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Vivid Cashback Program for Business

1. Prerequisites

- Eligible Customers (as defined below) receive the cashback in the form of Vivid Points for their relevant card transactions under the conditions of the Vivid Cashback Program.
- Each Vivid Point received under the Vivid Cashback Program is worth EUR 1.00 (one euro). For example, if an Eligible Customer with a Vivid Enterprise subscription makes a card purchase in a restaurant for EUR 100, that customer might (depending on the then applicable conditions) receive 5 Vivid Points (5 % of the transaction purchase price in EUR = EUR 5 = 5 Vivid Points).
- The Vivid Cashback Program is a bonus program by Vivid Money GmbH for Eligible Customers of Vivid Money. Vivid Points cannot be assigned or transferred to any other person and can only be redeemed by the relevant Eligible Customer's active e-money account with Vivid Money S.A..

2. Eligibility conditions and Categories

- Every existing business customer with an active **business** account at Vivid Money ("**Eligible Customer**") is entitled to participate in the Vivid Cashback Program. The Retail version of the Vivid Cashback Program is subject to separate conditions.
- From the end of each month the Eligible Customer will be offered in the Vivid Money app or web the option to choose the Categories for the Vivid Cashback Program and the linked relevant percentages for the next month ("**Offer**"). The Eligible Customer is entitled to choose the most useful or suitable categories for the Business Account (e.g. "**Airlines**").
- The Eligible Customer must choose the Categories on Offer to start the participation in the Vivid Cashback Program for the relevant month. Not choosing the Categories will prevent the respective transactions being eligible for Vivid Points, a retroactive selection is not possible. For the months of June-September 2024, the categories have been preselected for all Eligible Customers and no choice is possible.
- "**Category**" is a Vivid Money decided set of MCCs (Merchant Category Codes under the Visa card scheme; groups of goods) and/or a combination of MCCs assigned to a merchant by its acquiring bank, and/or a particular merchant to which card payments are made directly. The cashback categorisation under the Vivid Cashback Program according to



MCCs may be found in section 5. Vivid Money reserves the right to change the Offer and underlying categories for the Vivid Cashback Program and the allocated percentages per Category every month.

3. Conditions of earning Cashback in the Vivid Cashback Program

- Eligible Customers are entitled to choose the Categories from the moment of the receipt of the Offer in the Vivid app or web for the respective month; this Offer remains valid until the end of the applicable month.
- Choices of Categories can only be made by the Owner or Admins of the account. Other roles cannot choose Categories.
- Offers can change from month to month and are non-negotiable; Eligible Customers can submit a preference for an Offer, but no rights can be derived from such requests.
- Please note that Eligible Customers with different subscriptions (e.g. Prime, Standard, Enterprise, Basis) receive different types of Categories in the Offer. Offers can also differ between Eligible Customers with the same subscription type.
- The maximum cashback percentage that can be earned per purchase is as follows, per account type and tariff:

General Business accounts

	Free Start	Basic	Pro	Enterprise	Enterprise+
Cashback Limit	1%	1%	2%	4%	5%

Freelancer (availability of this account type may be limited to certain countries)

	Standard	Prime
Cashback Limit	1%	5%

- The maximum amount of monthly cashback (per calendar month) under the Vivid Cashback Program for Business customers is the following, per account type and tariff, unless indicated otherwise specified by Vivid Money e.g. in the Offer:

General Business accounts



	Free Start	Basic	Pro	Enterprise	Enterprise+
Cashback Limit	€100	€150	€200	€300	€300

