

## **Reward Zone Terms (UK)**

Version 1.0

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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.

This document supplements the [Terms for Individual Users](#) (for consumers) or [Terms for Business Users](#) (for businesses) for users of ZEN-UK Limited.

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.COM 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.

These Reward Zone Terms apply to the Reward Zone programme provided by ZEN-UK Limited, trading as “ZEN” and “ZEN.COM”, a company registered in the United Kingdom at the address of 344-354, GRAY’S INN ROAD, WC1X 8BP, London under the company number 13953648.

### **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.COM Pro Plan and (ii) business users who hold an active ZEN.COM Pro Card. Please refer to the [ZEN.COM Pro Card Terms](#) and [ZEN.COM Card Terms](#) to learn more about the ZEN.COM Pro Card and the terms applicable to its use. Details about the ZEN.COM Pro Plan which is available for individual users can be found [here](#).

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

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

You can earn Shards based on the value of your eligible ZEN.COM Card transactions, in accordance with the rules set by ZEN.COM, with the applicable Shard earning rates displayed in the ZEN.COM mobile app.

Only ZEN.COM 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.COM 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.COM Card: the more you spend on a single transaction with your ZEN.COM Card, the higher your chance to win additional Shards.

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

ZEN.COM 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.COM 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.COM 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.COM 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.COM user, even if you do not have a ZEN.COM Pro Card. Your usage of these Stones is subject to the limitations specified under section 7 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.COM 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.COM Pro Card: the more you spend on a single transaction with your ZEN.COM 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.COM 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.COM Buddies and earn Gratitude Shards?

Individual users who are also ZEN.COM Pro Card holders have a chance to earn Gratitude Shards if they send their Stones to their ZEN.COM 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.COM 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.COM 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.COM user, you can use this Stone for a single purchase. If you do not have an active ZEN.COM 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.COM user from the list of users who have sent you Stones. The ZEN.COM user that you choose will begin earning Gratitude Shards. They will earn 1 Shard for every 33 EUR payment you make using your ZEN.COM 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.COM Pro Card. What can I do with my Shards and Stones?**

If you have already earned Shards but your ZEN.COM 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.COM Pro Card become active again. Please keep in mind that your Shards and Stones may be lost without compensation if your ZEN.COM account is terminated.

If you have received a Stone from another ZEN.COM user but you do not hold an active ZEN.COM 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.COM 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.COM due to a reason provided above, ZEN.COM has a right to reverse your Stone and charge its value from your ZEN.COM account.

ZEN.COM 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.COM mobile app. ZEN.COM will review and resolve such complaints within 15 business days of receipt. "Business days" refer to weekdays excluding bank holidays.

All Stones and Shards earned by users before the introduction of the Reward Zone to users of ZEN-UK Limited remain valid and continue seamlessly under the Reward Zone programme. No user action is required, and this continuity does not constitute a novation or transfer of service provider.

The 'Give Your Stones' feature is operated entirely within the Reward Zone system of ZEN.COM and does not involve any transfer of e-money, fiat currency, or payment service as defined under the UK Payment Services Regulations or the Lithuanian Law on Electronic Money and Electronic Money Institutions.

