

Consumer get Merchant

WHO IS THE PROMOTER?

The promoter of the “**Consumer get Merchant**” programme (the “Programme”) is **Satispay** (hereinafter, “Satispay”, or “we”).

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.

Users may contact us by using the “Contact us” function in our App or writing to the e-mail address support@satispay.com or by post at 53 Boulevard Royal, L-2449 Luxembourg.

WHO IS THE PROGRAMME AIMED AT AND HOW DO WE CHOOSE THE RECIPIENTS?

This Programme aims to increase our merchants base through the help of our community of consumers.

The Programme is open to all **consumers** who have installed our App and completed the activation process for the [Satispay Consumer](#) service offered by Satispay Europe S.A. (the “Recipients”). Activation is “completed” if the personal data inserted during the registration phase has been successfully verified.

Through the Programme, Recipients will be entitled to a bonus (the “Bonus”), subject to the terms and conditions below.

We select Recipients based on **consistent, objective criteria predetermined** by us, including through market analysis, such as, for example:

- demographic and geographical information;
- use of the App (Budget amount, number of transactions, the total volume of Cashback used, participation in other initiatives organised by Satispay and behaviour held during these initiatives, etc.);
- the entry of a specific promotional code during registration.

WHAT IS THE BONUS AND HOW CAN IT BE OBTAINED?

The Bonus is a fixed amount, **varying according to active promotions**.

Obtaining it is very simple. It is sufficient to **share your Promo Code** (you can find it in the “Invite Shops” section of the App) with one or more **merchants that have never signed up before to the “Satispay Business” service** (the “Merchants”) offered by Satispay Europe S.A. **These can only be brick-and-mortar stores** (“offline”). Merchants shall register via a dedicated landing page, reachable at the URL you were communicated (the “Website”), following the steps described in the next paragraph.

! If the invited Merchants start the registration process without going through the Website, or if they have started the registration process previously (without having entered the Promo Code assigned to you), you will not be entitled to the Bonus and the invited Merchant will not be entitled to receive any benefit.

⊘ We reserve the right not to assign the Bonus to you if you have a negative balance on the App at the time the invitation is sent to the Merchant, or at the time the available amount is used. ⊘

WHAT SHALL THE INVITED MERCHANT DO?

Merchants shall

1. visit the Website

2. register, also with the support of our operators, by entering their company information and the Promo Code in the appropriate section
3. send all the required documents and accept the general terms and conditions of the Satispay Business service
4. accept at least one payment for an amount greater than EUR 0.10 through the Satispay Business service, except for test payments made for activation purposes, by the date to be notified by e-mail



Satispay Europe S.A. can activate the Satispay Business service for invited Merchants only if the identification and due diligence processes result in a positive outcome and if the Merchants meet all the requirements to adhere to the service (please read and agree with the general terms and conditions of service, which can be found in the “Legal Hub” section of the [Website](#)).

Please note that **no Bonus will be credited to Consumers** who share their Promo Code with Merchants whose activity:

- qualifies as business-to-business, i.e. it does not target end consumers
- falls within the following activities:
 - Veterinary services
 - Computer network/information services
 - Publishing houses and publishing services
 - Real Estate Agents and Managers-Rentals
 - Photographic studios
 - Advertising services
 - Commercial photography, art and graphics
 - Management, consulting and public relations services
 - Photofinishing laboratories and photo developing
 - Betting, including lottery tickets, casino gaming chips, off-track betting and wagers at race tracks
 - Nursing and personal care facilities
 - Legal services and attorneys
 - Child care services
 - Charitable and social service organizations
 - Testing laboratories (non-medical)
 - Architectural, engineering and surveying services
 - Accounting, auditing and bookkeeping services
 - Research and development in the fields of biotechnology, engineering, social sciences and geology
 - Market research

- Entertainment and sport agencies and agents

In addition, you will not receive any Bonus in all cases where Satispay is not able to successfully complete the activities of adequate verification under the anti-money laundering regulations..

