Mastercard Day Rewards Programme
Terms and Conditions

MeDirect Bank (Malta) plc, company registration number C34125, is licensed to undertake the business of banking in terms of the Banking Act (Cap. 371) and investment services under the Investment Services Act (Cap. 370). MeDirect Bank (Malta) plc is regulated by the Malta Financial Services Authority as a Credit Institution under the Banking Act 1994.

MASTERCARD EUROPE SA, with its registered seat at Chaussee de Tervuren 198 a, Waterloo, Belgium, company no 0448.038.446 (**"Mastercard Company"**) is making available the Mastercard Day Rewards Programme (the **"Programme"**) to customers of MeDirect Bank (Malta) plc (**"MeDirect"** and/or the **"Issuer"**) in Malta.

1. **Introduction:**

MeDirect, as the issuing entity, is extending the Programme to MeDirect cardholders in Malta. This Programme rewards cardholders based on specific criteria. By participating in this Programme, participants accept these Terms and Conditions together with MeDirect's Retail Banking General Terms & Conditions, which may be mentioned in any electronic messages, on the website, or communicated in any other way.

2. **Programme Period:**

The Programme will be effective from the 13th of October 2026 and will end on the 8th of December 2026 (**"Programme Period"**). Eligible Purchases must be made on Tuesdays only, falling within the Programme Period.

For the purposes of the Programme, the **"Eligible Dates"** are the following Tuesdays:

- 13, 20 and 27 October 2026
- 3, 10, 17 and 24 November 2026
- 1 and 8 December 2026.

The clearing deadline for Eligible Purchases is 5 January 2027 (the **"Clearing Deadline"**). Purchases made on an Eligible Date but cleared after the Clearing Deadline will not qualify for Cashback.

3. **Eligibility:**

The Programme applies to purchases made by MeDirect's cardholders on Eligible Dates during the Programme Period (**"Eligible Purchases"**). To qualify for cashback, the cardholder must make a single purchase of €40 or more, in-store or through the grocery store's own website or mobile application, excluding third-party platforms, at eligible grocery stores with a registered seat or place of business in Malta, whose processor of card payments is located in Malta, falling under *Merchant Category Code 5411: Grocery Stores, Supermarkets* (**"Domestic Merchant"**) using an active MeDirect Mastercard debit card, meaning any physical or virtual Mastercard debit card issued by MeDirect in the name of an individual, excluding any business or commercial cards (the **"Card(s)"**). Multiple purchases cannot be combined to meet the €40 threshold.

Only purchases cleared on or before the Clearing Deadline shall be considered Eligible Purchases. Eligible Purchases cleared after this date shall not qualify for any cashback. Eligibility for cashback is determined by Mastercard Company based on transaction data submitted by banks and payment processors, in the format provided and as the data is received, without any modification. Mastercard Company will score purchases against the applicable criteria using this data as received. In the event of any data inaccuracy or mismatch, this may affect eligibility and may require further review by the parties responsible. MeDirect shall have no liability in respect of any inaccuracy in transaction data submitted by third-party processors.

For the avoidance of doubt, each Card and any associated digital token including a mobile wallet or wearable devices linked to the same Card shall be treated as a single unique card for the purposes of this Programme.

Cardholders may be entitled to receive cashback of €10 for an Eligible Purchase. A maximum of two cashbacks per Card is permitted during the entire Programme Period, resulting in a maximum total cashback of €20 per Card.

4. Cashback:

Cardholders may be entitled to receive a cashback reward of €10 for Eligible Purchase. A maximum of two cashbacks per Card is permitted during the entire Programme Period, resulting in a maximum total Cashback of €20 per Card. Each Eligible Purchase may qualify for one cashback only. A purchase with a value exceeding €40 shall not qualify for more than one cashback.

Cashback will be awarded on a “first-come, first-served” basis, determined by the sequence in which transactions are processed, and will be subject to the maximum number of eligible Cards as determined by Mastercard Company.

The cashback will be posted to the cardholder’s MeDirect account. The transaction will appear in the account with the description “MastercardDay Cashback”. Cashbacks are available exclusively for purchases made at Domestic Merchants (in-store and/or online).

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

MeDirect shall not be liable and shall be under no obligation whatsoever to accept any responsibility as a result of any interaction between cardholder and the Domestic

Merchants, or in the event of any damage, loss or injury suffered by any cardholder, whether directly or indirectly resulting from any Eligible Purchases made for the Programme under these Terms and Conditions.

5. Right to Earn Cashback:

The right to earn cashback shall be strictly subject to cardholders' compliance with these Terms and Conditions and the MeDirect Retail Banking General Terms and Conditions and shall be conditional upon successful completion of cardholder`s onboarding with the Issuer and the activation of a new account (if and to the extent applicable).

A cardholder's right to earn cashback may be suspended in the case of a breach of the Retail Banking General Terms and Conditions, reversal of an Eligible Purchase, or a breach of these Terms and Conditions. In case a Card is cancelled or blocked by the Issuer, the benefits allowed to cardholders pursuant to the Issuer's participation in the Programme may also be suspended.

The suspension or termination of participation of the cardholder in the Programme shall be at the sole discretion of Mastercard Company and/or MeDirect, as applicable.

6. Information:

Cardholders can check their cashback received through various means provided by MeDirect, such as mobile banking, internet banking, and/or statements.

7. Termination of participation

Closing an account or Card will be considered as the cardholder's desire to terminate their participation in the Programme. At any time during the Programme, Mastercard Company may instruct the Issuer to terminate a cardholder's right to benefit from the Issuer's participation in the Programme.

8. Programme Funding:

Cashback funding is limited by the Programme budget and a maximum of 2,693 unique eligible cards per Programme Period across all participating issuers in Malta. Mastercard Company therefore does not guarantee that every purchase meeting the transaction criteria will qualify for a cashback reward. Mastercard Company is not obliged to and shall not disclose the allocated budget for the Programme.

9. Amendments and Termination:

Mastercard Company may make any amendments to their rules applicable to this Programme at any time and they shall be posted on their website www.mastercard.com/mt/mastercard-day. The amendments shall come into effect

immediately after posting the relevant information on the website, unless specified differently on the website.

Mastercard Company reserves the right to terminate the Programme 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.

MeDirect reserves the right to cancel or amend the Programme and these Terms and Conditions without notice, at any time.

10. Severability:

If any part of these terms is found to be illegal, invalid, or unenforceable, it will not affect the legality and enforceability of the remaining provisions.

These terms supersede all prior agreements and representations. MeDirect's failure to exercise any rights under these terms does not waive those rights.

11. Applicable Law:

These Terms and Conditions shall be governed by Maltese law. Any disputes arising under or in relation to these Terms and Conditions shall be subject to the exclusive jurisdiction of the Courts of Malta.

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