

Mastercard Pay & Get Rewards Program in Greece

Campaign Rules of the Program (the “Rules”) for participating Issuers only

1. Introduction

MASTERCARD EUROPE SA, with its registered seat at Chaussee de Tervuren 198 a, Waterloo, Belgium, company no 0448.038.446 (“Mastercard Company”) as a foreign legal entity introduces Mastercard Pay & Get Rewards Program (the “Program”) in Greece.

Mastercard Company hereby establish the following Rules of the Program for participating Issuers.

The Program starts on the 25th of June 2022 and ends on the 25th of July 2022.

The Program is organized in the territory of Greece. The Rules of the Program will be published at: www.mastercard.gr.

2. Definitions – In these Terms:

“Account” means the account of the Card (if any) opened in the name of the Issuer Cardholder.

“Agreement” means the agreement between Issuer Cardholder and its Issuer in respect of issuing the Card.

“BIN” means the bank identification number.

“Card” means debit or credit Mastercard card (not including Commercial cards or Maestro cards), issued in the name of a natural person, bearing Mastercard Company’s brand and issued by the Issuer. The Card does not mean non-reloadable prepaid cards issued by a bank or other payment institution.

“Cashback” means a credit transaction which is available to Issuer Cardholder under this Program.

“Domestic Merchant” means the gas station merchant (Merchant Category Code 5541 & 5542) with registered seat in Greece, whose processor of card payments is in Greece.

“Eligible Purchase” means any purchase in the minimum amount of EUR 20,00 at Domestic Merchant, done with contactless use of the Card via digital wallets apps (Apple Pay, Google Pay, Issuer digital walletsetc) utilising NFC (Near-field Communication) technology, by respecting these Rules.

“In writing” means any written communications, including in the electronic form (such as e-mail messages).

“Issuer” means the bank or other payment institution that issued Card, namely:

1. ALPHA BANK;
2. ATTICA BANK SA;
3. EUROBANK ERGASIAS S.A.;
4. HELLENIC POST CREDIT S.A.;
5. HSBC CONTINENTAL EUROPE;

6. NATIONAL BANK OF GREECE S.A.;
7. OPTIMABANK SA;
8. PANCRETA BANK S.A.;
9. PIRAEUS BANK S.A.;
10. PREPAY TECHNOLOGIES LTD;
11. UP

“Issuer Cardholder” means a natural person or legal entity, in whose name the Account is opened by the Issuer.

“Mastercard Company” means the company MASTERCARD EUROPE SA.

“Program” means the the loyalty program Mastercard Pay & Get Rewards in Greece which enables earning cashback from Eligible Purchases.

“Website” means the web page available at: www.mastercard.gr.

3. The Enrollment and the Cashback

By making an Eligible Purchase, during the Program, Issuer Cardholder is entitled to participate in this Program. By accepting these Rules, Issuer Cardholder shall be eligible for the marketing incentive (cashback) in accordance with the Rules (as defined below). Cards which make at least three (3) Eligible Purchases at Domestic Merchant within the period from 25 June 2022 to 25 July 2022, each in the minimum amount of EUR 20,00 (cumulative amount: minimum EUR 60,00) - Issuer Cardholder is then entitled to receive cashback in the amount of EUR 10,00 up to 5 August 2022. It is clarified that Eligible Purchase made from 25 June 2022 to 25 July 2022 will be considered as eligible one if reported to clearing up to 5 August 2022.

Cashback provisioning is guaranteed for the first 16.000 Cards which made the conditions defined in these Rules. For avoidance of doubt, limitations regarding any purchase made at Domestic Merchant by the Card depend exclusively on each Issuer. The right of Cashback in accordance with this Program may be exercised by Issuer Cardholders only once per each Card .

Mastercard Company will not be liable for any loss or damage incurred as a result of any interaction between Issuer Cardholder and Domestic Merchant or Issuer with respect to the Eligible Purchases. The Issuer Cardholder will get fixed cashback of EUR 10.00 EUR in case of achieving the promotion conditions defined above. The amount of EUR 10.00 as an individual reward per Card will be posted to the Account of Issuer Cardholder by its Issuer.

4. Participation

To participate in the Program, Issuer Cardholders should comply with the provisions of the Agreement and these Rules; Card with which Issuer Cardholders are registered in the Program, must be active. In case that Card is cancelled or blocked by Issuer Cardholders' Issuer, participation in the Program may be suspended. Mastercard Company may revoke participation of the Issuer Cardholder in the Program and cancel any cashback which has been already earned (except for the cashback that has already been paid to

Account of the Issuer Cardholder) if Issuer Cardholder fails to comply with any of the Rules.

5. Information

Issuer Cardholder may check the cashback received via any possible way provided by the Issuer (such as, but not limited to, mobile banking, internet banking, electronic statement).

6. Suspension of rights to earn cashback

In certain circumstances, Issuer Cardholders may lose the rights to earn cashback. The cashback may be immediately cancelled, if one of the following occurs:

- Issuer Cardholders are in breach of the provisions of the Agreement with its Issuer;
- Eligible purchase reversal;
- Breach of any provisions of these Rules.

In case of Issuer Cardholders breach of the Agreement or Rules, Issuer shall notify Issuer Cardholder of cancellation of cashback or suspension of the right to earn the cashback.

Furthermore, Mastercard Company reserves the right to suspend or deny cashback: (i) when it suspects that an entry is false or fraudulent or the claim does not comply with these Rules, or (ii) to a person who had submitted an application to a previous promotion that was fraudulent or otherwise violated the terms of the previous promotion.

7. Termination of participation

Closing of Account or Card will be regarded as Issuer Cardholder desire to terminate the participation in the Program. At any time during the Program, Mastercard Company is entitled to terminate participation of the Issuer Cardholder in the Program.

8. Program Funding

Cashback funding is limited by the Program budget.

9. Amendments and termination

Mastercard Company may make any amendments to these Rules at any time. Such amendments shall be posted on the Website. The amendments shall come into effect immediately after posting the relevant information on the Website unless specified differently on the Website.

Mastercard reserves the right to terminate the Program if circumstances occur that Mastercard 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.

10. Severability of provisions

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 shall supersede all prior agreements, announcements and representations in respect of the Program. If any details of the Program contradict or contravene these Rules, then the Rules shall prevail, unless stated otherwise. Failure of Mastercard Company to exercise any of its rights in accordance with these Rules shall not operate as its waiver from such rights.

11. Applicable law and language

These Rules are made in English and Greek and governed by the laws of Greece. In case of any discrepancies or inconsistencies, the version of the Rules in English shall prevail. The courts of Athens shall have jurisdiction to resolve any dispute.