🚨 **The time required for Satispay Europe S.A. to complete the due diligence does not affect the possibility of obtaining the Bonus.** 🚨

WHAT ARE THE BENEFITS FOR THE INVITED MERCHANT?

By subscribing to the Satispay Business service with the Consumer's Promo Code, after receiving the e-mail upon completion of the due diligence checks, invited Merchants will benefit from the use of the Satispay Business service **free of charge** for a **predetermined period of time***. At the end of that period, standard fees will apply, which may be found in the "Costs per Business" section on the [Website](#).

! The invited Merchant will not receive the above-mentioned benefit in all cases where the Recipient is not entitled to receive the Bonus.

*The benefit will be applied starting from the second transaction received by the invited Merchant.

HOW TO RECEIVE INFORMATION ON THE REGISTRATION STATUS OF A MERCHANT?

If the Merchant verification and activation process is successful, Consumers will be notified in App.

Consumers will be able to view the **Bonuses** received at any time, when credited, as an "inbound transaction" in the "**Profile**" section of the App.

WHEN WILL THE BONUS BE PAID?

The Bonus Consumers are entitled to as Recipients shall be credited **after the Merchant has received the first payment with Satispay (worth more than EUR 0.10)**.

👉 **In order for Consumers to receive the Bonus, the invited Merchant must receive the first payment no later than the date to be notified by e-mail or shown in App.** 👉

WHAT IS THE BONUS INTENDED USE?

As Recipients, Consumers may use the credited Bonus to make **payments through the App** to third parties affiliated with Satispay services, **even in several transactions**.

SUSPENSION OF THE PROMO CODE

We reserve the right to suspend your Promo Code should we detect:

- **behaviour that is unlawful, in bad faith or non-compliant** with respect to the provisions of this Programme or should we consider that your participation in the Programme may jeopardise the business and reputation of Satispay;
- **not genuine use** of the App and/or of our services;
- **abuse in the manner you got the Bonus** and/or **fraudulent actions to get the Bonus**, also with the cooperation of other Recipients, **against the purpose and the terms** of the Programme or other Satispay's programmes.

Your Promo Code will be suspended with immediate effect after notification via email.

Moreover, in the cases listed above, at our discretion, we reserve the right to **revoke or recover the Bonus** already paid out. The Bonus will be revoked by deducting it from your Balance after notification via email.

Should we detect a systematic abuse of this Programme, also with the cooperation of other Beneficiaries, not only we may revoke all Bonuses you have received, but we reserve the right to **deactivate your account and to suspend and/or interrupt the Satispay Consumer service with immediate effect**.

Warning!

As of the date the Promo Code is suspended, for each invited Merchant who has not yet received their first payment via the Satispay Business service, no Bonus will be credited to Consumers.

TERM, AMENDMENT, SUSPENSION AND CANCELLATION OF THE PROGRAMME

The Programme is valid until **30 June 2026** (inclusive).

We reserve the right to amend, suspend and/or cancel the Programme at any time. In such an event, we will notify our decision in advance by notification on the App, by e-mail or via the Website www.satispay.com.

👉 **Amendment, suspension and/or cancellation of the Programme shall have no effect on any registrations already commenced, nor on Bonuses accrued prior to the amendment/suspension/cancellation effective date.** 👉

PROCESSING OF PERSONAL DATA

We process the Recipients' personal data within the Programme, in compliance with the applicable data protection legislation. For more information, please see our [privacy policy](#).

GOVERNING LAW AND JURISDICTION

This Program and any dispute or claim arising out of or in connection with it shall be governed by and construed in accordance with the laws of the Grand Duchy of Luxembourg, provided that the law at the place of the Recipient's residence or domicile may also be applied if mandatory applicable or more consumer-protective provisions are concerned. For the resolution of any dispute or claim arising out of or in connection with this Program, the competent court shall be the court of the Recipient's residence or domicile.