



CNIW Fincorp – Cashback Service Terms

1. Introduction

1.1

Where **CNIW Fincorp** agrees to provide you with cashback benefits, these Cashback Service Terms (“Cashback Terms”) shall apply in addition to the Customer Terms and Conditions. Further details may be available on our website.

1.2

As part of your relationship with **CNIW Fincorp**, we may offer a cashback rewards programme (the “Cashback Service”). To operate this service, we may work with third-party partners or service providers from time to time.

1.3

The Cashback Service will remain active while your account is open and in good standing. It will automatically terminate upon closure of your account. You may opt out of the Cashback Service at any time through your account settings or by contacting us.

2. Cashback Service

2.1

You may earn cashback (a percentage of eligible transactions) when using your card to make purchases with selected merchants (the “Cashback Service”).

2.2

Cashback is funded through commissions received from participating merchants on qualifying purchases (“Qualifying Transactions”).

2.3

Cashback rates (“Rates”) may vary and are subject to change at any time. The latest applicable Rates, conditions, and exclusions will be published on our website.

2.4

Qualifying merchants are those who participate in the Cashback Service and agree to provide commissions on eligible transactions.

2.5

Each cashback offer may be subject to additional terms and conditions imposed by the relevant merchant.



2.6

We may appoint a third-party administrator to manage or operate the Cashback Service.

3. Automatic Eligibility

3.1

If you are approved for an account and issued a card by **CNIW Fincorp**, you may automatically be enrolled in the Cashback Service unless otherwise stated.

4. Cashback Payments

4.1

Following a Qualifying Transaction, cashback will be calculated and credited to your account.

4.2

Cashback is typically credited within a specified period (for example, within the first two weeks of a month following a minimum waiting period after the transaction). Exact timing may vary depending on merchant confirmation and processing requirements.

4.3

If cashback is credited in error or calculated incorrectly, we reserve the right to:

- Recover the overpaid amount; or
- Deduct it from future cashback payments.

4.4

You can view pending and credited cashback through your online account.

4.5

Cashback may not be paid in the following circumstances:

- The transaction is cancelled, refunded, or reversed
- Fraudulent or suspicious activity is detected
- Security concerns exist regarding your account or card
- You opt out of the Cashback Service
- Your account is closed or suspended
- Your card is expired, cancelled, or terminated
- Your agreement with us is suspended or terminated



5. Misuse of Cashback Service

5.1

We reserve the right to suspend or terminate your access to the Cashback Service if you breach these terms or misuse the service.

5.2

You must not attempt to gain cashback:

- Using false or misleading personal information
- By exploiting merchant offers unfairly
- In violation of applicable terms or laws

5.3

If you identify misuse or suspicious activity, you should report it to us.

6. Additional Services

6.1

We or our partners may introduce additional features or services within the Cashback Service. These may be subject to separate terms and conditions.

7. Operation of the Cashback Service

7.1

We may modify, suspend, or withdraw the Cashback Service (in whole or part) for legal, technical, security, or commercial reasons.

7.2

Where possible, we will provide at least 30 days' notice before making significant changes, unless immediate action is required.

7.3

We do not guarantee uninterrupted access to the Cashback Service and may experience occasional downtime due to technical issues.



8. Liability

8.1

We will use reasonable care in providing the Cashback Service but do not guarantee it will meet all user expectations.

8.2

To the extent permitted by law, we are not liable for:

- Loss of profits, revenue, or business opportunities
- Indirect or unforeseen losses
- Issues arising from transactions with merchants

8.3

Our total liability related to the Cashback Service shall not exceed:

- A nominal amount; or
- The total cashback paid to you within a defined period (e.g., previous 12 months), whichever is higher

8.4

Nothing in this section limits our obligation to pay valid cashback earned by you.

9. Changes to Cashback Terms

9.1

We may update these Cashback Terms from time to time.

9.2

Where changes may negatively affect you, we will provide advance notice (typically at least 30 days).

9.3

Continued use of the Cashback Service after updates take effect will be considered acceptance of the revised terms.

10. Opting Out

10.1

You may opt out of the Cashback Service at any time by contacting us or through your account settings.