

Worldwide Scan & Pay - Exclusive Early Access Referral Programme – Terms and 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 **Worldwide Scan & Pay – Exclusive Early Access Referral Programme (“Programme”)**, offered by iFAST Global Bank (“the Bank”).

1.3. By participating in the Programme, you agree to be bound by these Supplementary Terms and the Main Terms. In the event of any inconsistency, these Supplementary Terms shall prevail to the extent of such inconsistency.

1.4. Participation in the Programme does not guarantee access to the Worldwide Scan & Pay Early Access service.

1.5. Definition of Worldwide Scan & Pay:

For the purposes of this Supplementary Terms, **“Worldwide Scan & Pay”** refers to a payment feature within the iFAST Global Bank mobile application that allows eligible customers to make payments by scanning a merchant’s QR code in supported countries and regions.

Worldwide Scan & Pay facilitates cashless payments without the need for a physical card. This feature may involve cross-currency payments and is subject to availability in supported countries and regions, applicable exchange rates, and any usage limits imposed by the Bank or its partners.

The availability of the feature, supported countries, currencies and transaction limits may vary and is subject to change at the Bank’s discretion.

1.6 **“Early Access”** refers to a period which the Worldwide Scan & Pay feature is made available exclusively to eligible customers under the Programme, prior to the public launch of the feature.

2. Programme Eligibility & Duration

2.1. The Programme is available to all iFAST Global Bank Multi-Currency Current Account holders (**the “Account Holder”**), in accordance with the Main Terms.

2.2. The Programme runs from **12 February 2026 until such date as may be determined by the Bank (“Programme Period”)**.

2.3. Early Access to Worldwide Scan & Pay may be made available until the official launch of the Worldwide Scan & Pay feature, subject to system readiness and internal approval.

2.4. The Bank reserves **the right to determine the eligibility of customers for this Programme**. Participation in the Programme and inclusion on the waiting list do not guarantee Early Access, which remains subject to the Bank’s internal assessment and decision.

3. Programme Structure & Early Access Eligibility

3.1. To be eligible for Early Access to Worldwide Scan & Pay, the Account Holder must refer a new-to-bank individual (**“Referred Friend”**) during the Programme Period. Each Referred Friend must, during the **Programme Period**:

- Open a new **iFAST Multi-Currency Current Account** using the Account Holder’s unique referral link; and
- Have their account application **approved**.

3.2. Each successful referral allows the Account Holder to move up the waiting-list queue. The waiting-list positions are determined solely by the Bank.

3.3. Early Access will be granted through a controlled whitelisting process, subject to system capacity, technical readiness, and internal approvals.

4. Early Access Conditions

4.1. Worldwide Scan & Pay during Early Access may be subject to:

- Feature limitations;
- Usage restrictions in supported merchants; and
- Availability in certain countries and regions.

4.2. The Early Access service is provided without any representation or warranty regarding its availability or functionality, and the Bank may, at its sole discretion, modify, enhance, or withdraw any features prior to the full rollout.

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Regulation Authority (FRN 716167). iFAST Global Bank Limited is registered in England and Wales, company number 4797759.

Registered Office: SQB 77 Marsh Wall, London E14 9SH, UK.

Website: www.ifastgb.com

4.3. Participation in Early Access is voluntary and may be terminated, suspended, or withdrawn by the Bank at any time, at its sole discretion, without prior notice.

5. Disqualification & Abuse

5.1 The Bank reserves the right to disqualify any Account Holder or Referred Friend where there is reasonable suspicion of:

- Fraud, abuse, or manipulation of the referral mechanism;
- Provision of false or misleading information; or
- Breach of the Main Terms or these Supplementary Terms.

5.2 Disqualified participants may be removed from the waiting list and excluded from Early Access.

6. Changes & Termination

6.1 The Bank reserves the right to modify, suspend, or terminate the Programme at any time, including changes to eligibility criteria, referral mechanics, or onboarding timelines. In the event of termination of the Programme, this Supplementary Terms shall automatically be terminated simultaneously.

6.2. Account Holders must have an active account with iFAST Global Bank and comply with the Main Terms to be eligible for Early Access

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

- Improve or update the Programme, including adding or removing new requirement or changing the terms of Early Access.
- Reflect changes in law, regulation or best practice.
- Adopt new technology or align with industry innovations.
- Clarify these Supplementary Terms or correct errors.

6.4. Where reasonably practicable, any modifications will be communicated through email, online banking notifications, the Bank's website, or other appropriate channels.

6.5. Any suspected fraudulent transactions, misuse, manipulation, abuse or attempts to unfairly benefit from the Programme 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**.

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

7. Liability

7.1 To the fullest extent permitted by law, the Bank shall not be liable for any loss, damage, or inconvenience arising from:

- Participation or inability to participate in the Programme;
- Delays in or failure to grant Early Access; or
- Changes to the Early Access service or Programme structure.

8. Other Applicable Terms

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

8.2. 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.

9. General Terms

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

9.2. 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.

9.3. 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** 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.