

Satispay Extra Cashback

WHO IS THE PROMOTER?

The promoter of the “**Satispay Extra Cashback**” program (the “Program”) is Satispay Europe S.A. (hereinafter, “**Satispay**,” or “we”).

Satispay is an electronic money institution that allows you to make purchases at affiliated stores, top-up your phone balance and exchange money with your friends in a smart and secure way.

You can contact us using the “Contact Us” feature in our App, or through the email address support@satispay.com or by post at 53 Boulevard Royal, L-2449 Luxembourg.

TO WHOM IS THE PROGRAM AIMED?

The Program is open to all **consumers** who have installed the App, **finalised the registration process** for the [Satispay Consumer](#) service offered by Satispay and **agreed** to join the Program following the instructions on the App (the “Beneficiaries”).

Through the Program, Beneficiaries will be entitled to receive cashback (the “Extra Cashback”) on payment transactions made through the App under the terms and conditions described below.

HOW DO WE CHOOSE BENEFICIARIES?

We select Beneficiaries based on **standard, objective criteria predetermined** by us.

Specifically, Program Beneficiaries are identified based on the **Total Availability** held in their Satispay Account **at the time a payment is made** to an affiliated store.

“**Total Availability**” means the sum of the amounts present:

- 👉 In the **Balance** ([click here for more information](#))
- 👉 In the Beneficiary’s **Savings** ([click here for more information](#))



REMEMBER that from the “Profile” section in the App you can always increase your Balance by recharging it directly via free bank transfer or with an instant top-up at a cost of €1 (if your Satispay Account is eligible). You can also change the minimum Budget, but the Balance will be recharged the following Monday (for the Weekly Budget) or on the selected day (for the Monthly Budget).



The Beneficiary must have in their Satispay Account, at the time they make a payment, a Total Availability equal to the thresholds established by Satispay from time to time to be eligible for the Program. The amount of Total Availability required to obtain Extra Cashback is determined by Satispay at its sole discretion and **communicated directly to the Beneficiaries via email and in the App.**

Satispay may at any time change the criteria for the selection of Beneficiaries and/or identify additional ones.

WHAT IS EXTRA CASHBACK?

Extra Cashback is a **refund of a fixed amount** applied on the **transactions made by the Beneficiary through the App** at the **businesses** affiliated with the Satispay Business service (the “Stores”).



The amount of the Extra Cashback increases depending on each Beneficiary’s **Total Availability** at the time they make a payment to a Store. The amount of the Extra Cashback is determined by Satispay at its sole discretion and **communicated directly to the Beneficiaries via email or in the App.**

WHICH STORES?

The Stores include:

- Physical stores (“offline”)
- E-commerce (“online”)
- Vending machines (“vending machines”)

Payments made at Stores whose business falls within the categories identified [here](#) are not eligible. Specific Stores may also be excluded from the Program if they conflict with our internal policies with respect to the provision of Cashback.

Attention! 🙌

If you are a Beneficiary and, at the same time, also a beneficial owner or legal representative of the company operating a Store, payments you make at your business will not entitle you to Cashback.

HOW DO YOU GET AND WHERE DO YOU VIEW THE EXTRA CASHBACK?

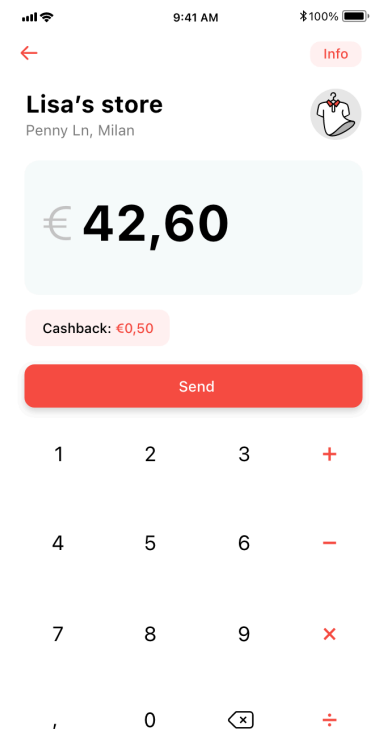
To obtain the Extra Cashback, the Beneficiary must:

- **activate it, by clicking on the relevant toggle** in App
- **make a purchase** at a Store (the “Payment”)

When making the Payment, the Beneficiary will be entitled to receive the applicable Extra Cashback based on the Total Availability in his/her Satispay Account at that time.

