

# Terms and Conditions of IN Pay Cashback Additional Service

The IN Pay payment solution allows you to use a variety of Additional Services. Paying for purchases with the IN Pay payment solution is useful because you and the Cardholder can earn a refund on purchases. This Additional Service is called Cashback. Be sure to read the following Cashback Service Terms and Conditions to help you understand your rights and obligations when using the Additional Service. If you have any questions, please don't hesitate to contact our customer support.

## How to earn Cashback?

All you have to do to earn Cashback is to pay with the IN Pay payment solution at our partners and a refund will accrue automatically. You can find a selection of your Cashback offers and their terms on the Digital Channel (app). Individual offers change from time to time and may only be valid for a specified period and subject to our terms and conditions (Promotional Offers). You can earn Cashback both as a fixed percentage of the purchase amount determined by us, and under other terms, such as a fixed amount for Promotional Offers from partners, etc. The Cashback amount may vary across individual Promotional Offers.

A prerequisite for receiving Cashback is a confirmed purchase, i.e. just booking the transaction amount is not sufficient to earn Cashback. The amount of Cashback earned is calculated on the basis of the purchase amount in euros.

For example, you can earn Cashback from purchases, as follows:

- 2% on purchases made with the partners listed by us or, subject to our terms and conditions, on purchases made with the partners selected by you;
- subject to a separate notice, a higher percentage of the purchase amount with our specific partners or Promotional Offers;

Cashback is not earned:

- on interest payments, service fees, surcharges, transfers or cash withdrawals;
- if the Available Limit of your IN Pay account is exceeded;
- on amounts refunded to your IN Pay account for purchases already made or goods returned.

We round the amount of Cashback earned to 2 (two) decimal places.

## How to see and use your earned Cashback?

We will present the accumulated Cashback balance to you in the Digital Channel (app). There, you can transfer the earned money into your IN Pay account, which increases your Available Limit. We update the Cashback balance once a day.

You can only use the Cashback refund if you have previously transferred it into your IN Pay account. The earned Cashback cannot be transferred to your IN Pay account in part or exchanged for other goods. It cannot be returned, replaced, transferred or withdrawn in cash other than through the IN Pay account. If you have already transferred your Cashback balance to your IN Pay account, you will not be able to exchange it back into Cashback.

## Promotional Offers

We will occasionally send you Promotional Offers with better than standard Cashback rates. Promotional Offers are always subject to specific terms and conditions as well as a specific term of validity.

## For how long is the earned Cashback valid?

We have the right to set a term of expiration for the earned Cashback, during which you have to transfer your earned balance to your IN Pay account. You will not be able to use the Cashback earned but not credited to the IN Pay account once the IN Pay payment solution contract has expired.

Should we increase your Cashback balance in error or by an amount greater than you were entitled to under the Service Terms and Conditions, we reserve the right to unilaterally change the amount credited to your Cashback account without notifying you.

## Other important information

We may change these Service Terms and Conditions at any time, including the percentage rate or other agreed book value at which you will earn a refund. In this case, we will notify you 14 (fourteen) days in advance. If the change does not affect your rights or is in your favour, we will not issue you with a separate notice.

We only offer the Cashback Additional Service to users of a IN Pay account and Card. We have the right to suspend the provision of the Additional Service at any time and change the list of partners without your prior consent.

Capitalised terms are as defined in the Terms and Conditions of the IN Pay Payment Solution Contract and the General Terms and Conditions of Inbank AS.

## Settlement of complaints

Our goal is to offer you a quality service. If you are dissatisfied with our Service or support, please notify us in accordance with the Procedure for Resolution of Complaints available on our Website. Submit your complaint to us in the form of your choosing (orally, in writing or electronically) using our Contact Details. Please detail the circumstances of your dissatisfaction in the complaint as precisely as possible and attach any documents to support your complaint.

We will attempt to settle any differences by negotiations. If the negotiations fail, you as a consumer have the right to apply to a court or the Consumer Protection and Technical Regulatory Authority (Pronksi 12, 10117 Tallinn, phone 620 1700) or its Consumer Disputes Committee (phone 620 1920, email avaldus@komisjon.ee) to defend your rights. Relevant information can be found at [www.ttja.ee](http://www.ttja.ee). Complaints arising from a distance contract can be lodged at [ec.europa.eu/odr](http://ec.europa.eu/odr). Court disputes are settled in the court of our location, unless otherwise agreed between the Parties or provided by the law.

Inbank AS is a credit institution and our business is the provision of financial services. We are supervised by the Financial Supervision Authority of Estonia (Sakala 4, 15030 Tallinn, [www.fi.ee](http://www.fi.ee), phone 668 0500).