

## **Card Rewards Cashback –Terms and Conditions**

### **1 Introduction**

- 1.1 Card Rewards Cashback is operated by Intelligent Card Services Ltd. These terms and conditions apply to the Card Rewards Cashback Service.

### **2 Retailer Cashback Rebate Terms & Conditions**

- 2.1 Transactions made using a participating Prepaid Card or Account will attract a Cashback Rebate on spend at the Participating Retailers listed on this website, at the rates advertised.
- 2.2 The Cashback Rebate only applies to purchases made from the Participating Retailers at stores located within the UK and online using their UK website.
- 2.3 The Cashback Rebate at certain Participating Retailers is subject to specific terms and conditions as shown below:
- 2.3.1 Cashback will be paid on all purchases from ASDA supermarkets except petrol and any products sold in a petrol kiosk. No cashback will be paid on any ASDA online transactions including ASDA Home Shopping and George.com or any financial or card services.
- 2.3.2 Marks and Spencer: Cashback will be paid on all transactions made in the UK, excluding BP Connect stores. Online transactions exclude made to measure shirts, personalised gift cards, large appliances, Travel Money and M&S Money or M&S Energy products or services.
- 2.3.3 YO! Sushi: Cashback will be paid on all transactions made in the UK, excluding restaurants within Harvey Nichols, House of Fraser and Selfridges.
- 2.3.4 Wyevale Garden Centres: You will earn cashback for anything purchased through the Wyevale Garden Centre tills by the store exit, or in the food and dining areas, including restaurants, but not in Concessions where they operate their own tills.
- 2.3.5 Cashback will be paid on all purchases at Halfords Stores but not Halfords AutoCentres.
- 2.3.6 Cashback will be paid on all purchases at B&Q Stores except:
- i) a third party concession or partner operating in B&Q's stores;
  - ii) a café or other area from which any food or drink is served;
  - ii) a Tradepoint transaction.
- 2.3.7 B&Q, House of Fraser, Debenhams, Boots: Electrical items bought from these retailers' websites are sometimes supplied by a third party and in this case are not eligible for Cashback.

### **3 Cashback Rebate**

- 3.1 The Cashback Rebate will be shown on your monthly statement at the end of the month following the purchase(s). We recommend you check your statement regularly. If you believe there are inaccuracies in the data you must notify us immediately and we will investigate.
- 3.2 Where a Participating Retailer has a policy of allowing goods to be returned for a refund in excess of 28 days we reserve the right to withhold cashback until the returns period has expired.
- 3.3 In the event that the Participating Retailer delays or fails to make payment or ceases to trade then we will use reasonable endeavors to recover your Cashback Rebate. We reserve the right to delay payment to you until the rebate is received.

- 3.4 You need to report to us within 45 days if the Cashback Rebate has not been allocated and we will confirm if the rebate is due and allocate it to the card.
- 3.5 If you receive a Cashback Rebate payment that you are not eligible to receive, you must inform us at the earliest opportunity so that the transaction can be removed.
- 3.6 We reserve the right to remove, add, or vary the specific conditions associated with any Participating Retailer, and/or the level of cash rebate available. Any such changes will take place the day after the date on which they are posted on the website unless otherwise indicated. It is your responsibility to regularly check the website to ensure you are aware of any changes before making a purchase.
- 3.7 We reserve the right to remove or add a Participating Retailer without notice. Once a Participating Retailer is removed from Card Rewards Cashback the Cashback Rebate will no longer be payable. Any such changes will take place the day after the date on which they are posted on the website unless otherwise indicated. It is your responsibility to regularly check the website to ensure you are aware of any changes before making a purchase.
- 3.8 Any Cashback Rebate that is paid for goods that are subsequently returned will be debited from any future Cashback Rebate earned. If no further Cashback Rebate is earned we reserve the right to recover the Cash Rebate paid from the balance held on your Ffrees Prepaid card.
- 3.9 We reserve the right to cancel or amend any Cashback Rebate that, at our sole discretion, is deemed to have been awarded in error.
- 3.10 Cashback Rebates are provided by Intelligent Card Services Ltd, Victor House, Wheatley Business Centre, Old London Road, Wheatley, Oxon, OX33 1XW trading as 'The Jam Programme'.