

Program's General Terms and Conditions

“Mastercard Cashback Benefits Program” (the “Program”)

These Terms and Conditions govern the development and operation of the Mastercard Cashback Benefits Program (the “Program”). Individuals wishing to participate in the Program (each, a “Participant”) acknowledge and agree that their participation shall be governed exclusively by these Terms and Conditions.

The Program is sponsored by Mastercard International Incorporated (“Mastercard”) and is valid exclusively in Jamaica.

PROGRAM MECHANIC

Eligible Mastercard cardholders who meet the requirements set forth in these Terms and Conditions shall qualify to receive cashback benefits according to the mechanics described below.

An Eligible Mastercard Cardholder, as defined herein, who uses an eligible Mastercard card to complete qualifying purchase transactions during the Program Period and satisfies all Program requirements shall receive the applicable cashback benefit.

Benefits for Mastercard Consumer Credit Cardholders

Supermarkets

Eligible Mastercard Consumer Credit Cardholders who complete three (3) qualifying purchase transactions of at least **JMD \$15,500** each at participating supermarket merchants during the Program Period shall receive cashback in the amount of **JMD \$1,395**, equivalent to a **3% cashback benefit**.

Applicable Merchant Category Codes (“MCC”):

1. Grocery Stores / Supermarkets — **MCC 5411**
2. Misc. Food Stores, Convenience Markets & Specialty Vending Machines — **MCC 5499**
3. Wholesale Clubs — **MCC 5300**

Maximum benefit: One (1) cashback per eligible cardholder, per category, per calendar month during the Program Period.

Restaurants

Eligible Mastercard Consumer Credit Cardholders who complete three (3) qualifying purchase transactions of at least **JMD \$4,500** each at participating restaurant merchants during the Program Period shall receive cashback in the amount of **JMD \$1,080**, equivalent to an **8% cashback benefit**.

Applicable Merchant Category Codes (“MCC”):

1. Eating Places / Restaurants — **MCC 5812**
2. Fast Food Restaurants — **MCC 5814**

Maximum benefit: One (1) cashback per eligible cardholder, per category, per calendar month during the Program Period.

Benefits for Mastercard Consumer Debit Cardholders

Digital Subscriptions

Eligible Mastercard Consumer Debit Cardholders who complete three (3) qualifying purchase transactions of at least **JMD \$1,200** each for eligible subscription services during the Program Period shall receive cashback in the amount of **JMD \$900**, equivalent to a **25% cashback benefit**.

Applicable Merchant Category Codes (“MCC”):

1. Cable, Satellite & Pay Television Services — **MCC 4899** (e.g., Flow TV and Digicel TV)
2. Digital Goods — Audiovisual Media — **MCC 5815** (e.g., Netflix, Disney+ and Spotify)
3. Digital Goods — Multi Category — **MCC 5818**

Maximum benefit: One (1) cashback per eligible cardholder, per category, per calendar month during the Program Period.

Cashback will be credited to the eligible cardholder’s account by the card-issuing financial institution **within up to ten (10) business days** after the cardholder has met all applicable Program requirements and the qualifying transactions have been posted and settled, subject to the issuer’s internal processing timelines.

Mastercard is not responsible where a merchant has been classified by the acquiring bank under an MCC other than one of the eligible categories.

The Program shall commence on August 24, 2026, and shall end on December 31, 2026, inclusive.

FIRST: PARTICIPATION REQUIREMENTS

Individuals may participate in the Program provided that they comply with all of the following requirements:

1. Hold a valid and active Mastercard Consumer Credit Card issued in Jamaica for Supermarket and Restaurant purchases.
2. Hold a valid and active Mastercard Consumer Debit Card issued in Jamaica for Subscription purchases.
3. Complete all qualifying transactions using the eligible Mastercard card.
4. Ensure that transactions satisfy the applicable minimum purchase amount and Merchant Category Code requirements.
5. Be at least eighteen (18) years of age.
6. Accept these Terms and Conditions.

SECOND: ACCESS TO THE CASHBACK

To receive the cashback benefit, each Participant acknowledges and agrees that, by participating in the Program, he or she has read, understood and accepted these Terms and Conditions in their entirety.

