

## **FAQs for EZ-Link Wallet “Wallet Milestone Challenge 2.0” Campaign**

### **1. What is the “Wallet Milestone Challenge 2.0” campaign about?**

This campaign is to reward our customers using the EZ-Link Wallet for their purchases via the EZ-Link Wallet with Mastercard and SGQR (Scan-to-Pay) payment modes.

### **2. What is the reward for spending with my EZ-Link Wallet with this “Wallet Milestone Challenge 2.0” campaign?**

Each customer will earn differing amount of cashback based on how much they spend on the EZ-Link Wallet via the EZ-Link Wallet with Mastercard and/or SGQR from 2 qualifying periods which is Qualifying Period 1 (1 March 2025 to 31 March 2025) and Qualifying Period 2 (1 April 2025 to 30 April 2025).

**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 - \$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 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 10 transactions	\$1 cashback
Tier 2	Make a minimum of 20 transactions	\$2.50 cashback
Tier 3	Make 30 or more transactions	\$6 cashback

All transactions must be of a minimum value of one Singapore dollar (S\$1).

**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.**

**3. How do I participate in the “Wallet Milestone Challenge 2.0” Campaign?**

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

- a) Go to the “Rewards” tab on the SimplyGo app and tap on the “Wallet Milestone Challenge 2.0” Campaign tile or click on the bubble on the bottom left of the ‘Home’ page showing the Campaign
- 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 towards 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.

All cashback is rewarded on a while-stocks-last basis.

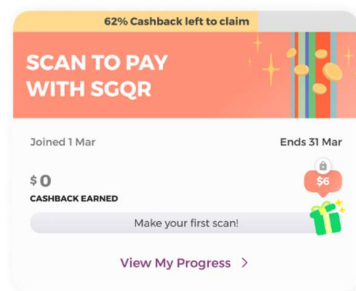
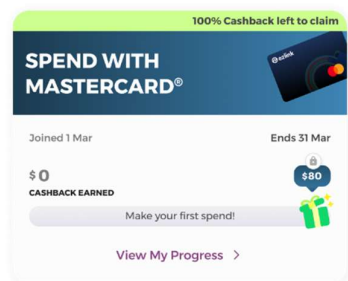
The EZ-Link Wallet cashback will be automatically credited into your EZ-Link Wallet within 5 working days after the end of each qualifying period, barring any unforeseen delays in processing.

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

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

**6. How do I know if there are still cashback to be won during the qualifying periods?**

You can view it at the top bar of the campaign page. There will be a cashback tracker to see how much cashback can still be won during each qualifying period.



## 7. How do I track my spending progress?

You may view your milestone tracker via the “Wallet Milestone Challenge 2.0” Campaign tile in the “Rewards” 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.

The milestone tracker will be refreshed daily.

## 8. What is a “Qualifying Transaction” for “Wallet Milestone Challenge 2.0” Campaign?

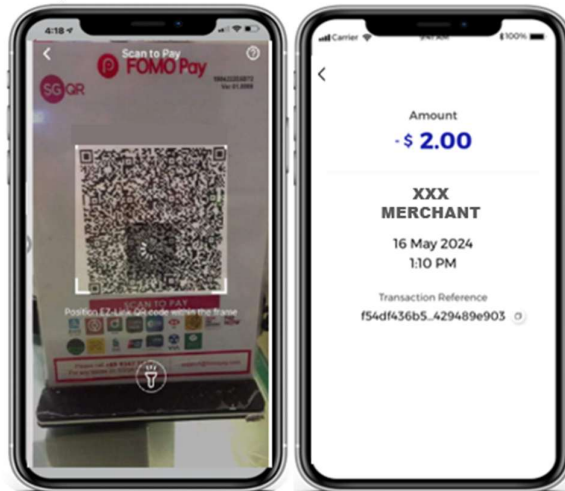
- (i) A "Qualifying Transaction" on EZ-Link Wallet with Mastercard is any successful transaction **that falls under the following merchant categories:**

Transaction (merchant) categories are automatically categorised according to the Merchant Category Code (MCC). The MCC determines whether the transaction qualifies as a Qualifying Transaction. MCCs are assigned by payment card organisations (e.g. Visa, MasterCard, American Express). A merchant's registered MCC may not always correspond with its nature of business. Therefore, we cannot guarantee that a transaction will qualify as a Qualifying Transaction.