Freelancer accounts

	Standard	Prime
Cashback Limit	€100	€300

- The cashback limit resets on the 1st of each month. Card transactions carried out after reaching the limit cannot be carried over, there is no cashback to earn on these.
- Successful card transactions of the Eligible Customer count towards Vivid Points. The role of the person using the card e.g. Admin or an Assistant, is not relevant.
- Cashback is only applicable for card purchases, whether online or in-store purchases. Transactions such as direct debits, ATM withdrawals, and card purchases made through other payment services like Curve and PayPal, cash equivalents etc. are not eligible for cashback - see Section 5 below for a full list of excluded transactions.
- The transaction must not be reversed, canceled or refunded. In the event of a reversal, cancellation or refund, and in the event of incorrect credits of Vivid Points to the customer's Reward Section for technical reasons, Vivid Money reserves the right to amend the corresponding Vivid Points in order to rectify the incorrect credits or take into account the reversed/canceled transactions.
- Unless specifically indicated in the particular Offer, the Vivid Points are granted on the basis of the purchase transaction value, without incidental cost, such as delivery, gift wrapping, card fees, taxes and duties.
- Vivid Points are rounded down to cents. If the earned cashback is less than 0.01 EUR, you will not receive any cashback for that transaction. For example, you make a purchase of €9.99 with 5% cashback applies, you will get €0.49, rounded from €0.4995.
- If the purchase price is paid in a different currency than EUR, the transaction amount is converted against a Vivid Money determined currency exchange rate into EUR before determining the number of Vivid Points.

4. Redemption of Vivid Points

- The Vivid Points are credited to the Rewards section of the Eligible Customer's Vivid Money account immediately after authorization of the Transaction.
- The current balance of the amount of Vivid Points can be seen by the Eligible Customer in the Rewards section.
- The Eligible Customer can redeem the Vivid Points at any time. The Eligible Customer can only redeem all Vivid Points at once and not parts of the Vivid Points.



- Only Owners or Admins of the business account can redeem; other roles cannot redeem.
- In case the Eligible Customer redeems the Vivid Points, the Eligible Customer will receive a payment in Euro equaling the value of the Vivid Points into his active account with Vivid Money. For example, if the Eligible Customer has 2.04 Vivid Points in its Rewards section, the customer will receive EUR 2.04 into the e-money account.
- The account must be an active e-money account of the customer provided by Vivid Money S.A., denominated in EUR. Redemption to external accounts is not possible.

5. Cashback categorisation under the Vivid Cashback Program

- The list of Categories, the relevant MCC(s) and the description under the Vivid Cashback Program:

Category	MCCs	Description of the category
Airlines	3000, 3001, 3002, 3003, 3004, 3005, 3006, 3007, 3008, 3009, 3010, 3011, 3012, 3013, 3014, 3015, 3016, 3017, 3018, 3019, 3020, 3021, 3022, 3023, 3024, 3025, 3026, 3027, 3028, 3029, 3030, 3031, 3032, 3033, 3034, 3035, 3036, 3037, 3038, 3039, 3040, 3041, 3042, 3043, 3044, 3045, 3046, 3047, 3048, 3049, 3050, 3051, 3052, 3053, 3054, 3055, 3056, 3057, 3058, 3059, 3060, 3061, 3062, 3063, 3064, 3065, 3066, 3067, 3068, 3069, 3070, 3071, 3072, 3073, 3074, 3075, 3076, 3077, 3078, 3079, 3080, 3081, 3082, 3083, 3084, 3085, 3086, 3087, 3088, 3089, 3090, 3091, 3092, 3093, 3094, 3095, 3096, 3097, 3098, 3099, 3100, 3101, 3102, 3103, 3104, 3105, 3106, 3107, 3108, 3109, 3110, 3111, 3112, 3113, 3114, 3115, 3116, 3117, 3118, 3119,	Purchases of flight tickets online, at the airport or at the airline office.

