



Terms & Conditions:

1. This offer is strictly exclusive to the recipient of the promotional communication and is non-transferable.
2. The offer applies solely to the specific Credit or Prepaid card identified (e.g., by the last four digits) in the campaign communication. Spends on other cards held by the customer or non-participating cards will not be aggregated.
3. To be eligible for the reward, customers must successfully register for the campaign on the website. Spend incurred **during the campaign period** will be considered toward the spend target.
4. This is a target-based campaign. To receive the reward, the customer must:
 - Successfully register for the campaign.
 - Meet or exceed the specific "Spend Target" assigned to their card type (Credit or Prepaid) as outlined in the campaign communication.
5. The "Qualifying Spend Period" is valid from February 3rd 2026 to March 3rd 2026 (inclusive). Transactions must be performed and posted within this specific date range to be eligible.
6. Valid for local and international transactions performed via:
 - **Point of Sale (POS):** Face-to-face transactions at merchant outlets.
 - **E-commerce:** Online purchases billed to the eligible card.
7. The campaign calculation is based on "Net Qualifying Spend." Any transaction that is subsequently reversed, refunded (fully or partially), or cancelled during or after the campaign period will be deducted from the total spend calculation.
8. Transactions currently under dispute or reported as unauthorized/fraudulent will not be included in the calculation.
9. The following are strictly excluded from the campaign spend calculation:
 1. Cash withdrawals (ATM), Quasi-Cash transactions, and Balance Transfers
 2. Wallet top-ups or funding of other instruments
 3. Interest, fees, and charges
10. Eligible winners will receive their reward by May 1st 2026.

11. The qualifying Credit/Prepaid card must be active, unblocked, and in good standing at the time of crediting. If the card is delinquent, overlimit, or cancelled, the reward will be forfeited.
12. For customers within Normal and Pro segments, any credit cards issued against blocked funds (secured cards) are excluded from this promotion.
13. The rewards will be calculated from campaign start even if the customer registers on the last date of the campaign.