

# SweepBank Credit Card first purchase via Google Pay and Apple Pay Campaign Terms & Conditions.

## Campaign Period

- This campaign is valid only for SweepBank Credit Card customers who have never made any instore purchase with their SweepBank Credit Card using contactless payment via Google Pay and Apple Pay. The campaign will start on 20.11.2023 until 20.12.2023 for those who are eligible to this campaign.

## Eligibility

- By participating in this campaign, you are assumed to have read and approved the Credit Card Agreement and these Terms and Conditions, and you acknowledge SweepBank Privacy Policy that can be found at <https://www.sweepbank.com/legal>
- Furthermore, you also agree to the way we process your personal data in accordance with our privacy policy.
- A precondition for participating in the SweepBank Credit Card first purchase via Google Pay and Apple Pay Campaign is having an active SweepBank Credit Card (the SweepBank Credit Card Agreement can be found at <https://www.sweepbank.com/legal>) and adding the SweepBank Credit Card to Google Pay or Apple Pay through the SweepBank App. The step-by-step instructions can be found at <https://www.sweepbank.com/contactless>. The use of your SweepBank Credit Card through Google Pay or Apple Pay is subject to the applicable terms of conditions issues by Google and Apple respectively.
- You are also required to have an active SweepBank Loyalty Account (SweepBank Loyalty Program Terms and Conditions can be found at <https://www.sweepbank.com/legal>).

## Procedure

- Please read these terms and conditions carefully before participating in this campaign and keep them for your records. By participating in the SweepBank Credit Card first purchase payment via Google Pay and Apple Pay Campaign, you agree to these terms and conditions and any additional terms and conditions that may be published by SweepBank, as may be amended from time to time (collectively referred to as the "Terms and Conditions"). If you do not agree to the Terms and Conditions, do not participate in this campaign, or activate the SweepBank Loyalty Account, or use SweepBank Loyalty Program.
- Participation in the SweepBank Credit Card first purchase via Google Pay and Apple Pay Campaign is voluntary and takes place upon activation of SweepBank Loyalty Account, entering into SweepBank Credit Card Agreement, adding your SweepBank Credit Card to Google Pay or Apple Pay and consent to the processing of personal data for the purposes of SweepBank Loyalty Program.
- Failure to consent to the processing of personal data referred to above prevents joining and participating in the SweepBank Credit Card first purchase via Google Pay and Apple Pay Campaign. You have the right to withdraw consent to the processing of personal data at any time for purposes related to the implementation of the SweepBank Credit Card first purchase payment via Google Pay and Apple Pay Campaign, while the withdrawal of consent is equal to resignation from participation in the SweepBank Credit Card first purchase payment via Google Pay and Apple Pay Campaign.

- We may refuse any participation in the SweepBank Credit Card first purchase payment via Google Pay and Apple Pay Campaign for any reason at our sole discretion including (but not limited to) risk of reputational damage to us.

### **Points in SweepBank Loyalty Program for First Purchase**

- You will collect loyalty points as a reward for a first instore purchase made with your SweepBank Credit Card using contactless payment via Google Pay or Apple Pay. SweepBank is a third party to any agreement you have with the merchant and will not be liable for any loss or damage incurred as a result of any interaction between you and a merchant with respect to such purchases. You acknowledge that SweepBank does not endorse or warrant the merchants with respect to such purchases.
- To collect loyalty points, you must make a purchase. Points will be awarded for first transaction.
- You will earn loyalty points when the merchant approves your purchase and communicates the same to SweepBank. To receive your loyalty points, you must activate your Loyalty Account in the SweepBank app between 20.11.2023 and 20.12.2023 if your Loyalty Account is not yet activated. Your loyalty points earned in the SweepBank Credit Card first purchase payment via Google Pay and Apple Pay campaign will be assigned on your SweepBank Loyalty Account by 30.12.2023. Loyalty points cannot be redeemed until added to your SweepBank Loyalty Account.
- The number of points awarded for transaction will amount to 10% of the value in euros of a first purchase made with a SweepBank Credit Card using contactless payment via Google Pay or Apple Pay. For each euro purchased you will receive 100 loyalty points. Each loyalty point equals 0.01 EUR.
- Only the first purchase made with a SweepBank Credit Card using contactless payment via Google Pay or Apple Pay will be rewarded with Loyalty points, with a maximum purchase amount of 100 EUR to be rewarded.
- You can earn a maximum of 1,000 Loyalty Points via this campaign.
- We reserve the right to cancel or revert transfers of loyalty points to your SweepBank Loyalty Account if we find that you have seriously breached these Terms and Conditions and/or SweepBank Loyalty Points Terms and Conditions.
- SweepBank Loyalty Points are personal to you and cannot be transferred to anybody else.
- We are entitled to cancel points awarded, even if it would result in a negative balance on SweepBank Loyalty Account, if the relevant purchases to which such award relates are returned for any reason and a refund of the purchase price is given.

### **Miscellaneous Provisions**

- SweepBank reserves the right to immediately unilaterally at any time terminate or suspend your participation in the SweepBank Credit Card first purchase payment via Google Pay and Apple Pay Campaign and to deduct any points you have earned if it determines that you have not observed these Terms and Conditions and/or SweepBank Loyalty Account Terms and Conditions or are in breach of your SweepBank Terms and Conditions or any other agreement with us or you are behaving in any way or to any extent against SweepBank's business or other interests. Termination will take effect immediately and in this case you will irrevocably and in full lose all points you have collected on your SweepBank Loyalty Account.
- SweepBank may make any amendments to these rules at any time and notify you without delay.

- 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.
- You and/SweepBank shall only be liable for damages if direct damages are proven. SweepBank reserves the right to seek compensation for all liabilities, claims for damages and costs that may be caused by or associated with) any breach of this Addendum on your behalf or through your name.
- This campaign applies under Finnish law. Any disputes shall be resolved as per the Finnish Courts.

### **Contact Information**

- Multitude Bank p.l.c., ST Business Centre 120, The Strand, Gzira, GZR 1027 Malta. Multitude Bank p.l.c., registered under the laws of Malta with registration number C56251, licensed by the Malta Financial Services Authority as a credit institution in terms of the Banking Act.
- Contact us at [help.fi@sweepbank.com](mailto:help.fi@sweepbank.com) for further information.