

Reward Zone Terms

Version 1.1

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1. What is this document?

Here you can find how the Reward Zone loyalty program works and what legal terms apply to its use.

By joining the Reward Zone program or using Stones or Shards, you agree to these terms.

Subject to these terms, you may be eligible to earn Shards when you use your ZEN Card which can be combined into Stones. You get a chance to earn various rewards by using your Stones.

Stones and Shards are loyalty points that are granted to users who meet the requirements set in these terms and cannot be bought, sold, or otherwise traded for money.

Reward Zone program and the benefits are provided by UAB “ZEN.COM” with its registered office at Lvivo g. 25-104, LT-09320, Vilnius, Lithuania.

2. What is a Shard and how do I collect them?

Shards are loyalty points that are granted exclusively to (i) individual users who are currently on the ZEN Pro Plan and (ii) business users who hold an active ZEN Pro Card. Please refer to the [ZEN Pro Card Terms](#) and [ZEN Card Terms](#) to learn more about the ZEN Pro Card and the terms applicable to its use. Details about the ZEN Pro Plan which is available for individual users can be found [here](#).

If you are an individual user on ZEN Pro Plan, the maximum Shards you may accumulate with your purchases by using a ZEN Card other than the ZEN Pro Card are limited to 100 Shards. There is no such limitation for purchases made with the ZEN Pro Card.

Business users may only earn Shards by using a ZEN Pro Card. If you are a business user, all references to ZEN Card in these terms are references to ZEN Pro Card instead.

You earn a Shard for every 3.3 EUR that you spend using your ZEN Card in a single transaction or across multiple payments. If the transaction was made in another currency, the amount is converted to EUR based on our currency exchange rate applicable at the time of the transaction.

Only ZEN Card transactions completed directly with a merchant qualify for Shard accrual. Transactions such as money transfers, ATM withdrawals, peer-to-peer payments, currency exchanges, or fees associated with the ZEN Card, or Transactions processed through third-party payment aggregators or similar intermediary services are not eligible for Shards.

In addition to the above, you have a chance to win even more Shards with every transaction you make with your ZEN Card: the more you spend on a single transaction with your ZEN Card, the higher your chance to win additional Shards.

You can also earn Gratitude Shards by sharing your Stones with other ZEN users. This is described in Section 5 below.

ZEN reserves the right to exclude transactions from Shard eligibility based on certain merchant categories determined by ZEN, including but not limited to transactions involving money transfers, gambling, or other high-risk categories. Shards will not be awarded for transactions deemed by ZEN to pose a risk of fraud, abuse, or circumvention of program rules.

3. What is a Stone?

Stones are loyalty points which you can activate to earn a moneyback reward on purchases made using a ZEN Card.

There are 6 types of Stones, and several categories of purchases connected to each type:

i. *Passion Stone*

You can redeem your Passion Stones to earn moneyback which can be used at merchants that are trading in the following categories of products or services:

Gaming Voucher: Computer Software Stores; Digital Goods; Hobby, Toy, and Game Shops; Video Game Arcades/Establishments

Movies & Books Voucher: Cable and other pay television; Digital Goods: Books, Movies, Music; Book Stores; Motion Pictures and Video Tape Production and Distribution; Motion Picture Theaters

Music Voucher: Music Stores, Musical Instruments, Piano Sheet Music; Record Shops; Digital Goods: Books, Movies, Music; Dance Halls, Studios and Schools; Theatrical Producers (except Motion Pictures), Ticket Agencies; Bands, Orchestras, and Miscellaneous Entertainers

ii. *Bills Stone*

You can redeem your Bills Stones to earn moneyback which can be used at merchants that are trading in the following categories of products or services:

Energy Voucher: Electric, Gas, Sanitary and Water Utilities

Fuel Voucher: Petroleum and Petroleum Products; Service Stations; Automated Fuel Dispensers; Electric Vehicle Charging; Fuel - Fuel Oil, Wood, Coal, Liquefied Petroleum

Phone Voucher: Fax services, Telecommunication Services

Internet Voucher: Computer Network Services

iii. Joy Stone

You can redeem any of your Joy Stones to earn moneyback which can be used at merchants that are trading in the following categories of products or services: Dairy Products Stores; Bakeries; Misc. Food Stores - Convenience Stores and Specialty Markets; Caterers; Eating places and Restaurants; Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail lounges, Nightclubs and Discotheques; Fast Food Restaurants; Package Stores - Beer, Wine, and Liquor.

iv. Support Stone

You can redeem any of your Support Stones to earn moneyback which can be used at merchants that are in the following category: Charitable and Social Service Organizations.

v. Deals Stone

Deals Stones allow you to boost the cashbacks that you may find on the “Instant Cashback” tab of the ZEN mobile app. By boosting the cashback, you increase the percentage of the cashback you will earn from the eligible transaction.

The maximum cashback you can receive on a single purchase using your Deals Stone is capped at 250 Euros. If your boosted cashback exceeds 250 Euros, the cashback awarded will still be limited to this amount.

vi. Fortune Stone

Fortune Stones can be redeemed to earn moneyback for any transaction type, regardless of the merchant category.

4. How do I create Stones?

Stones are created by combining the Shards you have in your account. Different types of Stones allow you to earn moneyback on certain categories of transactions that are related to the type of the Stone.

