

SMARTCASH PSB – SUPER BONUS TERMS AND CONDITION

Terms and Conditions for Smartcash PSB Super Bonus Promo:

1. Promotion Overview

The promotion ("Super Bonus Promo") is organized by Smartcash Payment Service Bank, a company registered under the laws of the Federal Republic of Nigeria and licensed by the Central Bank of Nigeria and having its principal office at Plot 1698A, Oyinjolayemi, Victoria Island, Lagos Nigeria hereinafter referred to as "the Organizer."

By participating in the Super Bonus Promo, you ("you" means the customer that enters into these terms and conditions (and "your" shall be construed accordingly) agree to be bound by the terms and conditions below ("Terms and Conditions").

Under the Super Bonus Promo, a bonus of ₦20,000 upfront would be credited into your Smartcash Bonus wallet, and for every eligible transaction you complete via Smartcash payment platform/ channels during the promotional period, a certain percentage as mentioned below would be added to your main wallet.

2. Eligibility

The Super Bonus Promo is open to all Smartcash customers (new and existing). However, if you are a Smartcash Agent you would not be able to participate. To participate in the Super Bonus Promo you must be at least 18 years of age.

3. Promotion Period:

The Super Bonus Promo will last for 90 days and will run from Feb 22nd, 2024 to May 21st, 2024, both dates inclusive. The Organizer may choose to extend the promotion even after the promotion period.

4. How to Participate:

- 4.1. You can redeem from the bonus wallet through Cashbacks and App login daily rewards.
- 4.2. For Cashbacks rewards, you must complete an eligible transaction on Smartcash platform during the promotional period. Once you perform an eligible transaction, you will be given a cashback, drawn down from the ₦20,000 bonus in your Bonus wallet and credited to your main wallet.
- 4.3. For App login daily rewards, you only need login into the Smartcash App daily and claim the bonus via the redemption button or pop-up notification on your Smartcash App.
- 4.4. Eligible transactions include:
 - Airtime recharge: 10% cashback for Airtel Airtime, 3% cash back for other Mobile Network Operator (MNO) airtime recharges
 - Data recharge: 10% cashback for Airtel data plans, 3% cash back for other MNO data recharge
 - Bill payments: 3% cash back for electricity, DSTV, and Startimes bill payments

5. General Terms

- 5.1. The Organizer reserves the right to modify, suspend, or cancel the promotion at any time without prior notice.
- 5.2. The bonus amount is non-transferable and cannot be exchanged for cash or any other form of compensation. However, Cashbacks into the main wallet don't have validity and can be used for any transaction.
- 5.3. **Participants agree to abide by these terms and conditions and the decisions of the Organizer, which are final and binding in all matters related to the promotion.**
- 5.4. The Promotion is subject to the standard terms and conditions of the Organizer as found on its website <https://smartcashpsb.ng>.

6. Limitation of Liability

- 6.1. By participating in the promotion, you agree to release and hold harmless the Organizer, its affiliates, and their respective officers, directors, employees, and agents from any and all claims, damages, or liabilities arising from or related to their participation in the promotion.
- 6.2. Smartcash shall not be liable to you if you suffer any loss or damage from the Promotion (including without limitation any loss of profits, loss of revenue, or loss of goodwill that arises out of or in connection with the Promotion) or from our refusal to allow you to take part in the Promotion or our withdrawal of the Promotion or any other failure or inability by you to participate in or benefit from the Promotion for any reason.

7. Governing Law:

These terms and conditions are governed by the laws of Nigeria.

8. Dispute Resolution

- 8.1. Should any dispute or difference arise as to the validity, interpretation, effects, or rights and obligations of the Parties under these Terms and conditions, the Parties shall use their best endeavour to reach an amicable settlement of the dispute.
- 8.2. If any such dispute is not settled between the Parties within fourteen (14) Business Days, the Parties agree to submit to resolution through Mediation at the Lagos State Multidoor Courthouse.
- 8.3. However, where mediation fails, both Parties agree that the dispute shall be settled by a court of competent jurisdiction in Nigeria.

9. Contact Information

For any questions or concerns regarding the promotion, please contact customerservice@smartcashpsb.ng