Cashback Terms and Conditions

(the "Rules")

Last amended: 7 September 2026

1. Programme

1.1 The Moneybase Cashback (the "Programme") is a permanent, standard feature of the Moneybase Mastercard. It applies from 13 July 2026 on an ongoing basis, with no end date, and is not a time-limited or seasonal campaign. Any changes to these Rules will be communicated through official Moneybase channels.

1.2 This document should be read in conjunction with the Moneybase General Terms and Conditions and the Moneybase Mastercard Terms and Conditions, as amended from time to time. By using the Moneybase Card and participating in this Programme, the Cardholder agrees to be bound by those terms as well as these Rules. In the event of any conflict, these Rules shall prevail solely in respect of the Programme.

2. Definitions

2.1 In these Rules, the following terms have the meanings set out below.

"Account" means the account linked to the Card opened in the name of the Cardholder.

"Agreement" means the agreement between the Cardholder, the Issuer and Moneybase governing the Card and the Cardholder's participation in the Programme.

"Average Weighted Cost" means the value of a Cardholder's holdings calculated on the basis of the cost at which those holdings were acquired, rather than their current market value.

"BIN" means the Bank Identification Number.

"Calendar Week" means the period starting at 12:00 AM CET on Monday (immediately after Sunday night) and ending at 11:59 PM CET on the following Sunday night.

"Card" means any active Mastercard card (excluding commercial/corporate Moneybase Mastercards) issued in the name of a natural person.

"Cashback" means a credit available to the Cardholder under this Programme, which Moneybase shall fund and pay to the Cardholder in accordance with these Rules and the Agreement, calculated as the applicable Cashback rate on Eligible Transactions and subject to the applicable Monthly Cap.

"Clearing Deadline" means 11:59 PM CET on the Sunday that ends each Calendar Week. An Eligible Transaction must have cleared (moved from a pending or authorised state to a fully settled state) by the Clearing Deadline to be counted toward that Calendar Week's Cashback. A transaction that clears after the Clearing Deadline is counted toward the following Calendar Week.

"Cross-border Merchant" means any merchant with its registered seat or place of business outside Malta, with the processor of card payments being outside Malta.

"Domestic Merchant" means any merchant with its registered address or place of business in Malta, with the processor of card payments being in Malta.

"Eligible Cardholder" means a Maltese resident holding an active Moneybase Card who participates in the Programme in accordance with these Rules and the Agreement.

"Eligible Transaction" means any online, contactless, chip and PIN, or tokenised purchase made with the Card at or from a Cross-border Merchant or a Domestic Merchant, in accordance with these Rules and the Agreement, which is cleared no later than the Clearing Deadline, and which does not fall within an excluded Merchant Category Code or other excluded category set out in these Rules. Money transfers and ATM withdrawals are not Eligible Transactions.

"in writing" means any written communication, including in electronic form (such as email messages).

"Issuer" means Moorwand Ltd (FCA Reference No 900709), a Principal member of Mastercard International Incorporated, which provides the Moneybase Card.

"Monthly Cap" means the maximum amount of Cashback an Eligible Cardholder can earn in any one calendar month, as set out in the Offer table.

"Moneybase" means the operator and program manager of the Program.

"Qualifying Balance" means the aggregate of a Client's cash balances and investment holdings held within their Account, with investment holdings calculated on an Average Weighted Cost basis.

3. Offer

3.1 Cashback accrues automatically on all Eligible Transactions. There is no minimum spend and no minimum number of transactions required to earn Cashback.

3.2 The Cashback rate and the Monthly Cap that apply to an Eligible Cardholder are as follows:

3.3 All Cardholders earn 0.75% Cashback up to a Monthly Cap of €15. Where the Cardholder additionally holds a Qualifying Balance of €5,000 or more (on an Average Weighted Cost basis), the rate increases to 1.25% and the Monthly Cap to €25. This uplift applies automatically.

3.4 The Monthly Cap is the maximum amount of Cashback an Eligible Cardholder can earn in any one calendar month. Cashback earned on an Eligible Transaction is attributed to the calendar month in which that transaction is cleared, for the purpose of applying the Monthly Cap.

3.5 Eligible Transactions made in a currency other than Euro are converted to Euro using the exchange rate applicable at the end of the day (23:59 CET) on which the transaction is made.

3.6 Both physical and virtual cards are eligible, including cards used with Apple Pay, Google Pay, Xiaomi Pay and Garmin Pay.

3.7 A maximum of one Cashback payment per customer per Calendar Week will be paid, irrespective of the number of cards held.

3.8 Members of the Moneybase Club Programme benefit from an enhanced Cashback rate and Monthly Cap in accordance with the applicable Tier, as highlighted on the moneybase.com/moneybase-club page.

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4. Eligibility and Assessment

4.1 **Cashback rate**

4.1.1 Every Eligible Cardholder qualifies for the base Cashback rate and Monthly Cap set out in the Offer section above, without the need to opt in, register or take any further action.

4.1.2 The Programme provides for different levels of Cashback eligibility, as follows:

4.1.2.1 An Eligible Cardholder who meets the applicable qualifying criteria will be entitled to the uplifted Cashback rate and Monthly Cap specified in Section 3.3.

4.1.2.2 Where an Eligible Cardholder qualifies as a Member of the Moneybase Club, the Cashback rate and Monthly Cap applicable under these Rules will be replaced by the enhanced rate and Monthly Cap specified for Moneybase Club Members, as published on the Moneybase Club page at moneybase.com/moneybase-club. All other provisions of these Rules will continue to apply.

4.1.3 A change in the applicable Cashback eligibility level will take effect automatically upon a Cardholder meeting the relevant threshold. Eligibility will be determined in accordance with the Continual Assessment provisions set out below.