If you are an individual user, you can also receive Stones from another ZEN user, even if you do not have a ZEN Pro Card. Your usage of these Stones is subject to the limitations specified under section 0 below.

Each type of Stone requires a different number of Shards to be created. The required number of Shards for different types of Stones are shown on your ZEN mobile app. You can see how many

Shards and Stones you have on your Reward Zone Chest page. Here, you can assign each Shard to a different type of Stone. Once you have combined the required number of Shards for that particular type of Stone on your Reward Zone page, your Stone will be created.

The value and the type of a new Stone is based on luck. Each time you combine your Shards to create a Stone, you have a chance to get the following prizes based on the Stone type.

- i. **Passion Stones** can grant you moneyback between 3 EUR and 30 EUR.
- ii. **Bills Stones** can grant you moneyback between 15 EUR and 50 EUR.
- iii. **Joy Stones** can grant you moneyback between 2 EUR and 7 EUR.
- iv. **Support Stones** can grant you moneyback between 5 EUR and 15 EUR.
- v. **Deals Stones** can boost your cashback percentage when used in combination with a cashback offer of ZEN. For example, if the cashback applicable for a transaction is 5% and you use 50% Deals Stone, the cashback ratio will be boosted to 7.5%.
- vi. **Fortune Stones** can grant you moneyback between 30 EUR and 1,000 EUR.

In addition to the above, you have a chance to win even more Stones or Shards with every transaction you make with your ZEN Pro Card: the more you spend on a single transaction with your ZEN Pro Card, the higher your chance to win additional Stones or Shards.

When you are redeeming a Stone, you choose a transaction from your transaction history that corresponds to the merchant category covered by that Stone and you receive a moneyback to your ZEN account for an amount equal to the value of the Stone you use, up to the value of the transaction chosen. Eligible transactions connected to the Stone you chose will be marked in your transaction history. If the value transaction you choose is lower than the value of the Stone you are redeeming, your moneyback will be equal to your transaction amount. You cannot redeem one Stone for more than one transaction or save your unredeemed Stone values to be used later.

5. How do I send Stones to my ZEN Buddies and earn Gratitude Shards?

Individual users who are also ZEN Pro Card holders have a chance to earn Gratitude Shards if they send their Stones to their ZEN Buddies or to other persons by entering their mobile phone numbers. You can choose who will receive a Stone that you have in your Reward Zone Chest and send your Stone. As long as your ZEN Pro Card and Pro Plan are active and the recipient of your Stone chooses to grant you Shards, every transaction they make with their ZEN Card will grant you a Shard with a ratio of 33 EUR to 1 Shard. We call these Gratitude Shards. Gratitude Shards can be used the same way as regular Shards. You can see how many Gratitude Shards you have earned on the Reward Zone page.

If you have received a Stone from another ZEN user, you can use this Stone for a single purchase. If you do not have an active ZEN Pro Card, you will have limited access to the Reward Zone page

where you can redeem the Stones you have received and also choose another ZEN user from the list of users who have sent you Stones. The ZEN user that you choose will begin earning Gratitude Shards. They will earn 1 Shard for every 33 EUR payment you make using your ZEN Card. This amount is cumulative throughout different transactions so that you do not have to make a one-time payment of 33 EUR to be able to grant a Gratitude Shard.

This function is currently not available for business users. Stones can only be sent from individual users to other individual users.

6. I do not have an active ZEN Pro Card. What can I do with my Shards and Stones?

If you have already earned Shards but your ZEN Pro Card becomes inactive for any reason or you opt out from the Pro Plan, your old Shards are not lost. You can start earning and using Shards once your Pro Plan and ZEN Pro Card become active again. Please keep in mind that your Shards and Stones may be lost without compensation if your ZEN account is terminated.

If you have received a Stone from another ZEN user but you do not hold an active ZEN Pro Card yet, you can still redeem your Stone in the same manner as described above. You will have limited access to the Reward Zone functions and will only be able to redeem the Stones you have received from another ZEN user and grant them Gratitude Shards.

7. Is it possible to lose Shards, or Stones?

We can reverse the Shards or Stones that you have if:

- the payment that is the source of the Shard or Stone is refunded or subject to a chargeback;
- we have reasons to believe that you earned the Shard, or Stone fraudulently or by abusing the program;
- the transaction was not a genuine purchase, but is result of collusion with a merchant;
- you acted in violation of these terms, applicable laws and regulations, or other terms and conditions which apply to you;
- you and your transaction did not meet the requirements mentioned in these terms.

If you do not hold sufficient number of Shards or Stones in your account, your Shard or Stone balance can go below zero. In this case, the negative Shard or Stone balance will be set-off from the future Shards or Stones that you may earn.

If your Shard or Stone balance falls below zero, you will be unable to:

- earn additional Shards or Stones from transactions; or
- send Stones to other users.

If you have earned and redeemed a Stone that is later reversed by ZEN due to a reason provided above, ZEN has a right to reverse your Stone and charge its value from your ZEN account.

ZEN has a right to discontinue the Reward Zone loyalty program and cancel the Stones and Shards in your account without compensation, liability, or prior notice.

Complaints regarding unclaimed Shards or Stones must be submitted via the ZEN mobile app. ZEN will review and resolve such complaints within 15 business days of receipt. "Business days" refer to weekdays excluding public holidays in Lithuania.