

iFAST Worldwide Scan & Pay 1.5% Cashback Terms & Conditions

1. Introduction

1.1. These Terms & Conditions govern the **Worldwide Scan & Pay Cashback Program (the "Program")**, which is offered by iFAST Global Bank ("the Bank").

1.2. The Program applies exclusively to transactions made using the **Worldwide Scan & Pay**, 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 the supported countries.

1.3. By participating in the Program, you agree to be bound by these Supplementary Terms and Digital Personal Bank terms (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.

2. Program Eligibility & Duration

2.1. The Program is available to **all customers of Digital Personal Banking who hold an iFAST Global Bank Multi-Currency Current Account (the "Account Holders")**, in accordance with the Main Terms.

2.2. The Program runs **from 17 August 2026 to 30 November 2026 ("Promotion Period")**, following which these Terms shall automatically expire.

2.3. The cashback applies only to Eligible Transactions as indicated in section 4 made via Worldwide Scan & Pay during the Promotion Period and that are fully settled at the time of cashback fulfilment.

2.4. Cashback earned under the Programme will be credited to the eligible Account Holder's Multi-Currency Current Account on the last calendar day of the month following each applicable Transaction Period, in accordance with Clause 3.4 of these Terms.

3. Program Structure and Reward Eligibility

3.1. All Account Holders are eligible to receive **1.5% cashback on Eligible Transactions made through Worldwide Scan & Pay** during the Promotion Period, subject to **a maximum aggregate eligible spend of £2,000**.

3.2. Cashback is capped at **£30 per eligible Account Holder for each Transaction Period (as defined in Clause 3.4)**, subject to a maximum total Cashback of £120 per eligible Account Holder during the Promotion Period.

3.3. Cashback will be calculated based on the **GBP equivalent** of the transaction amount at the time of settlement.

3.4. The cashback will be credited on **30th September 2026, 31st October 2026, 30th November 2026 and 31st December 2026**, depending on the transaction period.

You might also refer to below Cashback Fulfilment Schedule:

Transaction Period	Cashback Fulfilment Date
17 August to 31 August 2026	30 September 2026
1 September to 30 September 2026	31 October 2026
1 October to 31 October 2026	30 November 2026
1 November to 30 November 2026	31 December 2026

4. Eligible Transactions

4.1. All purchases made using the Worldwide Scan & Pay are eligible for cashback.

For information on the regions and countries where Worldwide Scan & Pay is currently available, please refer to our public website, as the list of supported locations may change from time to time.

4.2. Only Eligible Transactions made during the Promotion Period will qualify for cashback Transactions must be fully settled at the time of cashback fulfilment. Pending, reversed, cancelled, or disputed transactions will not be eligible for cashback.

4.3. If a transaction is refunded or reversed after the cashback is credited, the corresponding cashback amount will be **clawed back** from the Account Holder's account. The Bank may recover the chargeback amount from your pending reward balance or deduct it from your Multi-Currency Current Account if funds are available. If there are insufficient funds, the Bank may recover the amount from future cashback earnings or other available sources linked to your Multi-Currency Current Account.

4.4. Foreign currency transactions made using the Worldwide Scan & Pay are eligible for cashback. Cashback will be calculated **based on the GBP equivalent of the transaction amount at the time of settlement**, subject to the exchange rate determined by iFAST Global Bank.

4.5. The Account Holder's Multi-Currency Current Account must remain active at the time the cashback is credited. Cashback will be calculated based on eligible transactions made during the applicable Promotion Period and credited in accordance with the Cashback Fulfilment Schedule set out in Clause 2.4.

4.6. 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 or these Supplementary Terms.

4.7. 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 cashback** and/or apply a clawback on previously credited cashback.

For example, payments made to an account in your own name, or payments that are not considered genuine payments for goods or services, may be deemed ineligible under the Programme. Any Cashback awarded in respect of such payments may be withheld or reclaimed from your account.

4.8. 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.

4.9. If the Account Holder disputes a cashback decision, including miscalculation of the cashback amount 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**.

4.10. 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, this Supplementary Terms shall automatically be terminated simultaneously.

5.2. To earn the reward, Account Holders must have an active account with iFAST Global Bank and comply with the **Main Terms**.

5.3. 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 these Terms and Conditions or correct errors.

5.4. 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.

5.5. 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**.

5.6. Before disqualification, the Account Holders 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.

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

6. General Terms

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

6.2. 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.

6.3. 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.