Only transactions that fully comply with the Program mechanics shall qualify for cashback. Mastercard is not responsible where a merchant has been classified by the acquiring bank under an MCC other than one of the eligible categories.

THIRD: PROGRAM LIMITS

Each eligible cardholder may receive only one (1) cashback benefit per category, per calendar month during the Program Period.

Cashback shall not exceed:

1. **Supermarkets:** JMD \$1,395.
2. **Restaurants:** JMD \$1,080.
3. **Digital Subscriptions:** JMD \$900.

Multiple qualifying purchases beyond the required threshold shall not generate additional cashback unless otherwise determined by Mastercard.

FOURTH: PARTICIPANTS WHO ARE NOT ELIGIBLE

The following individuals and transactions shall not be eligible:

- A. Persons under eighteen (18) years of age.
- B. Cardholders using cards other than eligible Mastercard Consumer Credit or Debit Cards issued in Jamaica.
- C. Transactions that do not meet the applicable minimum purchase requirement.
- D. Transactions processed under Merchant Category Codes not listed in these Terms and Conditions.
- E. Transactions in which the merchant is classified by the acquiring bank under an MCC other than an eligible MCC, regardless of the nature of the goods or services acquired.

FIFTH: ELIGIBLE ISSUERS

Eligible Participants must hold Mastercard Consumer Credit or Debit Cards issued in Jamaica by participating financial institutions.

Mastercard reserves the right to determine eligible issuers and participating products.

SIXTH: FRAUDULENT ACTIVITY

Mastercard reserves the right, in its sole discretion, to disqualify any Participant or transaction suspected of fraud, abuse, manipulation or any activity contrary to the intended operation of the Program.

SEVENTH: GENERAL CONDITIONS

1. Cashback benefits are personal and non-transferable.
2. Cashback cannot be redeemed for cash prior to being credited by the issuing bank.
3. Mastercard is not responsible for the products or services provided by participating merchants.
4. Mastercard shall not be liable for technical failures, merchant processing errors, declined transactions, incorrect merchant classification by the acquiring bank, or delays caused by financial institutions.
5. Participation constitutes full acceptance of these Terms and Conditions.

EIGHTH: MODIFICATION OF TERMS

To the extent permitted under the laws of Jamaica, Mastercard reserves the right to modify, suspend, extend or terminate the Program, including these Terms and Conditions, participating merchant categories, cashback amounts or Program mechanics, at any time.

Any modifications shall be communicated through Mastercard's official communication channels.

NINTH: PROGRAM TERRITORY

The Program shall be valid exclusively within the territory of Jamaica.

Only qualifying purchase transactions processed by participating merchants physically located or legally operating in Jamaica, and completed using eligible Mastercard Consumer Credit or Debit Cards issued by participating financial institutions in Jamaica, shall qualify for the benefits described in these Terms and Conditions.

Transactions processed outside Jamaica, or those not meeting the eligibility requirements established herein, shall not qualify for cashback or any Program benefit, regardless of the cardholder's nationality or place of residence.

Mastercard reserves the right to verify the eligibility of any transaction based on the merchant's location, Merchant Category Code, transaction processing information, and any other criteria reasonably necessary to administer the Program.

TENTH: GOVERNING LAW

These Terms and Conditions shall be governed by and interpreted in accordance with the laws of Jamaica.

Any dispute arising from or relating to the Program shall be submitted to the competent courts of Jamaica.

ELEVENTH: DISCLOSURE

These Terms and Conditions shall be made available to Participants throughout the Program Period through Mastercard's official communication channels, including, where applicable, Mastercard's official website, participating financial institutions' communication platforms, promotional materials and any other media designated by Mastercard.

By participating in the Program, each Participant acknowledges that he or she has read, understood and agreed to be bound by these Terms and Conditions in their entirety. Participants are encouraged to review these Terms and Conditions periodically, as Mastercard reserves the right to amend them in accordance with Section Eighth of this document, to the extent permitted by applicable law.

In the event of any discrepancy between promotional materials and these Terms and Conditions, the provisions contained herein shall prevail and govern the administration and execution of the Program.