



CASHBACK REBATE PROGRAM TERMS AND CONDITIONS

1. **ELIGIBILITY:** All VISA (Classic and Gold) and MasterCard (Standard and Gold) cardholders are eligible.
2. The cardholder Cash Back Rebate Program (the Program) is available for the holder of a MasterCard or Visa card issued by Issuer financial institution. There is no fee for participating in the program. Applications are available at cardholder's Issuing Bank.
3. The Program is based on a rebate system that allows Cardholder to earn instant cashback rebate on each transaction charged to his/her credit card, provided the account is current.
4. Eligible charges that earn cashback under the Program are charges for **purchases** paid with the MasterCard or Visa credit card. Transactions that are not eligible to earn cashback rebate under the Program include, without limitation, card service fees, additional card fees, cash advances, card insurance fees, returned items and chargebacks for which a credit was issued, purchases that for any reason are in violation of the law or the Cardholder Agreement, unauthorized transactions and any other card charges. The Bank at its exclusive discretion may modify the list of eligible charges and transactions from time to time.
5. The issuer financial institution, at its exclusive discretion and based on the terms and conditions outlined in this brochure, shall resolve all matters, disputes or controversies in connection with the Program, including, without limitation, those related to transaction eligibility to earn cashback rebate and Program eligibility.
6. If more than one card was issued in the account (additional cards), all purchases charged to said cards will earn cashback rebate on the same account. If the Cardholder has more than one credit card account on the program, each account will earn cashback rebate individually.
7. The Bank reserves the right to modify or cancel any Rebate, and to modify the Program terms and conditions at any time.
8. The points that accumulate in the Cashback Rebate Program account are not the Cardholder's property. Program rebates do not have monetary or cash value and can not be exchanged for cash.
9. The Bank reserves the right to cancel the Program at any time.
10. If for any reason the issuer financial institution cancels the Cardholder's account, the cashback rebate(s) earned prior to the cardholder's statement generation will be immediately annulled or reversed. Similarly, if the Cardholder cancels his credit card account, all cashback rebate(s) in said account shall be automatically and immediately annulled or reversed.
11. Any fraud or abuse relating to the accumulation cashback rebate might result in the annulment of all rebates earned under the Program.
12. In the event of a discrepancy between these terms and conditions and the information provided to the Cardholder by his financial institution, these terms and conditions shall govern and supersede the information communicated by the financial institution.
13. Every possible effort has been made to guarantee that the information contained in these terms and conditions is correct. However, the Bank disclaims all liability due to errors or omissions in this information.
14. Cardholder can view cashback rebates issued on each transaction on www.4csonline.com.