

Mastercard Pay & Get Rewards Program in the Republic of Serbia

Campaign Rules of the Program (the "Rules") for participating Issuers only

- 1. Introduction** – MASTERCARD EUROPE SA, with its registered seat at Chaussee de Tervuren 198a, Waterloo, Belgium, company no 0448.038.446 ("**Mastercard Company**") as a foreign legal entity, introduces the Mastercard Pay & Get Rewards Program (the "**Program**") in the Republic of Serbia.

Due to the fact Mastercard Company does not perform business activities in the territory of Republic of Serbia, the Issuer (as defined in Section 2) of Mastercard debit or credit card is responsible for the realization of the Program in the territory of Republic of Serbia and therefore has an obligation under the Law on Trade ("Official Gazette RS" no. 52/2019) to announce the sales incentives offer.

Mastercard Company hereby establishes the following Rules of the Program for participating Issuers.

The Program takes place each Tuesday, namely on Tuesday from 00:00 to 23:59, starting on 1 October 2025 and ending on 31 December 2026 (the "**Program Duration**").

The Program is organized in the territory of the Republic of Serbia.

The Rules will be published on the Website (as defined below), as well as on the websites of the Issuers, in a form of their choosing.

- 2. Definitions** – In these Rules:

Mastercard Pay & Get Rewards Program u Republici Srbiji

Pravila kampanje Programa („Pravila“) za izdavaoce koji učestvuju u Programu

- 1. Uvod** – MASTERCARD EUROPE SA, sa registrovanim sedištem na adresi Chaussee de Tervuren 198 a, Waterloo, Belgija, registarski broj 0448.038.446 („**Kompanija Mastercard**“) kao strano pravno lice uvodi Mastercard Pay & Get Rewards Program („**Program**“) u Republici Srbiji.

S obzirom na to da Kompanija Mastercard ne obavlja privrednu delatnost na teritoriji Republike Srbije, Izdavalac (kako je definisan u tački 2) Mastercard debitne ili kreditne kartice je odgovoran za realizaciju Programa na teritoriji Republike Srbije i stoga ima obavezu prema Zakonu o trgovini („Službeni glasnik RS“ br. 52/2019) da objavi ponudu za prodajne podsticaje.

Kompanija Mastercard ovim utvrđuje sledeća Pravila Programa za Izdavaoce koji učestvuju u Programu.

Program se realizuje svakog utorka, odnosno utorkom od 00:00 do 23:59 časova, u periodu koji počinje 1. oktobra 2025. godine i završava se 31. decembra 2026. godine („**Trajanje Programa**“).

Program se organizuje na teritoriji Republike Srbije.

Pravila će biti objavljena na Veb sajtu (kako je dole definisano), kao i na internet stranicama Izdavalaca, u formi po njihovom izboru.

- 2. Definicije** – U ovim Pravilima:

“**Account**” means the account of the Card (as defined in this Section) (if any) opened in the name of the Cardholder (as defined in this Section).

“**Agreement**” means the agreement between Cardholder and the Issuer in respect of issuing the Card.

“**Card**” means exclusively a valid Mastercard debit or credit card, issued in the name of a natural person, bearing Mastercard Company’s brand and issued by the Issuer. The Card does not mean non-reloadable/reloadable prepaid cards, Maestro, or any commercial/business cards issued by a bank or other payment institution with the registered seat in the Republic of Serbia.

“**Cashback**” means cashback transaction which is available to the Cardholder under this Program.

“**Domestic Merchant Participant**” means the retail merchants with the registered seat in Republic of Serbia whose registered activity belong to transactions whose fall under internationally defined Merchant Category Codes (MCCs) listed in Section 6 of these Rules (e.g., restaurants, fast-food restaurants, pastry shops, bars, bakeries, cafeterias and similar), which have a signed agreement on processing card payments with a bank with registered seat in the Republic of Serbia and an appropriate license to process card payments.

“**Eligible Purchase/s**” means any purchase(s) of any value made every Tuesday during the Program duration, using the Card via the Mobile Wallet for in-store purchases at a Domestic Merchant Participant.

„**Račun**“ označava račun Kartice (kako je definisana u ovoj tački) (ako postoji) otvoren na ime Korisnika kartice (kako je definisan u ovoj tački).

