

# Satispay Cashback

## WHO IS THE ORGANISER?

The organiser of the “**Satispay Cashback**” programme (the “Programme”) is **Satispay** (hereinafter referred to as “Satispay”, or “we/us”).

Satispay is a smart and secure payment system that allows you to pay in stores, receive Cashback, send money to friends and save money the smart way.

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

## WHO ARE THE PROGRAMME TARGETS AND HOW DO WE SELECT THEM?

The programme is open to all **consumers** who have installed the App and finalised the activation process for the [Satispay Consumer](#) service offered by Satispay Europe S.A. (the “Beneficiaries”). Activation is “finalised” if you have accepted the [terms and conditions](#) of the service and the [SEPA mandate](#) in favour of Satispay Europe S.A.

Through the Programme the Beneficiaries will be entitled to a cashback (the “Cashback”), under the terms and conditions described below.

We select Beneficiaries based on **homogeneous, objective criteria we have set beforehand**, also through market analysis, including, for example:

- Biographical and geographical information;
- Use of the App (budget amount, number of transactions, total volume of transactions, total volume of cashback used, etc.);
- Entering a specific promotional code (the “Promo Code”) during registration with the Satispay Consumer service.

Further criteria can also be defined in agreement with our commercial partners, in the case of campaigns agreed with them.

### *Please note!*

If you are a Beneficiary and, at the same time, the beneficial owner or legal representative of an Affiliate company (see below), the payments you make at your business will not entitle you to the Cashback.

## WHAT IS THE CASHBACK?

Cashback is a **refund**, of fixed amount or percentage, calculated based on the amount of the **transactions made through the App** at a **business with a VAT registration number** and affiliated with the Satispay Business service (the “Affiliate”).

## WHO ARE THE AFFILIATES?

They may be brick and mortar (“offline”) stores, e-commerce (“online”) platforms or suppliers of products such as phone top-ups and gift cards.

Each promotional campaign organised entirely by us or based on commercial agreements with our partners (the “Campaigns”) will be open to different categories of Affiliates and Beneficiaries. This means, therefore, that

 **The lists of Affiliates may vary from Campaign to Campaign**

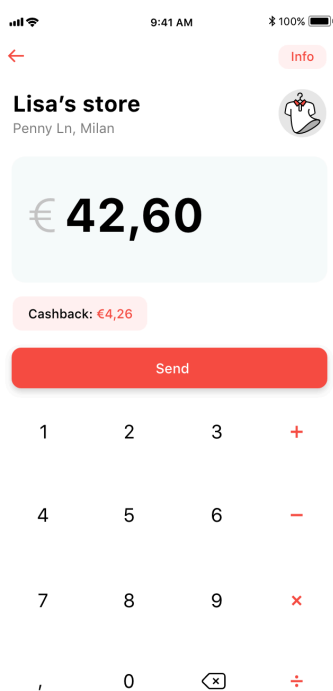
👉 **The categories of Beneficiaries participating in the various Campaigns may be different** (therefore, as Beneficiary, you may be entitled to different cashbacks from those other Beneficiaries are entitled).

**Each campaign will also be of limited duration.**

! If the Campaign is associated with a specific Promo Code provided by one of our Affiliates/commercial partners, to participate in the Campaign, the Beneficiary must ensure to enter the dedicated Promo Code during the registration for the Satsipay Consumer service within the timeframes specified by us and the partner. Once the specified period has elapsed, the Promo Code will be considered expired and it will not grant the right to receive Cashback.

Affiliates whose business comes under the categories identified [here](#) are considered ineligible for affiliation. Specific merchants may also be barred from participating in the Programme in the case of conflict with our internal policies regarding the provision of the cashback.

## HOW IS THE CASHBACK OBTAINED AND VIEWED?

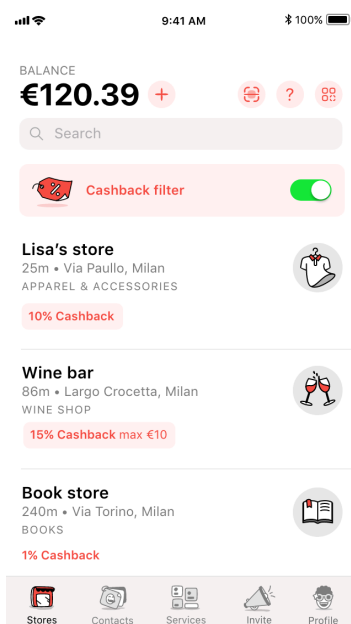


In order to obtain a Cashback, a Beneficiary must make a purchase at one of the Affiliates' shops.

When payment is made, the terms and conditions that can be viewed at that time for the specific running Campaign will apply. These are the Cashback percentage and the maximum amount payable and are **updated in real time.** 👉

As Beneficiary, you will be able to **preview on the App**, on the screen summarising the payment being made, **the exact total amount of the Cashback** that can be paid out.

👁️ **If no amount is calculated as a preview, it means that no Cashback is set out (or you are not entitled to it as a Beneficiary).**

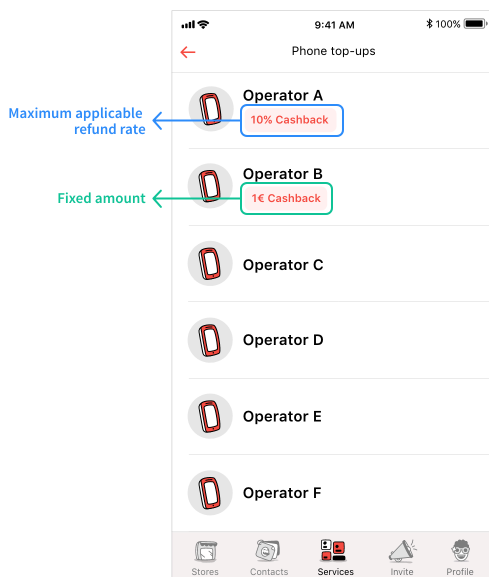


### Offline shops

You will get a Cashback if it is shown **in the App**, in the **"Stores"** section, next to a given shop in the list. During certain Campaigns, you may also receive **emails or push notifications.**

### Online shops

You will get a Cashback in an online shop if the Cashback is advertised on an e-commerce platform, an app or a website or communicated via email or push notification.



