

# Terms and Conditions for the Sav 5% Cashback Campaign

## Introduction

The Sav 5% Cashback Campaign ("Campaign") is a promotional offer provided by Sav Technologies Limited ("Sav"). These Terms and Conditions govern participation in the Campaign and must be read in conjunction with Sav's Standard Terms and Conditions and Card Member Terms and Conditions. Sav Pro Users should also read these Terms and Conditions in conjunction with the Sav Pro Subscription Terms and Conditions.

By using your Sav card and participating in this Campaign through reaching the minimum Qualifying Spend limit, you agree to be bound by these Terms and Conditions. If you do not agree, you must not participate in the Campaign.

## 1. Definitions

- a. **Cashback:** Refers to the promotional reward earned on eligible transactions, credited to the participant's Sav card, as determined by Sav at its sole discretion.
- b. **Qualifying Month:** The calendar month in which the Campaign is active.
- c. **Qualifying Spends:** Includes eligible e-commerce transactions and retail point-of-sale (POS) payments made using Apple Pay, Google Pay, or other card payment methods and charged to your Sav card. Transactions such as those used to load wallets (e.g., Careem Pay, Botim), peer-to-peer transfers, ATM withdrawals, remittances, and transactions on investment platforms are excluded. Sav reserves the right to review and mark whether a transaction is a Qualifying Spend or not- if it is not then it does not qualify for Cashback.
- d. **Sav Pro:** Refers to the paid premium subscription plan of Sav, offering additional benefits such as increased cashback limits.
- e. **Sav Standard:** Refers to the free version of Sav.

## 2. Campaign Overview

- a. The Campaign allows eligible Sav cardholders to earn 5% cashback on Qualifying Spends. All Qualifying Spends must be made in the Qualifying Month.
- b. Cashback rewards will be credited to the participant's Sav card on the 10th day of the second month following the Qualifying Month.

## 3. Eligibility and Spend Requirements

- a. For Standard Sav Users:
  - i. Minimum Qualifying Spends: AED 2,000 during the Qualifying Month.
  - ii. Maximum cashback cap: AED 125.



- b. For Sav Pro Users:
  - i. Minimum Qualifying Spends: AED 1,000 during the Qualifying Month.
  - ii. Maximum cashback cap: AED 750.
- c. Sav reserves the right to determine whether a transaction qualifies for cashback. No counterclaims regarding eligibility will be entertained.

#### 4. Eligibility and Spend Requirements

- a. Cashback rewards will be credited to the participant’s Sav card on the 10th day of the second month following the Qualifying Month.
  - i. **Example:** For Qualifying Spends in January, cashback will be credited on 10th March.
- b. The following will be included or excluded in the cashback calculation:
  - i. **Included:** Rewards from Scratch Cards and Money Missions during the Qualifying Month.
  - ii. **Excluded:** Rewards earned through PayDay offers and referral bonuses.
- c. Cashback rewards cannot be transferred, exchanged, refunded, or redeemed unless explicitly allowed by Sav.
- d. Refunds or returns of Qualifying Spends will result in adjustments or revocation of the credited cashback.

#### 5. Rewards Table

Reward Type	Does this count towards the total cashback?	
	Sav Standard User	Sav Pro User
PayDay reward - Spin wheel	Not applicable	Doesn't qualify
PayDay reward- Bonus giveaway	Not applicable	Doesn't qualify
Scratch Card	Qualifies	Qualifies
Referral rewards	Doesn't qualify	Doesn't qualify
Money Missions	Qualifies	Qualifies

Example: If, as a Standard user, you received AED 25 in scratch cards and AED 20 in Money Missions, then the cashback you can receive from the the Campaign will be capped at AED 80:

- Total cashback cap: AED 125
- Rewards from Scratch Cards: AED 25
- Rewards from Money Missions: AED 20
- Final eligible cashback for the Campaign: AED 80

## 6. Changes and Discontinuation

- a. DEWA and Zero forex fee cashback offers have been discontinued. However, DEWA bill payments and international transactions are now eligible under the Campaign.
- b. Sav reserves the right to amend these Terms and Conditions with **7 days prior notice**. Changes will be deemed effective upon transmission.

## 7. Fraud and Dispute Resolution

- a. Sav reserves the right to review and mark whether a transaction is a Qualifying Spend and will qualify for Cashback. No counterclaims for the same will be considered.
- b. Sav also reserves the right to withhold cashback if fraudulent or suspicious activity is detected.
- c. If cashback eligibility is denied, participants may raise a concern through the **Sav Support available on call, email or Whatsapp**.
- d. Sav's decisions regarding disputes shall be final and binding.

## 8. Privacy and Data Usage

- a. By participating in the Campaign, participants consent to the use of their personal data for cashback processing, in accordance with DIFC's Data Protection Law and Sav's Privacy Policy.

## 9. Limitations of Liability

- a. Sav is not liable for technical errors, delays, or interruptions affecting cashback processing. Participants should report issues to [support@sav.money](mailto:support@sav.money).
- b. Disputes pertaining to card usage, potential frauds, refunds etc. will be managed by NymCard, a CB UAE-licensed intermediary and arranger and provider of Sav cards.

## 10. General Terms

- a. These Terms and Conditions shall be governed and interpreted by the laws of the Dubai International Financial Centre.
- b. All standard Sav card Terms and Conditions apply.

*Sav Technologies Limited ("Sav") (F009281) is regulated by the Dubai Financial Services Authority ("DFSA") and holds Category 4 licenses for advising on financial products, arranging deals in investments, advising or arranging on money services, and arranging credit and advising on credit with a Retail Client Endorsement. Sav is registered in Dubai International Financial Centre ("DIFC") (5474) with registered address at Unit IH-00-01-02-OF-01 Level 2, IH-00-01-CP-05, DIFC, Dubai, United Arab Emirates. Sav Technologies Limited is a wholly owned subsidiary of Sav Technologies Inc., with its registered address at 1007 North Orange St., 4th Floor, Wilmington, New Castle, Delaware, USA.*

*Some activities facilitated or arranged through the Sav Platform may be outside the purview of financial services and may not be regulated by the DFSA and are conducted solely in our capacity as a technology services provider. This includes but is not limited to, offering technology tools for financial visualization, spending goal tracking, and discovery of partner offers. Users acknowledge that these services do not constitute financial advice, arrangement, or any regulated financial activity.*