„**Ugovor**“ označava sporazum između Korisnika kartice i Izdavaoca u vezi sa izdavanjem Kartice.

„**Kartica**“ označava isključivo važeću Mastercard debitnu ili kreditnu karticu, izdatu na ime fizičkog lica, koja nosi brend Kompanije Mastercard i koju izdaje Izdavalac. Kartica ne označava nedopunjive/dopunjive pripejd kartice, Maestro ili komercijalne/biznis kartice izdate od strane banke ili druge platne institucije sa sedištem u Republici Srbiji.

„**Povraćaj novca**“ označava povraćaj novca koji je dostupan Korisniku kartice u okviru ovog Programa.

„**Domaći trgovac učesnik**“ označava trgovce na malo sa sedištem u Republici Srbiji čija registrovana delatnost pripada međunarodno definisanim kategorijama kodova trgovaca (Merchant Category Codes (MCC)) koje su nabrojane u tački 6. ovih pravila (npr. restorani, fast-food restorani, poslastičarnice, barovi, pekare, kafeterije i slično), i koji imaju potpisan ugovor o obradi kartičnog plaćanja sa bankom sa sedištem u Republici Srbiji i odgovarajuću licencu za obradu kartičnih plaćanja.

„**Kvalifikovana/e kupovina/e**“ označava kupovinu/e bez obzira na njenu vrednost, koja je izvršena svakog utorka tokom trajanja Programa, korišćenjem Kartice putem „Mobilnog novčanika“ u objektu kod Domaćeg trgovca učesnika.

“**In writing**” means any written communication, including in electronic form (such as e-mail messages).

“**Issuer**” means the bank in the Republic of Serbia that issued the Card to the Cardholder and participates in the Program.

“**Cardholder**” means a natural person over 18 years of age, in whose name the Account (as defined in this Section) is opened by the Issuer.

“**Mobile Wallet**” means an application (Apple Pay, Google Pay, Garmin Pay, etc.) for the device that, when connected with the Card, can be used for contactless payments at the point of sale.

“**Participant**” is the Cardholder of a Card issued by an Issuer who registers their Card in the Program on the designated Website <https://priceless.com/dan> and such Card is used as a payment method to make an Eligible Purchase(s) in accordance with the provisions of these Rules.

“**Program**” means the sales incentive titled “Mastercard Pay & Get Rewards” in the Republic of Serbia, which enables earning a limited number of Cashbacks from Eligible Purchases, under the terms defined by these Rules.

“**Website**” means Mastercard’s Company internet page containing information on the Program and Card enrolment option available at the address <https://priceless.com/dan>.

3. General Rules for the Program - Cardholders can take advantage of the Program when making an Eligible Purchase during the period in

„**U pisanoj formi**“ označava svaku pisanu komunikaciju, uključujući i elektronsku formu (kao što su i-mejl poruke).

“**Izdavalac**” označava banku u Republici Srbiji koja je Korisniku izdala Karticu i učestvuje u Programu.

„**Korisnik kartice**“ označava fizičko lice starije od 18 godina, na čije ime je otvoren Račun (kako je definisan u ovoj tački) od strane Izdavaoca.

„**Mobilni novčanik**“ označava aplikaciju za uređaje (Apple Pay, Google Pay, Garmin Pay i slično) koja, kada je povezana sa Karticom, može da se koristi za beskontaktna plaćanja na prodajnim mestima.

„**Učesnik**“ je Korisnik Kartice koju je izdao Izdavalac koji registruje svoju Karticu u Programu na Veb sajtu <https://priceless.com/dan> i koristi je kao način plaćanja da izvrši Kvalifikovanu/e kupovinu/e u skladu sa odredbama ovih Pravila.

„**Program**“ označava prodajni podsticaj pod nazivom „Mastercard Pay & Get Rewards“ u Republici Srbiji, koji omogućava ograničen broj Povraćaja novca na osnovu Kvalifikovanih kupovina, pod uslovima iz ovih Pravila.

„**Veb sajt**“ označava internet stranicu Kompanije Mastercard sa informacijama o Programu i opcijom za registraciju Kartice, koja je dostupna na adresi <https://priceless.com/dan>.