## Phone top-ups and gift vouchers

You will get a Cashback if it is shown **in the App**, in the **“Services”** section, next to a given service provider in the list, but you may also receive emails or push notifications.

## WHEN IS THE CASHBACK CREDITED?

When a Beneficiary has completed the payment, the Cashback will be **credited** to their availability within the App. This “incoming transaction” will be visible at any time in the list of transactions, in the **“Transactions”** section of the App.

As Beneficiary you may use the credited Cashback to make **payments through the App** to third parties that use Satispay services; you may even be able to split the credited Cashback **in multiple transactions** (unless otherwise specified).

**🌟 Pro tip:** as Beneficiary, you can at any time decide to create your digital Money Box (click [here](#) for further details) and choose to automatically save the Cashback you receive on your purchases.

If it is impossible to pay via the App for various reasons (such as, for example, no connection, non-acceptance of payment by Affiliates, etc.), the Cashback will not be credited.

## DURATION, MODIFICATION, SUSPENSION AND CANCELLATION OF THE PROGRAMME

The programme is valid up to **June 30, 2025** (inclusive).

We reserve the right to modify, suspend and/or cancel the Programme at any time. In which case we will give you prior notification of our decision via the App, email or the website [www.satispay.com](http://www.satispay.com).

**👉 The modification, suspension and/or cancellation of the Programme or of one or more Campaigns will have no effect as to the Cashbacks accrued prior to the effective date of the modification/suspension/cancellation. 👉**

## PROCESSING OF PERSONAL DATA

We process the personal data of Beneficiaries and Affiliates as part of the Programme in accordance with applicable personal data protection laws. For further information please consult the [privacy policy](#) of Satispay Europe S.A.

## EXCLUSION FROM THE PROGRAMME

We reserve the right to **exclude a Beneficiary** and/or an **Affiliate** from the Programme and/or any of our other programmes and, where necessary, **recover the amounts credited** to a Beneficiary in the form of Cashback, in the case where:

-  We detect a **non-compliant use** of the Satispay platform with respect to the provisions of this Programme or national or EU laws and regulations;
-  We detect a **violation of the applicable legislation** on payments by non-cash instruments;
-  We detect an **increase** by an Affiliate **in sales price of a given product or service** as a result of participating in one of the Campaigns and/or the Programme;
-  Payments are made and/or received for services and/or goods belonging to the **gambling** category;
-  Referring to Offline shops, the Affiliate were to **receive payments** -
  - During **opening hours different** from those of the offline store publicly declared;
  - **in advance or deferred** with respect to the time of purchase of the good or service by the Beneficiary;
-  We detect **abuse** in the manner of obtaining the Cashback and/or fraudulent or otherwise unauthorised obtaining of the Cashback.

**Exclusion will take effect immediately**, subject to the right of Beneficiaries and Affiliates to provide us with appropriate evidence in their favour and to be readmitted to participate in or join the Programme.

Should we identify anomalies such as (but not limited to!) those listed above, we reserve the right to request from the Affiliate and/or Beneficiary, within 30 days from the time of payment, a copy of a backing document for the purchase of the good or service, such as, but not limited to, official receipt, sales receipt or copy of the cash journal.

## TYPES OF NOT ELIGIBLE COMMERCIAL ACTIVITIES

Commercial activities, including those belonging to the following NACE classifications, may not be admitted to affiliation with the programme or single campaigns or may be subsequently excluded:

- Section B: MINING AND QUARRYING - Divisions 5/6/7/8/9
- Section C: MANUFACTURING – Division 12
- Section F: CONSTRUCTION - Divisions 41/42/43
- Section K: FINANCIAL AND INSURANCE ACTIVITIES - Divisions 64/65/66
- Section L: REAL ESTATE ACTIVITIES - Division 68
- Section M: PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES – Divisions 69/70/71/72/73/75
- Section N: ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES – Divisions 77/78/79/80/81/82
- Section O: PUBLIC ADMINISTRATION AND DEFENCE; COMPULSORY SOCIAL SECURITY - Division 84
- Section P: EDUCATION - Division 85
- Section Q: HUMAN HEALTH AND SOCIAL WORK ACTIVITIES - Divisions 86/87/88
- Section R: ARTS, ENTERTAINMENT AND RECREATION– Division 92
- Section S: OTHER SERVICE ACTIVITIES– Division 94
- Section T: ACTIVITIES OF HOUSEHOLDS AS EMPLOYERS; UNDIFFERENTIATED GOODS - AND SERVICES PRODUCING ACTIVITIES OF HOUSEHOLDS FOR OWN USE - Divisions 97/98
- Section U: ACTIVITIES OF EXTRATERRITORIAL ORGANISATIONS AND BODIES - Division 99
- Under the category “ordinary tobacco retail”
- Retailers of legal cannabis
- Retailers of electronic cigarettes
- Distributors of fuel or petroleum products
- Public bodies, associations, foundations and non-profit organisations
- Sports cooperatives and amateur sports associations
- Newsagents

We reserve the right in any case to exclude further categories of commercial activities in accordance with the specifications of each campaign.