

## “EZ-Link Wallet with Mastercard - Top-Spender’s Campaign” – Terms & Conditions

1. These terms and conditions (“Terms and Conditions”) shall apply to the ‘EZ-Link Wallet with Mastercard - Top-Spenders’ Campaign (“Campaign”) organised by EZ-Link Pte Ltd.

### 2. Eligibility

This Campaign is only open to registered EZ-Link Wallet with Mastercard users.

### 3. Qualifying Period and Campaign Mechanics

3.1 The Campaign period will be from 1 February 2023 to 31 March 2023. There will be two (2) “Qualifying Periods”; Qualifying Period 1 will be from 1 February 2023 to 28 February 2023 and Qualifying Period 2 will be from 1 March 2023 to 31 March 2023.

#### 3.2 Wallet Credit Mechanics

- i. The customer needs to make at least three (3) spend transactions monthly amounting to a minimum accumulative amount of Three Hundred and Fifty Singapore dollars (S\$350) during the Qualifying Period.
- ii. Six (6) top spenders (“Winners”) will be selected every month and each top-spender will receive Two Hundred and Fifty Singapore dollars (S\$250) in EZ-Link Wallet credits (“Prize”) during the following month.
- iii. The Winners will be announced on EZ-Link [website](#) within seven (7) calendar days after the end of each Qualifying Period
- iv. All spend transactions must be made within the Qualifying Period and must fall within one of the following Merchant Category Codes (MCC) in order to be considered a qualifying transaction:

Merchant Categories	Descriptions
4722	Travel Agencies and Tour Operations
5812	Eating Places, Restaurants
5813	Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns—Drinking Places
5814	Fast Food Restaurants
4814	Telecom including prepaid-recurring phone services
4812	Telecommunication Equipment Including Telephone Sales
4899	Cable Satellite other pay television radio services (i.e. Netflix, Spotify, Disney+)
5968	Direct Marketing-Continuity-Subscription merchants (i.e. Amazon.com)
5311	Department Stores (i.e. Lazada, Zalora)
5699	Accessory/apparel
5732	Electric Stores (i.e. Best Denki, Harvey Norman)
5045	Computers, Computer Peripheral Equipment Software (i.e. Challenger Technologies)

- v. One (1) EZ-Link EZ-Link Wallet with Mastercard account is entitled to receive up to one (1) Prize for this Campaign, regardless of the number of spend transactions that qualify as a top-spend transaction each month.

#### 4. Exclusions

4.1 Under this Campaign, any transactions made under the Merchant Category Codes (MCC) listed below in Clause 4.2 will not be classified as a qualifying transaction.

4.2 EZ-Link Rewards Points will not be awarded for transactions made under the Merchant Category Codes (MCC) listed below.

Merchant Categories	Descriptions
7299	AXS
8398	Organizations, Charitable and Social Service
8661	Organizations, Religious
4900	Utilities—Electric, Gas, Heating Oil, Sanitary, Water
5199	Nondurable Goods—not elsewhere classified
6300	Insurance Sales, Underwriting, and Premiums
6513	Real Estate Agents and Managers—Rentals
6540	POI Funding Transactions (Excluding Mastercard® MoneySend™)
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services—not elsewhere classified
9211	Court Costs including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payment
9399	Government Services—not elsewhere classified
9402	Postal Services—Government Only
9405	Intra-Government Purchases—Government Only
4111	Transportation—Suburban and Local Commuter Passenger, including Ferries
4784	Bridge and Road Fees, Tolls
7523	Automobile Parking Lots and Garages
4829	Wire Transfer/Remittance
5960	Direct Marketing - Insurance Services
6012	Member Financial Institution—Merchandise and Services
6050	Quasi Cash—Financial Institutions, Merchandise and Services
6051	Quasi Cash—Merchant Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency
6211	Securities—Brokers and Dealers