3. Opšta pravila Programa - Korisnici kartica mogu da iskoriste Program kada vrše Kvalifikovanu kupovinu tokom perioda u kojem program traje

which the Program is active and receive Cashback accordingly in accordance with these Rules.

Cardholders are entitled to Cashback on an Eligible Purchase made with the relevant and previously registered Card in accordance with the Cashback amount defined in Section 6 of these Rules.

During the Program, the conditions for evaluating the Eligible Purchase(s), as well as the definition(s) of promotional criteria, provision of prizes, etc., may change. The Participant can familiarize themselves at any time with the criteria on the Website.

Mastercard Company shall not be liable for any loss or damage arising from the interaction between the Cardholder and the Domestic Merchant Participant with respect to Eligible Purchases.

Cashback settlement is performed by the Issuer through the settlement processing of cashback transactions that are initiated after the Eligible Purchase is cleared.

Mastercard Company shall not be liable for any Issuer's fees and costs with respect to the Cashback and the Eligible Purchase as transaction types.

The Rules will be published on the Website, where they will be available throughout the Program period in a way that allows for their storage and reproduction.

By participating in the Program, Participants are bound by these Rules and agree to comply with the terms and conditions of the Program.

- 4. Duration of the Program** - The Program takes place from 00:00 to 23:59 on each Tuesday in every month starting on 01/10/2025 and ending on 31/12/2026.

i dobiju Povraćaj novca u skladu sa ovim Pravilima.

Korisnici kartica imaju pravo na Povraćaj novca za Kvalifikovanu kupovinu izvršenu relevantnom i prethodno registrovanom Karticom u skladu sa iznosom Povraćaja novca koji je definisan u tački 6. ovih pravila.

Tokom Programa, uslovi za ocenjivanje Kvalifikovane/ih kupovine/a, kao i definicija/e promotivnih kriterijuma, obezbeđivanje nagrada, itd., mogu da se promene. Učesnik se u svakom trenutku može upoznati sa kriterijumima na Veb sajtu.

Kompanija Mastercard neće biti odgovorna za bilo kakav gubitak ili štetu nastalu usled interakcije između Korisnika kartice i Domaćeg trgovca učesnika u vezi sa Kvalifikovanim kupovinama.

Isplatu Povraćaja novca vrši Izdavalac obradom plaćanja kešbek transakcija (povraćaj novca) iniciranih nakon obrade Kvalifikovane kupovine.

Kompanija Mastercard neće biti odgovorna za bilo kakve naknade i troškove Izdavaoca u vezi sa Povraćajem novca i Kvalifikovanom kupovinom kao vrstama transakcija.

Pravila će biti objavljena na Veb sajtu, gde će biti dostupna tokom perioda Programa na način koji omogućava njihovo čuvanje i reprodukciju.

Učešćem u Programu, Učesnici su u obavezi da poštuju ova Pravila i saglasni su da će se pridržavati uslova i odredaba programa.

- 4. Trajanje Programa** - Program je aktivan svakog utorka u svakom mesecu, od 00:00 do 23:59 i počinje 01.10.2025. godine, a završava se 31.12.2026. godine.

Mastercard reserves the right to extend the period of the Program or terminate the Program early by amending these Rules, and the changes will come into force after they are published on the Website.

- 5. Right to Participate** - Cardholders may benefit from their participation in the Program only in accordance with these Rules and only with respect to active Cards. If the Card is cancelled or blocked by the Issuer, or the Cardholder's Account is closed, the benefits granted to Cardholders because they participated in this Program may also be terminated. Mastercard Company may cancel participation in the Program and refuse to provide Cashback that was due (except for Cashback that has already been paid to the Cardholder) if the Cardholder does not comply with these Rules.

Any natural person who has accepted these Rules and meets the additional conditions described below has the right to participate in the Program.

Participation in the Program is tied to making a purchase on each Tuesday of each month within the Program.

Mastercard Company has the right, at its discretion and without notice, to exclude a Participant from the Program if they do not meet the conditions for participation outlined in these Rules and/or violate any of the rules of the Program.

