

## **The Cashplus Business Credit Card cashback rules**

We want you to be clear on exactly how cashback works, so we've laid out our cashback rules below.

### **1. Introduction**

- 1.1) These rules explain how Cashback can be earned and received with your Cashplus Credit Card. You should read these rules together with your Account Terms & Conditions, which are unaffected and remain applicable.
- 1.2) In these rules, we will use the following terms:
  - "Cashback Balance" means the amount of Cashback due to you on your card.
  - "Eligible Purchase" means any purchase on which Cashback will be calculated, excluding those set out in 2.2 and 2.4.
- 1.3) By using your Card, you will be deemed to accept the Cashback Rules. If you don't wish to be bound by these terms, you can call us on 0330 024 0924 and we will remove the Cashback offer from your Account.

### **2. Earning Cashback**

- 2.1) You'll earn Cashback on Eligible Purchases at an allocated rate [see your Account for cashback rate] for the first £100,000 card purchases each calendar month.
- 2.2) You won't earn Cashback on the following types of transaction:
  - cash advances or ATM withdrawals (cash withdrawals at an ATM or over the counter at a bank)
  - quasi-cash transactions (merchandise and services provided by financial institutions that are representative of actual cash. For example, travellers cheques, foreign currency or gambling and lottery tickets)
  - government payments such as HMRC
  - balance transfers (N/A for Current Account holders)
  - interest, fees and charges
  - non-member payment service provider payments (such as IG.COM, ETORO, Trade.com)
  - non-card payments (Direct Debits, Payments and Transfers)
- 2.3) Any purchases which are subsequently refunded will no longer qualify for Cashback, and your Cashback Balance will be reversed within 30 days.
- 2.4) we reserve the right to exclude purchases at certain Merchant Types and/or Merchant Category Codes from being eligible for Cashback.
- 2.5) Your Account must remain in good standing each month in order to earn and receive Cashback, and you mustn't breach any of your Account's Terms & Conditions.
- 2.6) You won't earn Cashback if your Account is closed or suspended.

### **3. Receiving Cashback**

- 3.1) We'll inform you of the Cashback you have earned on your monthly statement.

- 3.2) Cashback will be paid automatically into your Account each month and you'll see this appear as a credit transaction.
- 3.3) Cashback is classed as a credit, and not a payment, so you need to continue to make your monthly payments even though the balance on your Account may have reduced.
- 3.4) We may remove or cancel any Cashback if we determine that it was awarded in error or if we have reasonable grounds to suspect that you have acted fraudulently.

#### **4. Changes to the Cashback Rules**

- 4.1) We may change these rules, including changing the rates at which you earn your Cashback or withdrawing the Cashback scheme, by giving you at least 60 days' notice in writing.
- 4.2) If the change is to your advantage, we may make the change immediately and tell you afterwards.

Advanced Payment Solutions Limited (APS), trading as Cashplus Bank, is registered in England and Wales at 6th Floor, One London Wall, London EC2Y 5EB (No.04947027). APS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 671140.

APS provides credit facilities subject to approval and affordability, and where accounts continue to meet APS credit criteria.

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