

Terms and Conditions – “Wallet Milestone Challenge 2.0” Campaign

1. These terms and conditions (“Terms and Conditions”) shall apply to the “Wallet Milestone Challenge 2.0” campaign (“Campaign”) organised by SimplyGo Pte Ltd (“SPL”).

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 March 2025 to 30 April 2025 (both dates inclusive) (“Campaign Period”), while stocks last. The amount of cashback remaining that is available for redemption can be viewed from the user interface of the Campaign page.
- 3.2 There will be 2 qualifying periods for this Campaign. “Qualifying Period 1” will be from 1 March 2025 to 31 March 2025 and “Qualifying Period 2” will be from 1 April 2025 to 30 April 2025.
- 3.3 The Campaign mechanics are the same for Qualifying Period 1 and Qualifying Period 2. There are 2 reward tracks and 2 different reward types to achieve in this Campaign. One track rewards EZ-Link Wallet with Mastercard transactions and the other track rewards EZ-Link Wallet with SGQR 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 respective 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 - \$499.99	3% cashback
Tier 2	\$500 - \$799.99	5% cashback
Tier 3	\$800 and above	10% cashback

EXAMPLE: Person A joins the milestone challenge on 14 March 2025. He accumulated a total spend of two hundred Singapore dollars (\$200) via EZ-Link Wallet with Mastercard by 31 March 2025. He will be rewarded with 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 included MCC list, listed in Clause 3.10, will 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 eighty Singapore dollars (\$80) per month.

3.3.2 For **EZ-Link Wallet with SGQR transactions**, 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 10 transactions	\$1 cashback
Tier 2	Make a minimum of 20 transactions	\$2.50 cashback
Tier 3	Make 30 or more transactions	\$6 cashback

EXAMPLE: Person A joins the milestone challenge on 14 March 2025. On 16 March 2025, he made 3 SGQR transactions. On 20 March 2025, he made another 3 SGQR transactions. On 28 March 2025, he made another 4 SGQR transactions. Total number of transactions he has made is 3+3+4 = 10 transactions. He will be rewarded with \$1 cashback at the end of the month.

- ii. All transactions must be of a minimum value of one Singapore dollar (S\$1);
- iii. All transactions must fall within either Qualifying Period 1 or Qualifying Period 2; and
- 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.
- 3.4 Customers who have enrolled to participate in this Campaign will automatically be enrolled to be eligible for both reward 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 SPL.
- 3.6 All qualifying transactions must be posted and captured in SPL'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 SPL 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 SPL, which includes but is not limited to the administrative fee charged for wallet closures.

- 3.9 SPL 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 be considered a qualifying transaction and will be entitled to cashback(s) or rewards.

Categories	MCCs
Travel and Entertainment	<ul style="list-style-type: none"> • MCC 4722 (Travel Agencies and Tour Operations) • MCC 7011 (Lodging—Hotels, Motels, Resorts—not elsewhere classified) • MCC 5812 (Eating Places, Restaurants) • MCC 5813 (Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns—Drinking Places [Alcoholic Beverages])
Telcos	<ul style="list-style-type: none"> • MCC 4814 (Telecom including prepaid – recurring phone services) • MCC 4812 (Telecommunication Equipment Including Telephone Sales)
Gaming	<ul style="list-style-type: none"> • MCC 5816, MCC 5817, MCC 5818 (Digital Goods) • MCC 7372 (Computer Programming, Integrated Systems Design and Data Processing Services)
Electronics & Software	<ul style="list-style-type: none"> • MCC 5732 (Electric stores) • MCC 5045 (Computers, computer peripheral equipment software) • MCC 5734 (Computer software services)
Clubs—Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses	<ul style="list-style-type: none"> • MCC 7997 (Membership clubs incl sports, rec, athletic, country club, golf)
Others	<ul style="list-style-type: none"> • MCC 4899 (Cable satellite other pay television radio svcs) • MCC 5968 (Direct marketing – subscription merchants eg Amazon.com) • MCC 5311 (Department Stores) • MCC 5815 (Digital goods, audio visual media) • MCC 4215 (Courier Svc-air + Ground freight forwarders) • MCC 5331 (Variety Stores) • MCC 5699 (Accessory/apparel)

4. Cashback Reward

- 4.1 To receive the cashback(s) in their EZ-Link Wallet, all the following criteria must be met:
- i. Eligible customers must activate their EZ-Link Wallet on the SimplyGo app and enrol for this Campaign before making any qualifying transaction during Qualifying Period 1 and/or Qualifying Period 2. For the avoidance of doubt, the EZ-Link Wallet must be in an activated state at the time of cashback crediting. If the EZ-Link Wallet is not activated at that time, the cashback shall be automatically forfeited and may be reallocated to another customer who meets the Campaign criteria, subject to availability; and
 - ii. Eligible customers shall ensure that the balance of the EZ-Link Wallet after the cashback incentives must not exceed five thousand Singapore dollars (S\$5,000).
- 4.2 The EZ-Link Wallet has a maximum balance limit of five thousand Singapore dollars (S\$5,000) and an annual top-up limit of thirty thousand Singapore dollars (S\$30,000). SimplyGo will only be able to credit the cashback incentives into the EZ-Link Wallet if it does not result in either of the two limits being exceeded. If any cashback incentives results in either limit being exceeded, the Incentives will be automatically forfeited.
- 4.3 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.
- 4.4 All cashbacks are on a first-come-first-serve basis. For all eligible customers, please refer to the "Cashback left to claim" bar on the campaign page in the SimplyGo app to view the available cashback to be earned. In the scenario that any qualifying transaction is made after cashback has been fully redeemed, the eligible customer will not be able to receive the cashback.
- 4.5 SPL 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 SPL that the customer has breached any of the terms and conditions stated herein.
- 4.6 SPL 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).
- 4.7 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 SPL prior to the customer's participation in this Campaign.
- 4.8 Selected customer(s) are decided by SPL in its sole and absolute discretion and the determination of the selected customer(s) according to SPL's transaction records shall be final and conclusive.
- 4.9 SPL 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 SPL website at <https://simplygo.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 SimplyGo Mobile Application and the EZ-Link Wallet, located at <https://simplygo.com.sg/terms-and-conditions-ez-link/#terms-and-conditions-of-ez-link-wallet>.
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. SPL reserves the right to change these Terms and Conditions from time to time in its discretion to the extent permitted by law.
7. SPL reserves the right to investigate complaints or reported violations of these Terms and Conditions and to take any action SPL 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. SPL's decision on all matters relating to this Campaign shall be final, conclusive and binding on all cardmembers and any other person. SPL has the sole discretion to exclude any person from participating in this Campaign without any obligation to furnish any notice and/or reason.
9. SPL 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.