

SATISPAY REWARDS

WHO IS THE ORGANISER?

The organiser of the "**Satispay Rewards**" programme (the "**Programme**") is **Satispay Europe S.A.**, a Luxembourgish registered company, with a registered office at 53, Boulevard Royal, L-2449 Luxembourg (referred to as "**Satispay**", or "**we/us**").

Satispay is an electronic money institution regulated by the Commission de Surveillance du Secteur Financier under number W00000010.

Satispay is a payment system that allows you to pay in stores, send money to friends and save money in a smart and secure 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** (the "**Beneficiaries**") who have:

- Installed the App;
- Started the registration process for the [Satispay Consumer](#) service offered by Satispay;
- Received a message from Satispay via our CRM channels (such as push notification, email, in-app content card) with a button to activate the Benefit.

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

- Biographical and geographical information;
- In case the activation of the Beneficiaries' account is finalised, usage of the App and/or its services, budget amount, availability/savings amount, etc.

WHAT IS THE BENEFIT AVAILABLE AND HOW DO YOU GET IT?

As a Beneficiary, you may receive either a **bonus** or a **cashback**, equal to the amount we've communicated or promoted to you (the "**Benefit**").

Getting the Benefit is very easy! Just follow the instructions below 

1. **Click the button** in the message you receive within the given deadline;
2. Perform the specific actions described in the message within the given deadline. The details regarding the timeframe and actions will be provided in the message.

 **Important note:** You can only activate one Benefit at a time. After completing or forfeiting the Benefit currently being promoted, you will be able to participate in other promotions within this Programme.

If you perform the actions before clicking on the button, you will not receive the Benefit.

HOW WILL YOU BE INFORMED ABOUT THE BENEFIT?

Once you complete the required actions, the Benefit will be credited to your e-wallet within a few minutes.

If your Satispay Consumer account cannot be activated due to pending verification, other unmet requirements and/or a negative outcome of our checks, the Benefit will not be granted.

Please note that Satispay may activate the Consumer service only after successfully completing identification processes and other appropriate checks, provided that all necessary requisites are met (for more details, please read the general terms of service, available in the "Legal Hub" section of the [website](#)). The identification processes and adequate checks start once you finalise your registration with the Satispay Consumer service.

You can check at any time whether the Benefit has been credited to your e-money wallet in the **Profile** section of the App. The Benefit will appear as an incoming transaction in the "Transactions" section of the App.

🚫 We reserve the right not to award you the Benefit if you have a negative balance on the App when completing the required actions or when crediting the Benefit to your availability. 🚫

WHAT CAN THE BENEFIT BE USED FOR?

As a Beneficiary, you may use the credited Benefit to carry out **payments via the App** to third parties affiliated with the Satispay services.

ABUSE OF SATISPAY'S PROGRAMMES

We reserve the right to suspend and/or revoke your Benefit should we detect that:

- **You do not genuinely use** the App and/or our services;
- You have shared a message with the unique activation button addressed to you with other individuals;
- You have attempted to or manipulated the outcome of the Programme, by abusing **in the manner you got the Benefit** and/or **fraudulent actions to get the Benefit**, also with the cooperation of other Beneficiaries and/or users, **against the purpose and the terms** of this or other Satispay's programmes.
- You have engaged in behaviour contrary to the fair use and intended spirit of the Programme.

Your Benefit will be suspended immediately after notification via email.

Should we detect a systematic abuse of this Programme or other programmes organised by Satispay, also with the cooperation of other Beneficiaries and/or users, we reserve the right to deactivate your account and to suspend and/or interrupt the Satispay Consumer service with immediate effect.

DURATION, MODIFICATION, SUSPENSION AND CANCELLATION OF THE PROGRAMME

The Programme is valid up to **June 30, 2026** (inclusive).

We reserve the right to modify, suspend and/or cancel the Programme at any time. In this case, we will give advance notification of our decision via the App, email or the website www.satispay.com.

👉 The modification, suspension and/or cancellation of the Programme will have no effect on registrations completed or on Benefits accrued before the effective date of the modification/suspension/cancellation. 👈

PROCESSING OF PERSONAL DATA

We process the personal data of Beneficiaries in accordance with applicable personal data protection laws. For further information please consult 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 Beneficiary'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 Beneficiary's residence or domicile.