Categories	MCCs
Travel and Entertainment	<ul style="list-style-type: none"><li>• MCC 4722 (Travel Agencies and Tour Operations)</li><li>• MCC 7011 (Lodging—Hotels, Motels, Resorts—not elsewhere classified)</li><li>• MCC 5812 (Eating Places, Restaurants)</li><li>• MCC 5813 (Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns—Drinking Places [Alcoholic Beverages])</li></ul>
Telcos	<ul style="list-style-type: none"><li>• MCC 4814 (Telecom including prepaid – recurring phone services)</li><li>• MCC 4812 (Telecommunication Equipment Including Telephone Sales)</li></ul>
Gaming	<ul style="list-style-type: none"><li>• MCC 5816, MCC 5817, MCC 5818 (Digital Goods)</li><li>• MCC 7372 (Computer Programming, Integrated Systems Design and Data Processing Services)</li></ul>
Electronics & Software	<ul style="list-style-type: none"><li>• MCC 5732 (Electric stores)</li><li>• MCC 5045 (Computers, computer peripheral equipment software)</li><li>• MCC 5734 (Computer software services)</li></ul>
Clubs—Country Clubs, Membership (Athletic,	<ul style="list-style-type: none"><li>• MCC 7997 (Membership clubs incl sports, rec, athletic, country club, golf)</li></ul>

Categories	MCCs
Recreation, Sports), Private Golf Courses	
Others	<ul style="list-style-type: none"> <li>• MCC 4899 (Cable satellite other pay television radio svcs)</li> <li>• MCC 5968 (Direct marketing – subscription merchants eg Amazon.com)</li> <li>• MCC 5311 (Department Stores)</li> <li>• MCC 5815 (Digital goods, audio visual media)</li> <li>• MCC 4215 (Courier Svc-air + Ground freight forwarders)</li> <li>• MCC 5331 (Variety Stores)</li> <li>• MCC 5699 (Accessory/apparel)</li> </ul>

- (ii) A "Qualifying Transaction" on EZ-Link Wallet with SGQR (Scan-to-Pay) is any successful transaction with a minimum spend of S\$1 made at merchants that accepts the EZ-Link Wallet.



**9. What is NOT a “Qualifying Transaction” for “Wallet Milestone Challenge 2.0” Campaign?**

Any transaction made on EZ-Link Wallet with Mastercard **that falls outside the merchant categories** as described in 8(i).

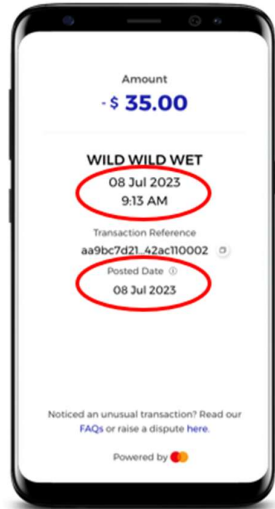
Below are examples of transactions made under specific categories and merchants that will not be considered as Qualifying Transaction for the campaign.

Categories	MCCs	Example of merchants (These examples are not exhaustive)
Bill Payment Aggregator	<ul style="list-style-type: none"> <li>• MCC 7399 (Business Services - Not Elsewhere Classified)</li> </ul>	AXS

Categories	MCCs	Example of merchants (These examples are not exhaustive)
Insurance	<ul style="list-style-type: none"> <li>• MCC 6300 (Insurance Sales, Underwriting and Premiums)</li> </ul>	NTUC Income, AIA, Great Eastern
F&B, Food Delivery and Grocery	<ul style="list-style-type: none"> <li>• MCC 5411 (Grocery Stores, Supermarkets)</li> <li>• MCC 5422 (Freezer and Locker Meat Provisioners)</li> <li>• MCC 5462 (Bakeries)</li> <li>• MCC 5499 (Miscellaneous Food Stores—Convenience Stores, Markets, Specialty Stores, and Vending Machines)</li> <li>• MCC 5814 (Fast Food Restaurants)</li> </ul>	7-ELEVEN, GIANT, FairPrice, Sheng Shiong, SCARLETT, Cold Storage, Don Don Donki  Kopitiam, Mcdonalds, CHICHA, Dunkin Donuts, Food Republic, KFC, Koufu, Toast Box
Transport and Ride-Hailing	<ul style="list-style-type: none"> <li>• MCC 4111 (Transit)</li> <li>• MCC 4121 (Taxicabs and Limousines)</li> </ul>	BUS/MRT (public bus/train rides).  Grab, Gojek, Ryde, Comfort Delgro

#### 10. How do I know if I made a successful transaction for EZ-Link Wallet 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”.



**11. If I miss Qualifying Period 1, can I participate in Qualifying Period 2?**  
Yes, you can still participate for Qualifying Period 2.