4.2 **Continual Assessment**

4.2.1 The Cardholder's qualifying balance will be assessed on a continual basis, taking into account the value of their investment portfolio calculated on an Average Weighted Cost basis, together with their qualifying cash holdings.

4.2.2 Where the Cardholder's qualifying balance falls below the applicable threshold for their current Tier, the Cashback rate and Monthly Cap will revert to the base rate and Monthly Cap with immediate effect. Where a Moneybase Club member Qualifying Balance falls below the threshold applicable to their current Tier, a grace period ("Grace Period") applies before any Tier adjustment takes effect. The length of the Grace Period applicable to each Tier is published on the moneybase.com/moneybase-club page, which may be updated from time to time.

4.2.3 Where the Cardholder's qualifying balance meets or exceeds a higher threshold, the Cardholder will be enrolled directly into the corresponding Tier.

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5. Terms

5.1 The Offer is available to Maltese residents only.

5.2 Eligible transactions include online, contactless, chip and PIN, and tokenised purchases.

5.3 Money transfers and ATM withdrawals are not eligible.

5.4 Cashback is available on purchases made at or from both Cross-border Merchants and Domestic Merchants.

5.5 A maximum of one reward per customer per Calendar Week will be paid.

5.6 The following Merchant Category Codes are excluded from the Programme, and no Cashback will be paid in respect of transactions falling within them:

- 4829 Quasi Cash – Money Transfer
- 6010 Financial Institutions – Manual Cash Disbursements
- 6011 Financial Institutions – Automated Cash Disbursements
- 6012 Quasi Cash – Financial Institution – Merchandise and Services
- 6050 Quasi Cash – Member Financial Institution
- 6051 Mastercard – Quasi Cash – Merchant
- 6529 Quasi Cash – Remote Stored Value Load
- 6530 Quasi Cash – Remote Stored Value Load
- 6531 Payment Service Provider
- 6532 Payment Transaction – Member
- 6533 Payment Transaction – Merchant
- 6534 Money Transfer – Customer Financial Institution
- 6535 Value Purchase – Member Financial Institution
- 6536 MoneySend – IntraCountry
- 6537 MoneySend – Intercountry
- 6538 MoneySend Funding
- 6540 POI (Point of Interaction) Funding Transactions (excluding MoneySend)
- 7801 Internet gambling
- 7995 Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks
- 9754 Quasi Cash – Gambling, horse racing, dog racing, state lotteries
- 9211 Court costs, fines, bail and bond payments
- 9405 Intra-Government Purchases
- 9406 Government-Owned Lotteries
- 9402 Postal Services
- – ATM Withdrawals

5.7 Mastercard and Moneybase will not be liable for any loss or damage incurred as a result of any interaction between Domestic and/or Cross-border Merchants.

6. Payment of Cashback

6.1 Moneybase credits Cashback to the Cardholder's cash wallet in Euro every Monday morning, covering the previous Calendar Week (Monday to Sunday). Purchases that clear after the Clearing Deadline will not count toward that Calendar Week and will instead be attributed to the following Calendar Week.

7. Relationship to other Mastercard programs

7.1 The Programme is funded, operated and paid by Moneybase. It is entirely separate from, and independent of, any cashback or rewards programs run directly by Mastercard, including but not limited to the Mastercard Day campaign, the Pay & Get program, and any other Mastercard cashback or promotional campaign issued by Mastercard from time to time. Participation in any Mastercard-run program, eligibility for its rewards, and the terms governing it are separate from these Rules. A Cardholder may, where eligible, participate in both this Programme and a Mastercard-run program; rewards earned under one do not affect rewards earned under the other, and the suspension or termination of one does not affect the other.

8. Other Moneybase cashback promotions

8.1 From time to time, Moneybase may launch additional cashback promotions or incentives of its own, which may be seasonal, time-limited, category-specific, or otherwise distinct from this Programme. Where Moneybase launches any such separate cashback promotion, a Cardholder's eligible transactions will earn Cashback under one program only, and not under this Programme and the separate promotion at the same time.

9. Suspension of the right to earn Cashback

9.1 Moneybase shall promptly suspend a Cardholder's right to benefit from the Program and earn Cashback in any of the following cases:

(a) The Cardholder is in breach of the provisions of the Card's terms and conditions.

(b) Reversal of an Eligible Transaction.

(c) Any form of abuse is detected, as reasonably determined by Moneybase.

9.2 The duration and terms of any such suspension, including immediate termination, shall be determined by Moneybase and communicated by Moneybase to the affected Cardholder accordingly.

10. Termination of participation

10.1 Closing of the Account or Card will be regarded as the Cardholder's desire to terminate the right to benefit from participation in the Programme. At any time during the Programme, Moneybase is entitled to terminate any Cardholder's right to benefit from participation in the Programme.

11. Amendments and termination

11.1 Moneybase may amend these Rules at any time. Such amendments shall be posted on the website (www.moneybase.com) and shall come into effect immediately after posting, unless otherwise specified. Moneybase reserves the right to discontinue or terminate the Programme, where circumstances arise that could not have been known foreseen, prevented or eliminated, included but not limited to natural disasters, epidemics, civil unrest, war, destruction, or government acts affecting the fulfilment of obligations, and which directly or indirectly affect the financial markets and the stability of currencies.

12. Severability of provisions

12.1 If any provision of these Rules, or any portion thereof, is held illegal, invalid or unenforceable, then such provision shall be severed from these Rules and shall not affect the legal force and enforceability of any other provisions. These Rules supersede all prior agreements, announcements and representations in respect of the Programme. If any details of the Programme contradict or contravene these Rules, then these Rules shall prevail, unless stated otherwise. The failure of Moneybase to exercise any of its rights in accordance with these Rules shall not operate as a waiver of those rights.