

Terms and Conditions for the Cashback Program for the Swisscard AECS GmbH Cashback Cards Card Duo

1. Purpose

- 1.1 The Cashback Program for the Swisscard AECS GmbH ("Issuer") Cashback Cards card duo provides for the reimbursement of a percentage of the payments made using the card ("Card Transactions") to the Cardholder in accordance with these "Terms and Conditions for the Cashback Program" ("Terms and Conditions").
- 1.2 The Terms and Conditions shall apply in addition to the other provisions applicable to the contractual relationship between the Issuer and the Cardholder, including in particular the issuer's general terms and conditions applicable to the card product in question (hereinafter the "GTC"). In the event of any discrepancies between the GTC and the Terms and Conditions, the present Terms and Conditions shall take precedence.

2. Participation

- 2.1 Any holder of a Cashback Cards card duo provided by the Issuer designated for the Cashback Program shall be entitled to participate ("Participating Cardholder"). The Issuer may expand or limit the scope of Participating Cardholders and participating cards at any time.
- 2.2 It is not necessary to register separately for the Cashback Program.
- 2.3 The Issuer reserves the right to refuse or end participation in the Cashback Program without stating reasons.

3. Cashback

- 3.1 The Cashback Program entitles the Participating Cardholder to a percentage reimbursement ("Cashback") on Card Transactions (except for fees, interest, back-charges, cash withdraw-

als, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Traveler Cheques, topping up cashless payment methods etc.) as well as payments to securities brokers, payments for services associated with the card (e.g. optional insurance) and any gaming or similar gambling transactions) on the principal card and on any additional cards. Cashback shall be calculated for foreign currency or transactions abroad on the basis of the amount charged in CHF to the card account.

- 3.2 The Participating Cardholder shall be notified in an appropriate manner (e.g. through the Issuer's website) of any information concerning the Cashback rate and the further terms of the Cashback Program (including any maximum upper limit to Cashback or to eligible card turnover). Such terms and conditions may be altered by the Issuer at any time. A different Cashback rate may apply, depending on the card (American Express Card or Mastercard/Visa).
- 3.3 The Cashback is credited to the Participating Cardholder's card account once a year, and for the first time in the same month the card account was opened in the following year. The accumulated Cashback is always displayed on the monthly statement together with the date of the next credit ("Reference Date"). The requirement for the accumulated Cashback to be credited is that the card account has not been cancelled on the Reference Date. In the event that the card relationship is cancelled with effect before the Reference Date, there is no claim to any accumulated Cashback since the last Reference Date. The accumulated Cashback is rounded to the next CHF 0.05 on the Reference Date. Any residual amount remaining after rounding shall be carried forward to the next billing period. The outstanding balance due for the current billing period, on which interest is calculated, shall not take the Cashback amount

into account. The relevant balance used for the calculation of monthly premiums for any Balance Protection Insurance shall not take the Cashback amount into account.

- 3.4 Cashback shall only be credited on a provisional basis pending the payment in full of all underlying Card Transactions. In the event of a chargeback for any transaction, any Cashback already credited shall be debited and charged to the card account.
- 3.5 The Cashback amount cannot be paid out in cash.

4. Applicable law and place of jurisdiction

The applicable law and place of jurisdiction shall be determined according to the provisions of the GTC.

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