



RCB CashBack Terms & Conditions

1. These terms and conditions (as revised or varied from time to time) shall govern the “RCB CashBack” reward programme (the “Programme”) of RCB Bank Ltd (the “Bank”). These terms and conditions will apply in conjunction with the Bank’s General Terms and Conditions (found at www.rcbcy.com (the “Website”)), and in case of any inconsistency between the two, these terms and conditions will prevail to the extent they apply to the Programme.
 2. Capitalised terms herein below will have the same meaning as set out in the Bank’s General Terms and Conditions except where the context otherwise requires or where expressly stated otherwise. For the purposes of these terms and conditions,
 - a. “Card” means each and any card, of whatever type and form, including, without limitations, a plastic card and/or a contactless sticker, issued or to be issued by the Bank to a Cardholder in connection with the Card Account, following instructions received from the Card Account(s) Owner either in a signed Card Application Form or via RCB Online Banking, and excludes cards connected to a Card Account held by a legal entity; and
 - b. “Card Account” means the current Account maintained with the Bank in connection with Card Transactions made by any Cardholder and excludes Accounts held by a legal entity.
 3. All Cards and Card Accounts are automatically enrolled in the Programme and use of the Cards constitutes acceptance of these terms and conditions.
 4. The Programme provides cash rewards (“CashBack”) to Card Accounts when payments are made using the Cards for goods or services at merchants participating in the Programme (“the Partners”) through the Bank’s point of sale terminals.
 5. Information on the Partners and the CashBack provided under the Programme are listed in the special programme catalogue (“the Catalogue”) which is available at the Website. The Catalogue is subject to periodic review and change by the Bank. All decisions regarding the foregoing will final and binding.
 6. CashBack earned will be automatically credited into the Card Account in the first five Business Days of the following month and will be reflected in the Card Account’s following month’s credit card statement.
 7. Any collected CashBack, including CashBack which is pending credit into the Card Account, will become invalid and the Card Account and Cards may become disqualified from the Programme without any notice upon the occurrence of any one of the following:
 - i. any cancellation, termination or suspension of the Card, whether voluntary or involuntary;
 - ii. if the Card Account becomes delinquent or if the said account is not in good standing; and/or
 - iii. if a Cardholder and/or Card Account Owner has breached any of the Bank’s General Terms and Conditions or these terms and conditions;
- For avoidance of doubt, if any of the above occurs, no refund, extension or compensation will be given by the Bank.
8. The Bank has the right to cancel, terminate or suspend the Programme without any prior notice. For avoidance of doubt, any such cancellation, termination or suspension by the Bank of the Programme will not entitle the Card Account Owners or Cardholders to any compensation from the Bank for any loss or damage suffered by the Card Account Owners or Cardholders, whether directly or indirectly, as a result of such cancellation, termination or suspension.
 9. The Card Account must be in good standing in order to be entitled to earn CashBack. This includes not being overdue in payment and not exceeding the agreed credit limit (if any).
 10. CashBack collected by supplementary Cardholders will be credited into the Card Account of the Card Account Owner. The total CashBack earned by both the Card Account Owner and the supplementary Cardholder will be stated in the credit card statement of the Card Account.
 11. The Bank shall not be liable if it is not able to perform any of its obligations under these terms and conditions due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, act of God, or anything outside the control of the Bank or its employees or agents.

12. The Bank has the right to change or vary these terms and conditions by way of posting on the Website. The Cardholders agree to access the Website regularly to view these terms and conditions, and to ensure that they are kept up-to-date with any changes to these terms and conditions.
13. The Bank is an issuer of Cards and is neither a partner/ joint venture partner, affiliated entity or subsidiary of any participating merchants, suppliers or retailers. The Bank shall not be responsible for any defect or any other loss or damage that may be suffered in connection with any goods or services purchased by Cardholders. The Bank expressly excludes and disclaims any, representations, warranties, or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or suitability or fitness for a particular purpose in respect of any goods or services. Any dispute in relation to the warranty or quality of any goods or services or any terms and conditions in respect thereof shall be settled directly between the Cardholder and the relevant merchant, supplier or retailer. The Bank will bear no responsibility for resolving any dispute.
14. Any complaints by Cardholders regarding the products/services of the Partners must be forwarded directly to the Partners themselves and not to the Bank.
15. In cases where a complaint regarding the Programme concerns the Bank directly, the Cardholders are requested to contact us at the RCB Telephone Banking service calling **+357 25 355 722** (for calls from abroad), **800 00 722** (toll-free in Cyprus), **800 62 722** (toll-free in Luxembourg) or **8 800 100 7722** (toll-free in Russia), from Monday to Friday, 09:00 - 18:00 (Cyprus time) or by sending an email to **customersupport@rcbcy.com**.
16. To the fullest extent permitted by law, the Bank (including its officers, servants, employees, representatives and/or agents, including any third parties) is not liable for any loss or damages which may arise in connection with the CashBack.
17. These terms and conditions and all matters arising therefrom or connected therewith are governed by and shall be construed in accordance with the laws of the Republic of Cyprus. The courts of the Republic of Cyprus have exclusive jurisdiction to settle any dispute.