

# Share, Scan & Earn - Terms & Conditions

## 1. Introduction

- 1.1. These Supplementary Terms & Conditions ("Supplementary Terms") form part of and should be read in conjunction with the iFAST Global Bank Digital Personal Banking Terms & Conditions ("Main Terms").
- 1.2. These Supplementary Terms govern the Alipay+ Scan & Pay Referral Program named "**Share, Scan & Earn**" (the "**Program**"), offered by iFAST Global Bank ("iGB" or "the Bank").
- 1.3. By participating in the Program, you agree to be bound by these Supplementary Terms and the Main Terms. In the event of any inconsistency between these Supplementary Terms and the Main Terms, these Supplementary Terms shall prevail to the extent of such inconsistency.
- 1.4. Alipay+ ("Alipay+") means the digital payment service provided by Ant Group that enables users to make electronic payments.
- 1.5. Worldwide Scan & Pay ("Worldwide Scan & Pay") means the global payment service enabled through Alipay+ that allows you to make cashless payments by scanning a merchant-presented QR code or displaying your payment code for scanning at participating merchants in Alipay+'s supported countries.

## 2. Program Eligibility & Duration

- 2.1. The Program is available to all iFAST Global Bank Multi-Currency Current Account holders (the "**Account Holder**"), in accordance with the Main Terms.
- 2.2. The Program runs **from 11 May 2026 to 11 August 2026 ("Promotion Period")**, after which these **Supplementary Terms shall automatically expire**.
- 2.3. An Account Holder may refer an individual by sharing their unique referral link (the "Referral Link"), which is made available via the Bank's app or portal under the "Rewards" tab. However, only individuals who have not previously registered an iGB account are eligible to participate as a referee. An Account Holder who refers a new customer under the Program is referred to as a "Referrer".
- 2.4. There is no cap on the number of referrals a Referrer may make or the number of rewards a Referrer may earn during the Promotion Period.
- 2.5. This Program runs alongside, and is in addition to, the iFAST Global Bank "Tell-A-Friend" referral program. Participating in this Program does not affect your eligibility to earn rewards under the "Tell-A-Friend" program, and vice versa, provided all applicable conditions of each program are independently satisfied. An Eligible Referee (as defined in clause 3.2) who satisfies the requirements of both programs may receive a combined total reward of up to £10.

## 3. Program Structure and Reward Eligibility

3.1. For each Successful Referral , both the Referrer and the Eligible Referee will each receive a cash reward of £5. A referral will be deemed a "Successful Referral" once all conditions in clause 3.2 have been satisfied. .

3.2. In this Program, the Referrer must refer **new-to-bank individuals (“Eligible Referee”)**, each of whom must, during the Promotion Period:

- Open a new iFAST Multi-Currency Current Account using the Account Holder’s Referral Link;
- Have their account application approved; and;
- complete 3 transactions through Worldwide Scan & Pay within the Promotion Period (11 May 2026 to 11 August 2026, inclusive). Transactions completed during the Promotion Period will be counted as eligible even if they are settled after the Promotion Period..

3.3. The £5 reward will be credited to the Multi-Currency Current Account of both the Referrer and the Eligible Referee 1 calendar day after the Eligible Referee's third qualifying Worldwide Scan & Pay transaction has been fully settled.

- *For example: if the Eligible Referee opened the account via the Referral Link on 15 May 2026 and completes three Worldwide Scan & Pay transactions that are all fully settled on 18 May 2026, both the Referrer and the Eligible Referee will each receive their £5 reward on 19 May 2026.*

3.4. A transaction will count as a qualifying Worldwide Scan & Pay transaction if it:

- is made using the Worldwide Scan & Pay feature via the Eligible Referee's iGB account;
- is made during the Promotion Period (11 May 2026 to 11 August 2026, inclusive)and fully settled (whether before or after the end of the Promotion Period);
- is not reversed, refunded, or disputed.

There is no minimum spend per transaction — any completed and settled Worldwide Scan & Pay transaction qualifies regardless of value.

3.5. For the avoidance of doubt, a qualifying Worldwide Scan & Pay transaction will only count towards a Successful Referral if it is made on or before 11 August 2026, regardless of whether settlement occurs after that date.

