



Shopmatic Pay 0.5% Cashback Offer (“Offer”) Details

1. The Offer shall be available for transactions done in Singapore and Singapore based Merchants (“Domestic Transactions”) for all Merchant Category Code (“MCC”), categories **except** the ones mentioned [here](#).
2. For transactions done outside Singapore or Merchants not based in Singapore (“Overseas Transactions”), all MCC categories are eligible for availing the Offer.
3. Mastercard (the “network”), updates the MCC codes and relevant applicable regulations from time to time as per their rules and standards. Kindly read and understand the terms and conditions of the Mastercard Merchant Category Codes: <https://www.mastercard.us/content/dam/public/mastercardcom/na/global-site/documents/quick-reference-booklet-merchant.pdf>
4. The cashback applicable for the selected transactions for the previous month will be credited in 7 working days of the following month. This period may be extended as per the settlement as received from the network and Shopmatic shall not be held responsible for any delays in the cashback credit.
5. Cashbacks are reserved and could be withdrawn at any point in time as per Mastercard direction.
6. Cashbacks will be credited as cash value.
7. Cardholders can utilize the rewards for any card spend.
8. A reversal done / credit voucher issued / chargeback filed for any transaction for which the cashback / reward was given, will have the associated cashback reversed to that extent.
9. The availability of the Offer and expiry thereof are dependent on applicable Mastercard policy that may be amended from time to time by Mastercard and Shopmatic shall not be responsible for the same.
10. Shopmatic reserves the right to disqualify any participant from availing the Offer without assigning any reasons for such disqualification.
11. Shopmatic reserves the right, in its sole discretion, at any stage to extend or terminate this Offer, without prior notice.