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# Cashback T&Cs

## 1. Introduction

**1.1.** When you upgrade to Tide Plus Cashback you will automatically be enrolled in the cashback Reward Programme (the “**Programme**”). The Programme will run on a 3 calendar month trial basis starting from the 6th August 2020 and is operated by Tide Platform Ltd (09595646), a company incorporated in England & Wales with its registered address at 5th Floor, 1 Appold Street, London, England, EC2A 2UT.

## 2. How It Works

- 2.1.** This Programme will enable you to earn 0.5% cashback on card transactions, unless we tell you otherwise. We'll calculate your cashback at the end of each calendar month and your cashback will be paid during the next calendar month (for example, for payments made in September 2020, cashback will be paid in October 2020). Card transactions will count towards the cashback calculation based on the date the money is taken from your account (although we may, at our discretion, include transactions executed before the end of the month even if the money is taken from your account the following month, without double counting). This may not be the same date that the card transaction was made. However, we aim to make the cashback payment within 14 working days after the end of each month.
- 2.2.** Only genuine card purchases count. Repeat purchases e.g. subscriptions, account top ups and bill payments may not qualify. ATM withdrawals do not count towards your cashback. If we find out that any cashback has been given or calculated incorrectly, we reserve the right to reclaim or deduct payments from your Tide account, including with respect to returns, exchanges or chargebacks made on your account. If your account is terminated or disabled for any reason, then any cashback payable will be deemed to be forfeited. We reserve the right to withhold or reclaim any cashback we believe has been obtained fraudulently.
- 2.3.** Cashback can only be earned on the account which holds the cashback membership and not on other business accounts you may hold with Tide. Additional card holder card transactions will also be counted towards the cashback programme.
- 2.4.** If you downgrade or close your Tide account before your cashback is paid, we'll pay the total cashback owed to another eligible Tide account you hold. If you don't hold another eligible Tide account, you won't get any cashback.

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### **3. Important Information**

- 3.1.** The Programme will run on a trial basis for 3 calendar months from the 6th August 2020. If the Programme continues and you no longer wish to be on the Tide Plus Cashback plan during or after the 3 month trial, you will have to downgrade in-app, otherwise you will remain on the plan.
- 3.2.** Please read through these terms. We can change or terminate these terms, the Programme, or any other offer, at any time without notice, though any changes won't apply to card transactions that you have already made with your Tide card before the changes or termination came into effect. Any changes we make to these terms will be made available to you in-app and via email communications. You should save and/or print a copy of these terms for future reference.
- 3.3.** If any term, condition, or provision of these terms is found to be unlawful, invalid, void, or unenforceable for any reason, the validity and enforceability of the remaining terms, conditions and provisions shall not in any way be affected or invalidated.
- 3.4.** If we don't exercise rights that we have against you straight away, we can still do so later.
- 3.5.** English law applies to these terms, and the parties agree to the non-exclusive jurisdiction of the courts of England and Wales.

### **4. Queries and Complaints**

- 4.1.** For all cashback-related enquiries, message us in-app or contact your account manager.

Date: 6 August 2020