- 6. Program Mechanism** - Every Cardholder of a Mastercard debit or credit card solely issued in the name of a natural person and issued by the Issuer, as defined in item 2 of these Rules, and who has made an Eligible Purchase on each Tuesday within the Program, participates in the Program. Eligible Purchase must be made with the Card, which was previously registered in the Program via <https://priceless.com/dan>. The Cards which were not registered in the Program prior to the purchase cannot accrue the

Mastercard zadržava pravo da produži period Programa ili da prekine Program prevremeno izmenom ovih Pravila, a promene će stupiti na snagu nakon što budu objavljene na Veb sajtu.

- 5. Pravo na učestvovanje** - Korisnici kartica mogu imati pogodnosti od svog učešća u Programu samo u skladu sa ovim Pravilima i samo ukoliko imaju aktivne Kartice. U slučaju da je Kartica otkazana ili blokirana od strane Izdavaoca, odnosno račun Korisnika kartice zatvoren, pogodnosti dodeljene Korisnicima kartica kao rezultat njihovog učešća u ovom Programu takođe mogu biti prekinute. Kompanija Mastercard može da otkáže učešće u Programu i odbije da obezbedi Povraćaj novca koji je dospeo (osim za Povraćaj novca koji je već uplaćen na račun Korisnika kartice) u slučaju da se Korisnik kartice ne pridržava ovih Pravila.

Pravo učešća u Programu ima svako fizičko lice koje je prihvatilo ova Pravila i ispunjava dole opisane dodatne uslove.

Učešće u Programu je vezano za kupovinu svakog utorka u mesecu u okviru Programa.

Kompanija Mastercard ima pravo, po sopstvenom nahođenju i bez obaveštenja, da isključi Učesnika iz Programa ako ne ispunjava uslove za učešće navedene u ovim Pravilima i/ili ako prekrši bilo koje od pravila Programa.

- 6. Procedura učestvovanja u Programu** – U Programu učestvuje svaki Korisnik Mastercard debitne ili kreditne kartice, izdate isključivo na ime fizičkog lica i koju izdaje Izdavalac, kako je definisano u tački 2. ovih Pravila, koji svakog utorka u okviru Programa izvrši Kvalifikovanu kupovinu. Kvalifikovana kupovina mora biti obavljena Karticom koja je prethodno registrovana u Programu putem <https://priceless.com/dan>. Povraćaj novca se ne može ostvariti ukoliko je kupovina obavljena

Cashback.

The Cashback amount per Eligible Purchase is 10% of the respective purchase, while the maximum total amount for all Eligible Purchases made during any single Tuesday is 1,000.00 RSD.

During the Program duration, each Participant may receive a maximum total cashback of 6,000.00 RSD. The specified maximum total cashback that the Participant can earn over the entire Program duration cannot be obtained through a single Eligible Purchase but must be accumulated through multiple purchases, in accordance with the rule that cashback per single Eligible Purchase amounts to 10% of the respective purchase, while the maximum Cashback amount during any given Tuesday is 1,000.00 RSD.

Provided the conditions from the preceding paragraph are met, the Participant shall receive the Cashback at the latest within 30 working days from the date of execution of one or more Eligible Purchases, regardless of the purchase amount(s).

Each cashback amount that the Participant is entitled to will be awarded individually, within and in accordance with both the maximum Cashback amount during any given Tuesday and the maximum cashback amount for the entire Program duration.

Transactions that will be included in the Program are the ones which belong to one of Merchant Category Codes (MCC) defined below:

MCC	Description
5441	CANDY, NUT, AND CONFECTIONERY SHOPS
5451	DAIRY PRODUCTS STORES
5462	BAKERIES

Karticom koja pre kupovine nije registrovana u Programu.

Povraćaj novca po jednoj Kvalifikovanoj kupovini iznosi 10% od predmetne kupovine, dok maksimalni iznos Povraćaja tokom jednog utorka iznosi 1.000,00 dinara.

Korisnik tokom trajanja Programa može ostvariti Povraćaj novca najviše u iznosu od 6.000,00 dinara. Ovde navedeni maksimalni iznos koji Korisnik može ostvariti tokom celog perioda trajanja Programa se ne može ostvariti kroz jednu Kvalifikovanu kupovinu, već kroz više njih, a u skladu sa pravilom da povraćaj novca po jednoj Kvalifikovanoj kupovini iznosi 10% od predmetne kupovine, dok maksimalni iznos Povraćaja tokom jednog utorka iznosi 1.000,00 dinara.

