



CASH BACK TERMS & CONDITIONS

**FOR THE PELIKIN VISA PREPAID CARD
ISSUED BY NIUM PTY LTD.**

UPDATED: 16TH FEBRUARY 2023

Cashback is available on international spend only. Cashback is not available for any local or domestic spend (in Australia). An eligible transaction must be of the value of AUD\$10 or more (following settlement) to be eligible for cash back. ATM withdrawals are excluded from this offer.

Cashback applies to eligible transactions only (where a cardholder makes a card purchase that meets the cashback offers published criteria and the specific T&Cs, in the local currency stipulated). Eligible spend categories : Food & Drink and Transportation, specific MCCs (Merchant Category Codes) can be provided upon request by contacting **help@pelikinmoney.com**.

Cashback is not processed immediately and will not reduce the purchase price of goods and services at the point of sale. You may receive a push notification informing you that a transaction could be eligible for cashback, but this is not confirmation of eligibility. In determining the AUD value of an Eligible Purchase, Pelikin will calculate the Eligible Purchase by reference to the Settled Transaction reports it receives from its card issuer Nium. For example, if your international purchase is in USD, Pelikin will calculate the AUD equivalent amount of the USD by reference of this settlement report to determine the eligibility of the purchase.

The processing of cashback offers is undertaken by our secure backroom systems and funds will be credited to your Pelikin Australian Dollar Wallet once your weekly cash back amount has been finalized. Funds will be credited to you within 1-3 working days after Tuesday of every week.

Pelikin reserves the right, at our sole discretion, to suspend or cancel offering the this feature to you if we suspect that you are using it in a fraudulent or unlawful manner or for a fraudulent or unlawful purpose or if you are in breach of any of these Terms or any of our terms and conditions you have agreed to with Pelikin.

Further, Pelikin reserves the right to alter this feature or remove it from our product suite in its entirety without notice. Questions and disputes can be sent to **help@pelikinmoney.com**