	<p>3120, 3121, 3122, 3123, 3124, 3125, 3126, 3127, 3128, 3129, 3130, 3131, 3132, 3133, 3134, 3135, 3136, 3137, 3138, 3139, 3140, 3141, 3142, 3143, 3144, 3145, 3146, 3147, 3148, 3149, 3150, 3151, 3152, 3153, 3154, 3155, 3156, 3157, 3158, 3159, 3160, 3161, 3162, 3163, 3164, 3165, 3166, 3167, 3168, 3169, 3170, 3171, 3172, 3173, 3174, 3175, 3176, 3177, 3178, 3179, 3180, 3181, 3182, 3183, 3184, 3185, 3186, 3187, 3188, 3189, 3190, 3191, 3192, 3193, 3194, 3195, 3196, 3197, 3198, 3199, 3200, 3201, 3202, 3203, 3204, 3205, 3206, 3207, 3208, 3209, 3210, 3211, 3212, 3213, 3214, 3215, 3216, 3217, 3218, 3219, 3220, 3221, 3222, 3223, 3224, 3225, 3226, 3227, 3228, 3229, 3230, 3231, 3232, 3233, 3234, 3235, 3236, 3237, 3238, 3239, 3240, 3241, 3242, 3243, 3244, 3245, 3246, 3247, 3248, 3249, 3250, 3251, 3252, 3253, 3254, 3255, 3256, 3257, 3258, 3259, 3260, 3261, 3262, 3263, 3264, 3265, 3266, 3267, 3268, 3269, 3270, 3271, 3272, 3273, 3274, 3275, 3276, 3277, 3278, 3279, 3280, 3281, 3282, 3283, 3284, 3285, 3286, 3287, 3288, 3289, 3290, 3291, 3292, 3293, 3294, 3295, 3296, 3297, 3298, 3299, 3300, 3301, 3308, 4511, 4582</p>	
Art	5932, 5937, 5970, 5971, 5972,	Purchases in art galleries, antique

	5973	stores or from art dealers.
Audiovisual equipment	5044, 5045, 5946, 7221, 7332, 7333, 7338, 7339, 7395	Purchases in photography and videography equipment stores.
Car rentals	3351, 3352, 3353, 3354, 3355, 3356, 3357, 3358, 3359, 3360, 3361, 3362, 3363, 3364, 3365, 3366, 3367, 3368, 3369, 3370, 3371, 3372, 3373, 3374, 3375, 3376, 3377, 3378, 3379, 3380, 3381, 3382, 3383, 3384, 3385, 3386, 3387, 3388, 3389, 3390, 3391, 3392, 3393, 3394, 3395, 3396, 3397, 3398, 3399, 3400, 3401, 3402, 3403, 3404, 3405, 3406, 3407, 3408, 3409, 3410, 3411, 3412, 3413, 3414, 3415, 3416, 3417, 3418, 3419, 3420, 3421, 3422, 3423, 3424, 3425, 3426, 3427, 3428, 3429, 3430, 3431, 3432, 3433, 3434, 3435, 3436, 3437, 3438, 3439, 3440, 3441, 3500, 7512, 7513, 7519	Payments for car rentals with dealerships centers.
Child's products	5641, 5945	Purchases in children stores, toy stores, and in children's goods departments.
Books	5111, 5192, 5942, 5994	Purchases in bookstores and newsstands.
Car	5511, 5521, 5531, 5532, 5533, 5571, 7012, 7531, 7534, 7535, 7538, 7542, 7549, 8675	Purchases of auto parts and payments in car service centers.
Carsharing	4121, 7512	Short-term car rentals paid by the minute or hours – not including cabs or rentals at dealerships.
Donations	8398, 8641, 8651, 8661, 8699	Payments for charitable, social and religious organisation.
Digital products	5734, 5815, 5816, 5817, 5818	Purchases of digital goods such as