Pod pretpostavkom da su zadovoljeni uslovi iz prethodnog stava, Učesnik dobija Povraćaj novca najkasnije u roku od 30 radnih dana od dana kada je izvršio jednu ili više Kvalifikovanih kupovina bez obzira na iznos iste/ih.

Svaki od iznosa Povraćaja novca na koji Korisnik ima pravo će se dobijati pojedinačno, a u granicama i u skladu sa maksimalnim iznosima Povraćaja tokom jednog utorka i sa maksimalnim iznosom povraćaja tokom trajanja Programa.

Transakcije koje će biti uključene u Program su one koje pripadaju jednom od međunarodno definisanih kategorija kodova trgovaca (Merchant Category Codes (MCC)) definisanim u nastavku:

MCC	Opis
5441	PRODAVNICE SLATKIŠA, ORAŠASTIH PLODOVA I KONDITORSKIH PROIZVODA
5451	PRODAVNICE MLEČNIH PROIZVODA
5462	PEKARE

5811	CATERERS
5812	EATING PLACES, RESTAURANTS
5813	BAR, LOUNGE, DISCO, NIGHTCLUB
5814	FAST FOOD RESTAURANTS

Mastercard Company and/or Issuer does not perform the role of tax agent, meaning that any tax-related aspects must be managed by the Cardholders individually with the respective tax administrations, if any aspects of such type may arise.

7. Privacy and Data Protection - Mastercard Company will process Cardholder data for Program purposes as described in [Mastercard's Loyalty & Rewards Notice](#).

8. Loss of rights to earn Cashback and cancellation of Cashback – Under certain circumstances, the Cardholder may lose the rights to earn Cashback or suffer cancellation of Cashback.

The cardholder may lose the right to earn Cashback or suffer immediate cancellation of Cashback if one of the following occurs:

- Cardholder breaches the provisions of the Agreement with their Issuer;
- Eligible Purchase reversal;
- Cardholder breaches any provision of these Rules.

Issuer shall notify Cardholder of the loss of rights to earn Cashback or cancellation of Cashback.

9. Termination – Mastercard Company reserves the right to terminate the Program if circumstances occur that Mastercard Company could not have known to occur or could not have foreseen, prevented, or eliminated, such as natural disasters, epidemics, civil unrest, war destruction, government acts of the influence on the fulfilment of obligations etc., and which circumstances directly or indirectly affect the

5811	KETERING USLUGE
5812	MESTA ZA ISHRANU, RESTORANI
5813	BAR, LOUNGE, DISKOTEKA, NOĆNI KLUB
5814	RESTORANI BRZE HRANE

Kompanija Mastercard i/ili Izdavalac ne vrše ulogu poreskog agenta, što znači da sve poreske obaveze prema nadležnim poreskim organima moraju biti namirene od strane Korisnika kartice, ukoliko se takve obaveze pojave.

7. Privatnost i zaštita podataka – Kompanija Mastercard će obrađivati podatke Korisnika kartice za potrebe Programa kao što je opisano u [Obaveštenju o lojalnosti i nagradama Kompanije Mastercard](#).

8. Gubitak prava na Povraćaj novca i otkazivanje Povraćaja novca – Pod određenim okolnostima, Korisnik kartice može izgubiti pravo na Povraćaj novca ili mu Povraćaj novca može biti otkazan.

Korisnik kartice gubi pravo na Povraćaj novca ili mu Povraćaj novca može biti odmah otkazan, ako nastupi nešto od sledećeg:

- Korisnik kartice prekrši odredbe Ugovora sa svojim Izdavaocem;
- Storniranje Kvalifikovane kupovine;
- Korisnik kartice prekrši bilo koju odredbu ovih Pravila.

Izdavalac će obavestiti Korisnika kartice o gubitku prava na Povraćaj novca ili otkazivanju Povraćaja novca.