6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Quasi Cash-Remote Money Transfers
6540	Stored Value Card Purchase/Load
7273	Dating and Escort Services
7349	Clean/Maintenance/Janitorial Service/Property Management
7511	Quasi Cash – Truck Stop Transactions
7523	Automobile Parking Lots and Garages with effect from 1 Feb 2021
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
7800	Government Owned Lotteries
7801	Government Licensed On-Line Casinos
7802	Government Licensed Horse / Dog Racing
9406	Government-Owned Lottery Non-US region
9754	Gambling - Horse Racing, Dog Racing, State Lottery
8651	Organisations, Political

## 5. Prizes

5.1 To receive the Prizes in their EZ-Link Wallet, the Winners must:

- i. Activate their EZ-Link Wallet on the EZ-Link app before the expiry date of the redemption code set out in Clause 5.1.iii. of this Terms and Conditions; and
- ii. Enter the redemption code that will be sent via the registered email address in their EZ-Link app account profile.
- iii. The redemption codes for the Prizes will be sent via email within four (4) weeks from the date of the selected Winners' names being posted on the Campaign webpage. Validity period of Prize redemption will be stated in the email. In the event the redemption codes for the Prize(s) are not redeemed within four (4) weeks from the date of the email, EZ-Link reserves the right to forfeit the Prize(s).

6. EZ-Link will have the right to claw back the wallet credit in the event of refund or transaction cancelled and/or in the following circumstances:

- i. a card transaction is (in full or in part) cancelled or reversed by any party for any reason; or
- ii. it is determined by EZ-Link that the customer has breached any of the terms and conditions stated herein.

7. EZ-Link may at any time and in its sole and absolute discretion vary or substitute the Prizes without any further notice or liability to any party. The substituted prizes may or may not be of similar value to the original Prizes.

8. Prizes are not transferrable, exchangeable or redeemable for cash/credit in kind. Prizes also cannot be used to offset against any outstanding amounts owed to EZ-Link prior to the Winners' participation in this Campaign. EZ-Link reserves the right to replace the prize pool with any prize of reasonably equivalent value.

9. Any changes in the Qualifying Period will be published in an updated version of these Terms and Conditions which can be found on the EZ-Link website at <https://www.ezlink.com.sg/>.
10. Winners are chosen from the monthly list for each respective month based on the highest spend amount decided by EZ-Link in its sole and absolute discretion. The determination of the Winners according to EZ-Link's transaction records shall be final and conclusive.
11. Winners agree to allow EZ-Link to disclose their names in the announcements of the results published by EZ-Link.
12. This Campaign is subject to the General Conditions of Issue and Use for EZ-Link cards and Terms and Conditions for the EZ-Link Mobile Application and the EZ-Link Wallet, located at <https://www.ezlink.com.sg/terms/#ezlink-mobile-app>.
13. EZ-Link will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with this Campaign (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment) and/or any notices, letters or correspondence lost, stolen or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
14. When a qualified Winner receives or redeems his/her Prizes, he/she agrees that the laws of Singapore apply, without regard to principles of conflict of laws, and such laws will govern these Terms and Conditions. EZ-Link reserves the right to change these Terms and Conditions from time to time in its discretion to the extent permitted by law.
15. EZ-Link reserves the right to investigate complaints or reported violations of these Terms and Conditions and to take any action EZ-Link deems appropriate, including, but not limited to reporting any suspected unlawful activity to law enforcement officials or regulators and disclosing any information necessary or appropriate to such persons.
16. Employees of EZ-Link are not eligible to participate in this Campaign.
17. EZ-Link's decision on all matters relating to this Campaign shall be final, conclusive and binding on all cardmembers and any other person. EZ-Link has the sole discretion to exclude any person from participating in this Campaign without any obligation to furnish any notice and/or reason. No correspondence or claims will be entertained.
18. EZ-Link reserves the right to vary any of the terms and conditions herein, or withdraw, or suspend or terminate this Campaign at any time without any further notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to this Campaign, these Terms and Conditions shall prevail.
19. These Terms and Conditions shall be governed by the laws of the Republic of Singapore.

*Correct as of 28 February 2023*