As a Beneficiary, you will be able to view in real-time **in preview**, in the summary screen of the payment being made, **the exact total amount of Cashback** payable 🙌.

👁️ **If no amount is shown in the preview, it means that you are not entitled to receive an amount as a Beneficiary.**




PROGRAM LIMITS

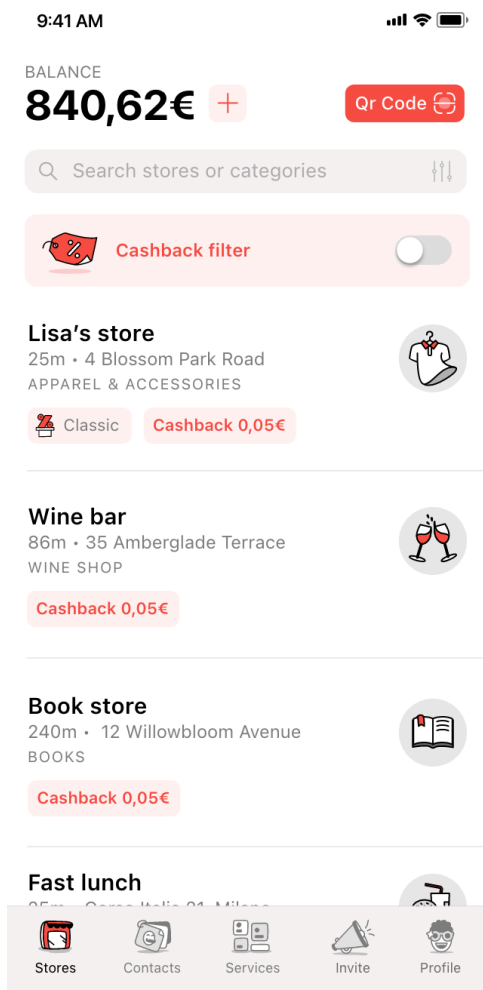
The Program is subject to the following limits:

- ✗ The Beneficiary will be entitled to Extra Cashback on **1 daily payment made at the same Store**. Any additional payments made at the same Store on the same day will not qualify for Extra Cashback.
- ✗ Each Beneficiary will be entitled to Extra Cashback for **up to 5 monthly payments* made at the same Store**.
- ✗ Each Beneficiary will be entitled to Extra Cashback for a **maximum of 30 monthly payments* in total**.

* a month means a calendar month, that is the period from the first to the last day of a month, regardless of the number of days in that month.

The transactions triggering the above limitations are counted regardless of whether the Beneficiary activates the Extra Cashback.

-  The Beneficiary will not be entitled to Extra Cashback for Payments of less than the amount of Cashback payable (👉 therefore, if you are entitled to €1 of Extra Cashback based on your Total Availability, you will have to make a payment of €1 or more).



The Extra Cashback paid under the Program **may be accumulated** with other and additional Cashback promotional campaigns active at the Stores (the “Campaigns” - terms and conditions available [here](#)) and organised on the basis of commercial agreements with our Stores and partners.

However, the Extra Cashback **cannot be combined** with any additional Campaigns organized entirely by Satispay. In this case, you will only receive the highest amount you can get according to this Program or that of the Campaign in question.


In the Stores section in the App, next to the amount of Extra Cashback you are entitled to, based on your Total Availability, you can view any additional active Campaigns.

