



Mastercard Day Program in Malta - 2026

Campaign Rules of the Program (the "Rules") for participating Issuers in Malta only

- 1. Introduction** – MASTERCARD EUROPE SA, with its registered seat at Chaussee de Tervuren 198 a, Waterloo, Belgium, company no 0448.038.446 ("**Mastercard Company**") as a foreign legal entity, introduces Mastercard Day through the Pay & Get Rewards Program (the "**Program**") for participating Issuers in Malta.

The Rules are not intended to serve as an agreement between Mastercard Company and the Issuer Cardholder or to bind the latter in anyway. The Rules are binding on the Issuer that is ultimately responsible for implementing them in relation to the Issuer Cardholder under the Agreement between the Issuer and Issuer Cardholder from time to time and in accordance with Maltese Law. The Issuer will, among others, ensure that these Rules are adequately reflected in the Agreement with the Issuer Cardholder and communicated to the Issuer Cardholder by the Issuer via any available way (such as, but not limited to, mobile banking, internet banking, electronic statement).

Any resulting arrangement arising from the implementation of the Rules as aforesaid is between the Issuer and the Issuer Cardholder.

Mastercard Company hereby establishes the following Rules of the Program for participating Issuers in Malta.

The Program starts on May 5th, 2026, and ends on June 30th, 2026, in respect of Eligible Purchases made on Tuesdays only falling within that period.

The Program is organized in the territory of Malta and shall be implemented by the Issuers, which must at all times comply with all applicable laws and regulations.

These Rules will be published at: www.mastercard.com/mt/mastercard-day. Issuers will properly reflect the terms of these Rules in their Agreement with Issuer Cardholders.

IMPORTANT: the Issuers shall clearly state to Issuer Cardholders that purchases using the Card made on such days that falls on a Tuesday between the 5th May 2026 and the 30th June 2026 included, but which are however cleared after the Clearing Deadline (that is after 14th July 2026) shall not be considered to be Eligible Purchases and shall accordingly not be eligible to any Cashback under this Program.

- 2. Definitions** – In these Rules:

"**Account**" means the account of the Card (if any) opened in the name of the Issuer Cardholder.

"**Agreement**" means the agreement between Issuer Cardholder and its Issuer in respect of issuing the Card.

"**BIN**" means the bank identification number.

"Card" means any active Mastercard card (excluding Maestro and commercial cards), issued in the name of a natural person, bearing Mastercard Company's brand and issued by an Issuer.

"Cashback" means a credit transaction which will be available to Issuer Cardholder and which the Issuer shall post to the Account of the Issuer Cardholder, in compliance with these Rules and the Agreement; provided that (i) the relative budget set aside for the Program by the Mastercard Company from time to time as the discretion of Mastercard Company has not yet been exhausted, and (ii) the maximum number (cap) of unique Cards eligible for the Cashback as determined by Mastercard Company (7,497 unique Cards per Earning Period), has not been exceeded. Mastercard Company is not obliged to and shall not disclose the allocated budget for the Program.

"Clearing Deadline" means the 14th of July 2026.

"Domestic Merchant" means the grocery merchant (Merchant Category Code 5411: Grocery Stores, Supermarkets) having its registered seat or place of business in Malta, with processor of card payments being in Malta.

"Earning Period" means either one of the following two separate time periods during the Program:

- **Earning Period 1:** Tuesdays 5th May, 12th May, 19th May, 26th May 2026.
- **Earning Period 2:** Tuesdays 2nd June, 9th June, 16th June, 23rd June, 30th June 2026.

"Eligible Purchase" means one or more purchases, in store or on line, made with a Domestic Merchant within one Earning Period and totaling Euro 50 or more with the use of a Card (physical card, mobile, wearables), in compliance with these Rules and the Agreement; and, which have been cleared not later than the Clearing Deadline; and, provided that the Program budget has not been exhausted; and, further provided that the relative Earning Period cap of unique Cards has not been exceeded.

"Issuer" means the bank or other payment institution duly authorised by the Malta Financial Services Authority in accordance with applicable law that issued the Card, namely:

1. BNF Bank plc
2. EM@NEY P.L.C.
3. Finance Incorporated Limited
4. FINXP Limited
5. HSBC Bank Malta p.l.c.
6. Lombard Bank Malta p.l.c.
7. MeDirect Bank (Malta) plc
8. Moneybase Limited
9. Multitude Bank P.L.C.
10. Papaya Ltd
11. Valetta Credit Finance Corporation Ltd.

"Issuer Cardholder" means a natural person or legal entity, in whose name the Account is opened by the Issuer.

"Mastercard Company" means the company MASTERCARD EUROPE SA.

"Program" means the loyalty program Mastercard Pay & Get Rewards in Malta, which enables earning cashback from Eligible Purchases in compliance with these Rules.

"Website" means the web page available at www.mastercard.com/mt/mastercard-day

3. The Issuer shall allow Issuer Cardholders having an Account with that Issuer to benefit from the



Program by making an Eligible Purchase and earn a Cashback in compliance with these Rules and the Agreement. In case of conflict between the Rules and the Agreement, the Rules shall prevail as between the Issuer and Mastercard Company.

