



Mastercard Pay & Get Rewards Program Terms and Conditions

MASTERCARD EUROPE SA, with its registered seat at Chaussee de Tervuren 198 a, Waterloo, Belgium, company no 0448.038.446 (“**Mastercard Company**”) is making available the Mastercard Pay & Get Rewards Programme (the “**Programme**”) to customers of MeDirect Bank (Malta) plc (“**MeDirect**” and/or the “**Issuer**”) in Malta.

1. Introduction:

MeDirect as the issuing entity, is extending the Programme to MeDirect cardholders in Malta. This Programme is designed to provide rewards to cardholders based on specific criteria.

By participating in this Programme, participants accept these Terms and Conditions together with MeDirect’s Retail Services Terms & Conditions, which may be mentioned in any electronic messages, on the website, or communicated in any other way.

2. Programme Period:

The Programme will be effective from 8th November 2023 and will end on 31st December 2023. Cashback rewards will be paid until 15th January 2024.

3. Eligibility:

The Programme applies to eligible purchases made by MeDirect’s cardholders. To qualify for cashback, the cardholder would need to affect five or more online purchases (e-commerce transactions), using the debit card totaling €100 or more (or €100 equivalent for transactions done in any other currency) within the same calendar month.

Purchases using the card made between 8th November 2023 and 31st December 2023 but which are however cleared after the clearing deadline which is after 15th January 2024 shall not be considered to be eligible purchases and shall accordingly not be eligible to any cashback under this Programme.

4. Cashback:

Cardholders can earn a one-time cashback reward of €20 for eligible purchases during a calendar month. Only one cashback per eligible card per month is allowed. Cashbacks are available for purchases from both cross-border merchants and domestic merchants, as long as these are e-commerce transactions.

Mastercard Company will not be liable for any loss or damage incurred as a result of any interaction between the cardholder and the domestic and/or cross-border merchant or Issuer with respect to the eligible purchases.

MeDirect shall not be liable and shall be under no obligation whatsoever to accept any responsibility in the event of any damage, loss or injury suffered by any cardholder whether directly or indirectly resulting from any eligible purchases made for the Promotion under these Terms and Conditions.

5. Excluded Transactions:

The following transactions are excluded from the Programme, and cashback rewards will not be paid for them:

- Quasi Cash - Money Transfer
- Financial Institutions--Manual Cash Disbursements
- Financial Institutions--Automated Cash Disbursements
- Quasi Cash - Financial Institution - Merchandise and Services
- Quasi Cash - Member Financial Institution
- MasterCard - Quasi Cash-Merchant
- Quasi Cash - Remote Stored Value Load
- Quasi Cash - Remote Stored Value Load
- Payment Service Provider
- Payment Transaction - Member
- Payment Transaction - Merchant
- Money Transfer - Customer Financial Institution
- Value Purchase - Member Financial Institution
- MoneySend - IntraCountry
- Moneysend - Intercountry
- Moneysend Funding
- POI (Point of Interaction) Funding Transactions (Excluding MoneySend)
- Internet gambling
- Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Track
- Quasi Cash - Gambling-Horse Racing, Dog Racing, State Lotteries

6. Right to Earn Cashback:

The right to earn cashback is subject to cardholders' compliance with these Terms and Conditions and the Retail Terms and Conditions. A cardholder's right to earn cashback may be suspended in case of a breach of the Retail Terms and Conditions, reversal of an eligible purchase, or a breach of these Terms and Conditions. In case that a Card is cancelled or blocked by the Issuer, the benefits allowed to cardholders pursuant to the Issuer's participation in the Programme may also be suspended.

7. Information:

Cardholders can check their cashback received through various means provided by MeDirect, such as mobile banking, internet banking, and/or statements.

8. Termination of participation

Closing an account or card will be considered as the cardholder's desire to terminate their participation in the Programme. At any time during the Programme, Mastercard Company may instruct the Issuer to terminate a cardholder's right to benefit from the Issuer's participation in the Programme.

9. Programme Funding:

Cashback funding is subject to the Programme budget.

10. Amendments and Termination:

Mastercard Company may make any amendments to their rules applicable to this Programme at any time and they shall be posted on their website www.mastercard.mt. The amendments shall come into effect immediately after posting the relevant information on the website, unless specified differently on the Website.

Mastercard Company reserves the right to terminate the Programme if circumstances occur that Mastercard Company could not have known to occur or could not have foreseen, prevented, or eliminated, such as natural disasters, epidemics, civil unrest, war destruction, government acts from the influence on the fulfillment of obligations etc., and which circumstances directly or indirectly affect the financial market and the stability of currencies, i.e. the state of market exchange rates.

MeDirect reserves the right to cancel or amend the Programme and these Terms and Conditions without notice, at any time.

11. Severability:

If any part of these terms is found to be illegal, invalid, or unenforceable, it will not affect the legality and enforceability of the remaining provisions. These terms supersede all prior agreements and representations. MeDirect's failure to exercise any rights under these terms does not waive those rights.

12. Applicable Law:

These Terms and Conditions shall be governed by Maltese law. Any disputes arising under or in relation to these Terms and Conditions shall be subject to the exclusive jurisdiction of the Courts of Malta.