

## ZEN Moneyback Card

Version 1.0

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### 1. What is this document?

This document sets out the terms and conditions that apply when you use Moneyback Card. We call it the “Moneyback Card Terms”.

These Moneyback Card Terms apply in addition to our [ZEN Terms for Individual Users](#), and any other applicable terms and conditions. The Moneyback Card is a ZEN Card with the Moneyback feature. Unless mentioned here otherwise, the [ZEN Card Terms](#) also apply for your Moneyback Card. These Moneyback Card Terms just set out the additional things you need to know when using ZEN Moneyback Card. If there is any inconsistency between the ZEN Terms for Individual Users, ZEN Card Term and these ZEN Moneyback Card, these ZEN Moneyback Card Terms will apply to your use of ZEN Moneyback Card.

If you use ZEN Moneyback Card, these ZEN Moneyback Card Terms will form part of the legal agreement between you (the account holder) and us (ZEN.COM UAB).

### 2. What is ZEN Moneyback Card?

ZEN Moneyback Card is a limited product dedicated to ZEN users that gives additional Moneyback on Your ZEN Account for making online purchases. Moneyback is a specific amount of money you will receive back to your ZEN account when you make an online payment using your ZEN Moneyback Card.

### 3. How can I order ZEN Moneyback Card?

You can order your ZEN Moneyback Card in ZEN Mobile app, in the same way as you would order a standard ZEN Card. Access to ZEN Moneyback Card is available for a limited time. We may enable or disable the option to order new ZEN Moneyback Cards at any time, in our own discretion.

### 4. What are the limitations for getting Moneyback?

For each qualified payment you make by using ZEN Moneyback Card, You will receive Moneyback by applying the following ratios which will be multiplied by the amount of the payment you have made. The Moneyback ratio is based on your subscription plan:

- For “free” plan You will receive 0.00% Moneyback
- For “unsubscribed” plan You will receive 0.00% Moneyback
- For “gold” plan You will receive 0.50% Moneyback



- For “platinum” plan You will receive 1.00% Moneyback
- For “employee” plan You will receive 1.00% Moneyback
- For “ZEN friends” plan You will receive 1.00% Moneyback

All of the following criteria have to be met to qualify for Moneyback:

- Merchant’s business category must not be included in this [list](#).
- You need to be on a subscription plan which grants you Moneyback .
- You need to be on one of the new ZEN subscription plans (communicated on 27.09.2022 – 30.09.2022).
- The purchase must be made online (card not present transaction).
- The transaction must not be a cash-like transaction. This means that any purchase which is not a genuine purchase of goods or services (for example, card transactions to payment service providers, gambling, gift card or currency exchange service providers, money transfers, financial or investment services, or any similar transactions) is not eligible for Moneyback.
- Granting the Moneyback must not have a risk of violating any applicable law or regulation.
- Your use of the Moneyback Card must not be deemed abnormal or abusive by ZEN. If we determine any abnormal use of Moneyback Card that may cause potential overuse of the services, we have a right to decline Moneyback.

ZEN has the right to change the qualification requirements or add additional merchant categories on the list referenced above any time, at ZEN’s own discretion.

If you are eligible, you will receive the Moneyback to your connected ZEN account instantaneously.

You can get Moneyback up to 250 EUR limit per month. Once this limit is reached, you will not be eligible for further Moneyback payment for the purchases you make until the Moneyback limit is reset on the next month.

ZEN is not responsible for taxes or duties that may arise in connection with the Moneyback funds you receive from us.

#### **5. How long I can use ZEN Moneyback Card?**

ZEN Moneyback Card is a standard virtual debit card and will be issued for 2 years. We have a right to terminate the Moneyback program any time. We will notify you 7 days before such termination.

#### **6. Are there any additional fees that apply to ZEN Moneyback Card?**

We can charge You standard fees that are applicable for a ZEN Card.



## **7. Usage of ZEN Moneyback Card**

ZEN Moneyback Card is dedicated for business purposes. It should be used only for business spending.

## **8. Reverse of Moneyback**

We can reverse the Moneyback that you receive or otherwise charge you for the amount of the reversed Moneyback if:

- the payment that is subject to the Moneyback is refunded in any way;
- we have reasons to believe that you earned the Moneyback fraudulently or by abusing the program;
- the Moneyback Card transaction not a genuine purchase, but is result of collusion with the 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 Moneyback requirements mentioned above.

If we cannot recover the amount of the Moneyback from your account, you will still owe us the relevant amount. We may then recover the amount from a stored card or exercise our right of set-off. We may also take legal steps to recover the amount you owe us. If we do, you may have to pay our reasonable costs including legal costs related to the recovery procedure.