PAYMENT OF EXTRA CASHBACK

When the Beneficiary has completed the Payment, the Extra Cashback will be **credited** to his/her Balance in the App.

At any time, this “incoming transaction” will be visible in the history, in the “**Transactions**” section of the App.




As a Beneficiary, you can use the credited Extra Cashback to make **payments through the App** to third parties affiliated with Satispay services, **including in multiple transactions** (unless otherwise specified).

 **Pro tip:** as a Beneficiary, you can at any time decide to create your own digital Money Box ([click here](#) for more information) and choose automatic crediting of the amount of Extra Cashback received.

If you are unable to pay through the App for any reason (such as, for example, no connectivity, failure of the Store to accept the payment, etc.), Extra Cashback cannot be paid.

EXCLUSION FROM THE PROGRAM

We reserve the right to **exclude a Beneficiary** and/or a **Store** from the Program and/or any of our other programs and, where necessary, **recover amounts credited** to a Beneficiary in the form of Extra Cashback if:

-  we detect **non-compliant use** of the Satispay platform with respect to the provisions of this Program or rules, including regulatory, national or EU rules;
-  we detect a **breach of the applicable regulations** on payments by alternative means to cash;
-  payments were made and/or received concerning services and/or goods belonging to the commodity category of **gambling**;



with reference to offline stores, the Store **receives payments**:

- during **opening hours** which are **different** to the publicly stated hours of the offline store;
- **before or after** the time of purchase of the good or service by the Beneficiary;



we detect **abuse** in the manner of obtaining Extra Cashback and/or fraudulent or otherwise not permitted obtaining of Extra Cashback.

The exclusion will be effective immediately, without prejudice to the right of Beneficiaries and Stores to send us appropriate evidence in their favour and to be readmitted to the Program.

Where we identify anomalies such as - but not limited to! - those listed above, we reserve the right to request from the Store and/or the Beneficiary, within 30 days from the time of the payment, a copy (certified where necessary) of a document evidencing the purchase of the good or service (such as, but not limited to, a tax receipt, receipt or copy of the cash register).

DURATION, VARIATION, SUSPENSION AND CANCELLATION OF THE PROGRAM

The Program is valid from 1 May 2024 to **31 December 2024**.

We reserve the right to renew, vary, suspend and/or cancel the Program at any time. In that case, we will communicate our decision in advance by notification on the App, by e-mail or through the website www.satispay.com.

👉 **Variation, suspension and/or cancellation of the Program will have no effect with respect to Extra Cashback accrued prior to the effective date of the variation/suspension/cancellation.** 👉

PROCESSING OF PERSONAL DATA

We process personal data of Beneficiaries and Stores under the Program in compliance with applicable data protection regulations. For more information, please review the [privacy policy](#) of Satispay Europe S.A.

TYPES OF NOT ELIGIBLE BUSINESS

Businesses, including those belonging to the following NACE classifications, are not eligible to join the Program:

- Section C - Division 12: MANUFACTURE OF TOBACCO PRODUCTS
- Section O: PUBLIC ADMINISTRATION AND DEFENSE; COMPULSORY SOCIAL SECURITY - Division 84
- Section R - Division 92: ACTIVITIES RELATING TO LOTTERIES, BETTING, GAMBLING HOUSES
- Section S - Division 94: ACTIVITIES OF MEMBERSHIP ORGANISATIONS
- Section U- Division 99: ACTIVITIES OF EXTRATERRITORIAL ORGANISATIONS AND BODIES
- Under the “ordinary tobacco retail”
- Retailers of legal cannabis
- Retailers of electronic cigarette
- Public bodies, associations, foundations and non-profit organisations
- Sports cooperatives and amateur sport associations ASDs

In any event, we reserve the right to exclude additional categories of businesses in accordance with the specifications of each Campaign.

Payments made by the Beneficiary to a Store excluded from the Program will not qualify for Extra Cashback.