9. Prekid – Kompanija Mastercard zadržava pravo da prekine Program ukoliko nastupe okolnosti za koje Kompanija Mastercard nije mogla znati da će nastupiti ili ih nije mogla predvideti, sprečiti, niti otkloniti, kao što su primera radi elementarne nepogode, epidemije, građanski nemiri, ratna razaranja, akti organa vlasti od uticaja na izvršenje obaveza i slično, a koje okolnosti neposredno ili posredno utiču na

financial market and the stability of currencies, i.e., the state of market exchange rates. Additionally, at any time during the Program, the Participant can terminate participation in the Program, at no charge, by following the dedicated opt-out option available on the Website. From the moment of successful opt-out, Cashbacks will not be paid out for any purchases made after the opt-out, and for those that had been made before the opt-out, but whose Cashbacks had not been sent yet.

10. Severability of provisions – If any provision of these Rules or any portion thereof is held illegal, invalid, or unenforceable, then such provision shall be severed from these Rules and shall not affect the legal force and enforceability of any other provisions. These Rules shall supersede all prior agreements, announcements, and representations in respect of the Program. If any details of the Program contradict these Rules, then the Rules shall prevail, unless stated otherwise. Failure of Mastercard Company to exercise any of its rights in accordance with these Rules shall not be deemed as a waiver of such rights.

11. Complaints – All Participant complaints regarding the implementation of the Program under these Rules must be submitted no later than 45 days after the Program end date. Complaints received after this deadline will not be considered and shall be deemed unfounded.

Participants may submit their complaints by email to contact.serbia@priceless.com and will receive a response within 30 working days from the date of receipt.

12. Applicable law and language – All disputes arising between Mastercard Company and the Campaign Participants will be settled by mutual agreement. If this is not possible, the parties shall have the right to settle the dispute before the competent court in

finansijsko tržište i stabilnost valuta, odnosno na stanje tržišnih kurseva.

Dodatno, u bilo kom trenutku tokom trajanja Programa, Učesnik može odjaviti učešće u Programu, bez troškova, i to prateći namensku opciju za odjavu dostupnu na Veb sajtu. Od momenta uspešne odjave, Povraćaj novca neće biti isplaćen za bilo koju kupovinu obavljenu nakon odjave, kao ni za one kupovine koje su obavljene pre odjavljivanja, a za koju Povraćaj novca još izvršen.

10. Odvojivost odredbi – Ako se bilo koja odredba ovih Pravila ili bilo koji njihov deo smatra nezakonitim, nevažećim ili neizvršivim, tada će se takva odredba odvojiti od ovih Pravila i neće uticati na pravnu snagu i izvršnost bilo kojih drugih odredbi. Ova Pravila će zameniti sve prethodne sporazume, objave i prezentacije u vezi sa Programom. Ako su neki detalji Programa u suprotnosti sa ovim Pravilima, tada će Pravila imati prednost, osim ako nije drugačije naznačeno. Propuštanje Kompanije Mastercard da vrši bilo koje svoje pravo u skladu sa ovim Pravilima neće predstavljati odricanje od tih prava.

11. Primedbe – Sve primedbe Učesnika u vezi sprovođenja Programa u skladu sa ovim Pravilima, mogu se podneti najkasnije u roku od 45 dana od dana završetka Programa. Primedbe koje budu pristigle nakon ovog roka neće biti uzete u razmatranje i smatraće se neosnovanim.

Učesnici svoje primedbe mogu dostaviti slanjem elektronske pošte na adresu contact.serbia@priceless.com i na iste će biti odgovoreno u roku od najkasnije 30 radnih dana od dana prijema.

12. Merodavno pravo i jezik – Svi sporovi koji proističu između Kompanije Mastercard i Učesnika biće rešavani putem međusobnog dogovora. U slučaju da to nije izvodljivo, strane imaju pravo da spor reše pred stvarno nadležnim sudom u Beogradu, Republika

Belgrade, Republic of Serbia, in accordance with Serbian legislation.

These Rules are drafted in English and Serbian languages and governed by the laws of the Republic of Serbia. In case of any discrepancies or inconsistencies, the version of the Rules in the Serbian language shall prevail.

Srbija, u skladu sa srpskim zakonodavstvom.

Ova Pravila su napisana na engleskom i srpskom jeziku i regulisana su zakonima Republike Srbije. U slučaju bilo kakvih neslaganja ili nedoslednosti, verzija Pravila na srpskom jeziku će imati prednost.