

Spot Money

Me&You Rewards – Campaign Terms & Conditions

These legal terms are between the client (herein after referred as “You”) and Spot Money (herein after referred as “Spot” or “Us” or “We”) and are additional to the Spot App Terms and Conditions.

1. For the purposes of these campaign terms and conditions, the following words shall bear the ascribed meaning:

“Eligible Transactions” means transactions made by you at Participating Merchants using your Spot virtual (digital) or physical (plastic) card, including using your Spot card’s Tap & Pay functionality, Snapscan, Masterpass, but excluding transactions made via EFT, instant EFT (Ozow), ATM withdrawals, and non-card based in-app payments but excluding refunds or reversals of any the aforementioned transactions;

“Participating Merchants” means merchants who have opted in and agreed to provide Rewards for Eligible Transactions;

“Rewards” means Me&You airtime awards, or such related incentives as we may provide from time to time.

2. From time to time, in our sole discretion, we may choose to award users who have made Eligible Transactions with Rewards.
3. The value of the Rewards will differ based on the Participating Merchant.
4. The use of the Rewards shall be subject to the Me&You terms and conditions.
5. The Rewards are only provided in respect of successful transactions and are not rewarded where the transaction is declined, reversed, or later refunded.
6. We may choose to suspend a user’s access to Rewards where we reasonably suspect the user of making transactions solely to gain Rewards (‘gaming’ the system e.g. transactions with repeated refunds or reversals).
7. The Rewards are solely for your personal, individual use and may not be sold or commercialised in any way.
8. The Rewards campaign is offered to all users as an incentive and may be suspended, removed or changed by us at anytime.
9. You agree that we are offering the Rewards to you as an added benefit of your Spot card and you agree that we shall not be liable to you in any way, insofar as the law permits, in respect of the issue, operation, suspension or promotion of the Rewards campaign.
10. These terms and conditions form part of the [Spot Terms and Conditions](#), which terms apply to our relationship with you.