		books, movies, music, video games and applications. Purchases with computer software stores or other similar services.
Education	8211, 8220, 8241, 8244, 8249, 8299, 8351	Payments in public and private schools, universities, colleges as well as specialized business, art, sport, and driving schools.
Electronics and appliances	5722, 5732, 5997	Purchases (and payments for installation services) in home appliances and electronic stores.
Entertainment	4899, 5947, 7829, 7832, 7841, 7911, 7922, 7929, 7932, 7933, 7991, 7992, 7993, 7994, 7996, 7997, 7998, 7999	Purchases at theaters, concert venues, bowling alleys, amusement parks, cinemas, circuses and other recreational facilities.
Fashion	5094, 5137, 5139, 5311, 5611, 5621, 5631, 5641, 5651, 5661, 5681, 5691, 5697, 5698, 5699, 5931, 5944, 5949, 5950, 7296, 7631	Purchases in clothing, footwear, accessory, jewelry and watch stores.
Fast food	5814	Payment in fast food restaurants.
Flower & Plants	5193, 5992	Purchases in flower stores, florist shops and garden stores.
Gas stations	5172, 5541, 5542, 5983	Purchases of gasoline, other fuels and various goods at gas stations.
Supermarkets	5300, 5411, 5412, 5422, 5441, 5451, 5462, 5499, 5715, 5921, 5969, 5999	Payments in supermarkets and speciality stores.
Hotels	3501, 3502, 3503, 3504, 3505, 3506, 3507, 3508, 3509, 3510, 3511, 3512, 3513, 3514, 3515, 3516, 3517, 3518, 3519, 3520, 3521, 3522, 3523, 3524, 3525, 3526, 3527, 3528, 3529, 3530, 3531, 3532, 3533, 3534, 3535, 3536, 3537, 3538, 3539, 3540, 3541, 3542, 3543, 3544, 3545,	Payments for hotels. (Booking websites such as Booking.com are included. Rentals with Airbnb are not included.)

	3546, 3547, 3548, 3549, 3550, 3551, 3552, 3553, 3554, 3555, 3556, 3557, 3558, 3559, 3560, 3561, 3562, 3563, 3564, 3565, 3566, 3567, 3568, 3569, 3570, 3571, 3572, 3573, 3574, 3575, 3576, 3577, 3578, 3579, 3580, 3581, 3582, 3583, 3584, 3585, 3586, 3587, 3588, 3589, 3590, 3591, 3592, 3593, 3594, 3595, 3596, 3597, 3598, 3599, 3600, 3601, 3602, 3603, 3604, 3605, 3606, 3607, 3608, 3609, 3610, 3611, 3612, 3613, 3614, 3615, 3616, 3617, 3618, 3619, 3620, 3621, 3622, 3623, 3624, 3625, 3626, 3627, 3628, 3629, 3630, 3631, 3632, 3633, 3634, 3635, 3636, 3637, 3638, 3639, 3640, 3641, 3642, 3643, 3644, 3645, 3646, 3647, 3648, 3649, 3650, 3651, 3652, 3653, 3654, 3655, 3656, 3657, 3658, 3659, 3660, 3661, 3662, 3663, 3664, 3665, 3666, 3667, 3668, 3669, 3670, 3671, 3672, 3673, 3674, 3675, 3676, 3677, 3678, 3679, 3680, 3681, 3682, 3683, 3684, 3685, 3686, 3687, 3688, 3689, 3690, 3691, 3692, 3693, 3694, 3695, 3696, 3697, 3698, 3699, 3700, 3701, 3702, 3703, 3704, 3705, 3706, 3707, 3708, 3709, 3710, 3711, 3712, 3713, 3714, 3715, 3716, 3717, 3718, 3719, 3720, 3721, 3722, 3723, 3724, 3725, 3726, 3727, 3728, 3729, 3730, 3731, 3732, 3733, 3734, 3735, 3736, 3737, 3738, 3739, 3740,	
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House	1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2791, 2842, 5021, 5039, 5046, 5051, 5065, 5072, 5074, 5085, 5198, 5200, 5211, 5231, 5251, 5261, 5262, 5712, 5713, 5714, 5718, 5719, 5722, 5978, 7210, 7211, 7216, 7217, 7251, 7349, 7622, 7623, 7629, 7641, 7692, 7699, 8911	Purchases in furniture and home improvement stores.
Health	4119, 5047, 5975, 5976, 8011, 8021, 8031, 8041, 8042, 8043, 8044, 8049, 8062, 8071, 8099	Purchases for medical, ambulance, and doctor services. Purchases in hearing aids service and supply stores.
Music shops	5733, 5735	Purchases in musical instrument stores.
Office supplies	5111, 5943	Purchases in office supply and stationery stores (wholesale and retail).