Issuer Cardholders shall be entitled to a one-time Cashback of Ten Euros (€10) for Eligible Purchases made using the relative Card on Tuesdays during each Earning Period. The Cashback is available on the „first-come first-served“ basis to the first 7,497 Cards which will have performed a minimum of 50 Euro total spend per Earning Period. The eligible 50 Euro total spend may be performed within a single purchase or as cumulative spend by multiple purchases, but always made on the defined dates during one Earning Period. Purchases made within Earning Period 1 may not contribute into 50 Euro cumulative spend of Earning Period 2.

A maximum of one single Cashback per Card per each Earning Period is allowed, and a total Cashback of **Twenty Euros (€20)** during the Program.

Purchases using the Card made on the Tuesdays between the 5th May 2026 and the 30th June 2026 included, but which are however cleared after the Clearing Deadline (after 14th of July 2026) shall not be considered to be Eligible Purchases and shall accordingly not be eligible to any Cashback under this Program.

The determination of the first 7,497 Cards which have performed Eligible Purchases per Earning Period will be made on the basis of the sequence of factually processed transactions and transaction data available in the system of Mastercard Company.

Mastercard Company will score the purchases with the transactional criteria which are submitted by banks and payment processors in the format and as the data is received, without any modification of such data. If any data mismatch or data inaccuracy is identified, this may require additional exploration by the responsible parties.

For avoidance of doubt, limitations regarding the purchase made by the Card at the physical and online stores of the relevant Domestic Merchants depend exclusively on each Issuer. Cashbacks shall be available in the case of purchases made at Domestic Merchants (groceries).

Mastercard Company will not be liable for any loss or damage incurred as a result of any interaction between Issuer Cardholder and the Domestic Merchant or Issuer with respect to the Eligible Purchases.

The settlement of Cashbacks shall be done by the Issuer via settlement processing of cashback transactions which will have been initiated after clearing of the Eligible Purchase. To ensure the relevant data in connection with the Program is up to date, Issuers shall report promptly on-us transactions (if there are any). The amount of Euro 10.00 as an individual reward per Card during each Earning Period will be posted to the Account of the Issuer Cardholder by its Issuer; such transaction will contain the description „MastercardDay Cashback“.

- 4. Benefit from Program** – Issuers shall allow Issuer Cardholders the benefit of the Issuer's participation in the Program only in compliance with these Rules and the Agreement, and only in respect of active Cards. In case a Card is cancelled or blocked by the Issuer, the benefits allowed to Issuer Cardholders pursuant to the Issuer's participation in this Program may also be suspended. Mastercard Company may revoke participation of the Issuer in the Program and cancel any



Cashback which has been already earned (except for the cashback that has already been posted to the Account of the Issuer Cardholder) if the Issuer fails to abide by these Rules or otherwise fails to ensure that Issuer Cardholders abide by the Agreement reflecting these Rules which the Issuer is to implement for the purposes of this Program.

5. Information – The Issuer shall allow the Issuer Cardholder the ability to check the Cashback received via any possible way provided by the Issuer (such as but not limited to, mobile banking, internet banking, electronic statement).

6. Suspension of rights to earn Cashback – The Issuer shall promptly suspend the Issuer Cardholder's right to benefit from the Program and earn a Cashback in any of the following cases:

- Issuer Cardholder is in breach of the provisions of the Agreement with its Issuer;
- Reversal of an Eligible Purchase;
- Issuer is in breach of these Rules.

The duration and terms and conditions of any such suspension, including the immediate termination as the case may be, shall be determined by Mastercard Company at its own discretion and communicated to the Issuer for further communication by the Issuer to the Issuer Cardholders accordingly.

7. Termination of participation - Closing of Account or Card will be regarded as Issuer Cardholder's desire to terminate their right to benefit from the Issuer's participation in the Program. At any time during the Program Issuer is entitled to terminate any Issuer Cardholder's right to benefit from the Issuer's participation in the Program for serious cause.

8. Program Funding – Cashback funding is limited by the Program budget and a maximum number of 7,497 unique Cards per Earning Period. Mastercard Company therefore does not guarantee that all purchases will be eligible for a Cashback.

9. Amendments and termination – Mastercard Company may at its own discretion make any amendments to these Rules at any time. Such amendments shall be posted on the Website (www.mastercard.com/mt/mastercard-day) and shall come into effect immediately after posting, unless specified differently on the Website.

Mastercard Company reserves the right to terminate the Program if circumstances occur that Mastercard Company could not have known to occur or could not have foreseen, prevented, or eliminated, such as natural disasters, epidemics, civil unrest, war destruction, government acts from the influence on the fulfillment of obligations etc., and which circumstances directly or indirectly affect the financial market and the stability of currencies, i.e. the state of market exchange rates.

10. Severability of provisions – If any provision of these Rules or any portion thereof is held illegal, invalid or unenforceable, then such provision shall be severed from these Rules and shall not affect the legal force and enforceability of any other provisions. These Rules shall supersede all prior agreements, announcements and representations in respect of the Program. If any details of the Program contradict or contravene these Rules, then the Rules shall prevail, unless stated otherwise. Failure of Mastercard Company to exercise any of its rights in accordance with these



Rules shall not operate as its waiver from such rights.

11. Applicable law and language – These Rules are made in English and governed by the laws of Malta and subject to the jurisdiction of the Courts of Malta to which Mastercard Company and each Issuer hereby submit.