#### **4. Reward Disbursement & Dispute Resolution**

4.1. The reward will be credited only if the Account Holder’s **Multi-Currency Current Account** remains active.

4.2. Account Holder will not be eligible for the reward if their account is **frozen , terminated**, or if the Bank has reasonable grounds to believe they have violated the Main Terms and these Supplementary Terms.

4.3. If the Bank identifies any form of abuse, misuse, manipulation, or actions intended to unfairly benefit from the Program, it reserves the right to **withhold, adjust pending reward** and/or **apply a clawback** on previously credited reward(s).

4.4. The Bank reserves the right to reclaim the reward in the following circumstances:

- Evidence of fraud, abuse or circumvention of the Program's terms.
- Any violation of the **Main Terms**.

In such cases, the Bank will notify the Account Holder prior to reclaiming the reward.

4.5. If the Account Holder disputes a reward decision, including incorrect count of Worldwide Scan & Pay transactions and referrals or reward clawbacks, the Account Holder may request a review within **120 days** of the transaction date. The Bank will assess the request and respond within **35 business days**.

4.6. Disputes must be submitted in writing with supporting documentation, such as transaction receipts or payer's details. The Bank's decision shall be final. If the Account Holder is dissatisfied with the outcome, they may escalate the matter through the Bank's complaints procedure.

## 5. Changes and Account Requirements

5.1. The Bank reserves the right to modify, suspend or terminate the Program. A **14 days' notice** will be provided to all Account Holders before any modification, suspension or termination, unless immediate action is required due to regulatory or legal reasons. In the event of termination of the Program, these Supplementary Terms shall automatically be terminated simultaneously.

5.2. The Bank may modify these Supplementary Terms, including changes to the Program's eligibility criteria or the Promotion Period. Changes may be made for the following reasons, including but not limited to:

- Improve or update the Program, including adding or removing new requirement or modifying rewards.
- Reflect changes in law, regulation or best practice.
- Adopt new technology or align with industry innovations.
- Clarify the terms and conditions of these Supplementary Terms or correct errors.

5.3. Changes will be communicated through email, online banking notifications or the Bank's website at least **14 days** before they take effect, unless immediate changes are required due to legal or regulatory reasons.

5.4. Any suspected fraudulent transactions, misuse, manipulation, abuse or attempts to unfairly benefit from the Program may result in disqualification from participation. If the Bank has reasonable grounds

to believe that such activity involves a serious breach of law, regulations or banking policies, this may also lead to account closure in accordance with the **Main Terms**.

5.5. Before disqualification, the Account Holder will be notified and given **14 days** to dispute the decision. The Bank will review any disputes and provide a final response. If account closure is necessary, the Bank will provide a minimum period notice in line with the applicable law and regulations, unless immediate closure is required for fraud prevention, financial crime or regulatory compliance reasons.

5.6. These Supplementary Terms shall automatically terminate upon the closure of the Account Holder's account (for any reason) under the applicable Main Terms.

## 6. Other Applicable Terms

6.1. The terms of your accounts are set out in the **Main Terms** and other terms provided when you opened your account.

6.2. The Bank is authorised and regulated by the FCA and PRA in the United Kingdom. Details of our authorisation can be found on our website.

## 7. General Terms

7.1 These Supplementary Terms are issued pursuant to and form part of the Main Terms.

7.2. All other provisions of the Main Terms continue to apply to your use of the iFAST Multi-Currency Current Account, including but not limited to terms on account eligibility, complaints, data protection, and liability.

7.3. These Terms & Conditions shall be governed by and interpreted in accordance with the laws of England and Wales.

For more details, please contact our customer service team at [clienthelp@ifastgb.com](mailto:clienthelp@ifastgb.com) or reach out to us via **online chat and online call**, available:

- **Weekdays:** from **1:00 am to 11:00 pm GMT**, or **2:00 am to 12:00 am GMT+1 (BST)**
- **Weekends:** from **8:00 am to 12:00 pm GMT**, or **9:00 am to 1:00 pm GMT+1 (BST)**

Our customer service support is available during these hours.