

Airwallex AU MCC Rewards Cashback Promotion

These terms and conditions (**'Terms'**) set out the terms and conditions of your participation in the Airwallex MCC Rewards Cashback Promotion operated by Airwallex Pty Ltd (**'Airwallex'**, **'us'**, **'our'** or **'we'**). The Airwallex MCC Rewards Cashback Program (**"Program"**) allows selected Airwallex customers (**'you'**) to receive a credit into your Airwallex Account, if you meet the conditions set out in these Terms.

By participating in the Airwallex MCC Rewards Cashback Promotion (the **"Promotion"**) or receiving Cashback, you agree to these Terms. You can always see the most current version of the Terms at <https://www.airwallex.com/au/terms/employee-card-cashback-2022>.

Who is eligible to participate in the Airwallex Card Cashback Program?

The Airwallex MCC Rewards Cashback Program is by invitation only. Airwallex reserves the right to determine who it selects to participate in the Program.

What is the Promotion Period?

The Promotion is available to all new customers signing up to Airwallex between 1 July 2022 and 30 September 2022. Your participation in the Promotion will commence upon the 1st day of the first calendar month following the date that you opt-in to the Promotion. These Terms are effective as at the time of publication of these Terms, but may change at Airwallex's absolute discretion at any time.

What is the Cashback?

Eligible Customers will receive a cashback as credit in AUD to their Airwallex account (**'Cashback'**) in accordance with these terms and conditions:

1. The amount of Cashback that an Eligible Customer will receive is determined by the amount that they spend using an Airwallex Employee Card on Eligible Purchases (defined below) (the **'Eligible Spend'**) during the Promotion Period.
2. Eligible Spend will be limited to:
 - i. AUD1,000 per month per cardholder;
 - ii. up to a maximum of AUD5,000 per month per Account; and then
 - iii. an overall maximum of AUD25,000 per year, per Account.
3. In order to receive a Cashback, you must make Eligible Purchases using the Airwallex Employee Card issued to you in connection with the Promotion. An Eligible Purchase is any card-based payment relating to dining or taxi / rideshare spend and where the Visa merchant category codes is one of the following:
 - i. 5811 (Caterers)
 - ii. 5812 (Eating Places and Restaurants)

- iii. 5814 (Fast Food Restaurants)
 - iv. 4121 (Taxicabs and Limousines)
4. If you meet the eligibility criteria, for each calendar month that you make an Eligible Purchase, you will receive an amount credited to your Airwallex Account equivalent to 5.0% of your Eligible Spend for that calendar month.
 5. For instance, if your eligible purchase volume in August 2022 is equivalent to AUD500 on one cardholder, and AUD2,000 on a second cardholder, the Cashback received for the account will be AUD25 (AUD500 x 5%) plus AUD50 (AUD1,000 x 5%) for a total of AUD75 for the month of August 2022.

In determining the AUD value of an Eligible Purchase, Airwallex will calculate the Eligible Purchase by reference to the currency sold to Airwallex. For example, if your international purchase is in USD, Airwallex will calculate the AUD equivalent amount of the USD by reference to the average currency rate at which the USD is sold to Airwallex during that calendar month.

Airwallex, acting reasonably, may at any time and without prior notice, disqualify a transaction as an Eligible Purchase where it becomes necessary to do so.

When will you receive the Cashback?

If you are entitled to receive a Cashback under these Terms, Airwallex will credit your Airwallex account within 30 days after the end of each calendar month within the Promotion Period.

Is there any cost to participate in the Airwallex Card Cashback Program?

Airwallex does not charge you to participate in the Promotion.

What are some other restrictions you should know?

Cashbacks are not available in conjunction with other offers, packages or promotions. Cashbacks may be reversed if any eligible international purchases are subsequently canceled, suspended, frozen or refunded.

Termination and changes

Your participation in the Airwallex MCC Rewards Cashback Program is not guaranteed and may be revoked at any time in Airwallex's sole discretion in accordance with these Terms.

Airwallex, acting reasonably, may at any time and without prior notice, cancel, suspend, or change the Airwallex MCC Rewards Cashback Program or any part of it where it becomes necessary to do so. For example, if we determine that the Airwallex MCC Rewards Cashback Program is no longer commercially feasible or because it may violate any law. However, such discontinuation, suspension or change will not affect any Cashback already earned.

Further, Airwallex reserves the right, at our sole discretion, to suspend or cancel offering the Airwallex MCC Rewards Cashback Program to you if we suspect that you are using the Airwallex MCC Rewards Cashback Program in a fraudulent or unlawful manner or for a fraudulent or unlawful purpose or if you are in breach of any of these Terms or any of our terms and conditions you have agreed to with Airwallex.

If Airwallex reasonably believes a change to any part of the Program will have a detrimental impact on you, Airwallex will provide you with 14 days' notice of such change, or less where there are less than 14 days left in the Promotion Period, at our sole discretion:

- via the Airwallex website;
- via the Airwallex Webapp;
- by direct electronic communications sent to you.

Privacy & Security

Any personal information that you provide to us will be used in accordance with our [Privacy Policy](#).