualifying transaction and will not be entitled to any cashback(s) or rewards.

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
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

Merchant Categories	Descriptions
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

#### **4. Cashback Reward**

4.1 To receive the cashback(s) in their EZ-Link Wallet, the eligible customers must:

- i. Activate their EZ-Link Wallet on the EZ-Link app and enrol for this Campaign before making any qualifying transaction during Qualifying Period 1 and/or Qualifying Period 2; and
- ii. The cashback will automatically be credited into the EZ-Link Wallet of the eligible customer(s) within five (5) working days after the end of the respective qualifying periods, barring any unforeseen technical delays.
- iii. If the EZ-Link Wallet of a selected customer is not activated at the point of the cashback being credited, the cashback will automatically be forfeited and be reallocated to another customer who satisfies the Campaign criteria, whilst stocks last.

4.2 EZ-Link will have the right to claw back the cashback(s) awarded in the event of refund and/or cancellation of transaction under the following circumstances:

- i. A qualifying 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.

4.3 EZ-Link may at any time and in its sole and absolute discretion vary, substitute, withdraw or forfeit the Reward(s) without any further notice or liability to any party. The varied or substituted Reward(s) may or may not be of similar value to the original Reward(s).

4.4 Cashback(s) are not transferrable, exchangeable, refundable or redeemable for cash/credit in kind. Cashback(s) also cannot be used to offset against any outstanding amounts owed to EZ-Link prior to the customer's participation in this Campaign.

4.5 Selected customer(s) are decided by EZ-Link in its sole and absolute discretion and the determination of the selected customer(s) according to EZ-Link's transaction records shall be final and conclusive.

- 4.6 EZ-Link reserves the right to postpone this Campaign without any further notice or liability to any party. Any changes to this Campaign 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/>
5. 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>.
6. When a selected customer receives or redeems his/her cashback(s), 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.
7. 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.
8. 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.
9. 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.
10. These Terms and Conditions shall be governed by the laws of the Republic of Singapore.

*Correct as of 19 June 2024*