

EASTER - Cashback Promotion T&Cs

1. Tide Platform Ltd ("Tide") offers £100 cashback when you open a Tide business bank account, opened between 14/04/2025 - 22/04/2025 ("Promotional Period"), to all applicants who meet the Eligibility criteria outlined in clause 2 below ("Promotion"). The Promotion is subject to these terms and conditions ("Terms").

2. In order to be eligible for the Promotion, the applicant must:

- a. Complete the sign-up process using the Promo Code (as defined below in clause 3)
- b. Follow the steps to complete KYC checks ("KYC") and successfully open a Tide business current account between 14/04/2025 - 22/04/2025 ("Onboarding Period").
- c. Successfully spend £500 on your Tide card within 60 days of opening the account, excluding any disputes and recharges.
- d. Hold an active Tide membership and be compliant with all applicable standard terms and conditions for Tide accounts ("Tide Terms") until receiving the Reward under this Promotion pursuant to clause 4.b) below.(each of these sub-clauses referred separately hereinbelow as "Eligibility Criteria").

3. The applicant is required to enter the promo code EASTER ("Promo Code");

- a. While signing up for a Tide business current account during the Promotional Period, or
- b. While signing up via the app, or
- c. By letting us know through the in-app chat within 1 week of opening their account.

4. Reward

a. For each eligible applicant, £100 cashback ("Reward") will be applied to the applicant's Tide account. The Reward will be applied to the new member's Tide business current account if they meet the Eligibility criteria under clause 3 above. For the avoidance of doubt, the maximum total amount of cashback that an eligible applicant can get under this Promotion is £100.

b. It can take 6-8 weeks after you have met the Eligibility criteria outlined in clause 2 for the Reward to be validated and the Reward to be transferred to the new member's account

c. If your Tide account is terminated or disabled for any reason, then any Reward payable will be deemed to be forfeited.

d. Exclusions. The following transactions are not considered eligible transactions and thus will not count towards the Reward:

- recurring or subscription-based transactions (e.g., periodic payments for services or memberships)
- fees (e.g. bank fees such as product fees and loan fees), promotional merchandise, gift cards, cheques, as well as charges and interest or any bill payments
- deposits, balance transfers or other money transfers (e.g. loan, debt or credit card repayments)
- ATM withdrawals
- any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts
- tax payments
- payments to government institutions and services (e.g., property, land, company or vehicle registration and licence fees, as well as parking fees or other administrative fees or charges)
- disputes and recharges.

Important to note: The above list is non-exhaustive and may be subject to change from time to time. Merchants or the merchant banks get a specific code based on what they sell or the services they provide. This code is called a Merchant Category Code (MCC). Tide uses the MCC to work out whether the applicant can earn a Reward on a transaction. Tide does not control what type of code a merchant gets and is not responsible for any ineligibility due to MCC coding. This means that in some cases, a merchant might sell something that seems eligible for the Reward, but because of the MCC, the transaction isn't eligible.

e. Tide is not liable for any delays, merchant errors, technical issues, or other external factors outside Tide's control that may impact the ability to earn or receive the cashback Reward. This includes but is not limited to merchant MCC coding, payment network delays, or actions by third-party service providers.

5. Other

a. This Promotion applies to new Tide members only. No existing Tide members will be eligible for this Promotion.

b. Participation in this Promotion is restricted to one (1) per applicant.

c. We encourage participants to check these Terms regularly as we reserve the right to amend the Terms and to withdraw referral schemes, competitions and promotions at any time. Your continued use of our services shall constitute your acceptance of any such amendments.

d. An applicant must use the Promotion as intended by Tide and must not use their Promo Code as a means to generate income or business.

e. We reserve the right to reverse any cashback reward you receive during this Promotion if (i) the reward was earned fraudulently, or (ii) it is found that you have breached the Terms or the Tide Terms in relation to holding a Tide account, or (iii) a technical error has occurred when applying the reward.

f. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to deliberately mislead Tide Member Support to gain a reward) we may in our sole discretion take any actions we see fit in the circumstances.

g. Tide reserves its right to open a Tide business current account as well as a Tide Instant Saver Account for you only after you have passed our KYC checks as per the applicable Tide Terms. Tide shall not be required to provide any reason or be held responsible that any applicant has not been approved for a Tide account by the closing date of the Promotion.

h. This Promotion cannot be used in conjunction with any other Tide offer or promotion in relation to opening of a new Tide account.

i. Tide gives no warranty and accepts no liability in connection with this Promotion or other services/products or your use of or participation in them.

j. The Promotion is available in the Rewards tab and is provided by Tide Platform Ltd, 4th Floor, the Featherstone Building, 66 City Road, London, EC1Y 2ALT, registered in England, under company registration number: 9595646.

k. These Terms and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or their subject matter or formation shall be governed by and construed in accordance with the law of England. Each party

irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim

(including non-contractual disputes or claims) arising out of or in connection with these Terms or their subject matter or formation.