Animals	742, 5995	Purchases in pet stores and veterinary clinics.
Pharmacies	5122, 5912	Purchases in pharmacies and drug stores.
Restaurants, cafes & bars	5811, 5812, 5813	Purchases in restaurants, cafes and bars (excluding fast food restaurants.)
Services	0780, 2741, 4214, 4215, 4225, 4761, 4815, 4821, 5960, 5961, 5963, 5964, 5965, 5966, 5967, 6300, 6513, 7261, 7273, 7276, 7277, 7278, 7321, 7342, 7361, 7375, 7379, 7392, 7393, 7394, 8111, 8734, 8931, 9399, 9402, 9405	Payments for a wide range of services including: publishing, delivery, storage, marketing (Google and Facebook ads), dating apps, tax preparation.
Sport equipment	5655, 5940, 5941, 5996, 5998, 7032, 7941	Purchases in sport equipment stores.
Taxi	4121	Payments for taxis and driving services.
Toll roads	4784	Payments on toll roads.
Train tickets	4011, 4111, 4112	Purchases of train tickets.
Transportation	4111, 4121, 4131, 4457, 4468, 4784, 4789, 5013, 5271, 5551, 5561, 5592, 5598, 5599, 7511, 7523	Payments in cabs, city and suburban public transport. Payments for parking, garages and toll roads. Car rentals are not included.
Travel	4411, 4722, 4723, 5309, 5962, 7033	Payments to travel agencies, tour operators, travel arrangement services (Airbnb and Trip.com included) and duty-free stores.
Cosmetics	5977, 5977, 7230, 7297, 7298, 8050	Payments in cosmetics, perfumes and personal care stores.

- The list of Categories, MCC and/or links of MCC and Merchant Name can be changed by the Vivid Money at its sole discretion.
- The Transactions with the following MCCs shall not be considered as qualifying card purchases for the Vivid Cashback Program:



- 4829 (Money Transfer)
- 6012 (Merchandise and Services – Customer Financial Institution)
- 6051 (Quasi Cash – Merchant)
- 6211 (Securities – Brokers/Dealers)
- 6540 (POI Funding Transactions (Excluding MoneySend))
- 7995 (Gambling Transactions)

6. Miscellaneous

- By agreeing to participate in the Vivid Cashback Program Eligible Customers are responsible for the impact of the Vivid Cashback Program on their own tax obligations. Any bonus and/or other benefits received by the Eligible Customer that may be applicable for the tax purposes of the Eligible Customer is the sole responsibility of the Eligible Customer. In case of doubt, an Eligible Customer should consult their tax advisor.
- The Eligible Customer shall check the Vivid Points balance in the Vivid Rewards section of the Eligible Customer's Account at least once a month for the previous month. If Transactions of the previous month are not listed at all, or if the stated amounts are incorrect, the Eligible Customer shall inform Vivid Money until the end of the month following the month during which the respective Transaction took place, enclosing the proof of purchase and information about the transaction. Late complaints are excluded.
- Participation in the Vivid Cashback Program can be terminated by the Eligible Customer at any time without any notice period.
- In the event of misuse of the Vivid Cashback Program by the Eligible Customer and its users or fraud of a customer in connection with the Vivid Cashback Program, Vivid Money can immediately terminate the participation of that customer in the Vivid Cashback Program. In such a case Vivid Money reserves the right to cancel the corresponding Vivid Points and to reverse the credit in the amount of the value of the redeemed Vivid Points.
- Vivid Money reserves the right to make changes or amendments to the prerequisites for the Vivid Cashback Program or to terminate the Vivid Cashback Program at any time upon notification without observing any notice period. Vivid Money also reserves the right to cancel any Vivid Points in case of inactivity, in this case you will be duly notified in advance of the exact conditions.
