

Information on the Cashback Programme

About the Programme

This Programme aims to inform customers who meet the eligibility criteria about cashback campaigns available on novobanco Digital Channels.

Eligible customers may benefit from cashback refunds when making purchases by participating in retail brands, both in physical stores and online, if they meet the conditions defined for each campaign.

The campaigns presented are associated with specific retail brands, with the respective conditions defined by them. Programme conditions are dynamic and retail brands may vary over time.

1. Eligibility Conditions

1.1. The Programme covers novobanco retail customers who cumulatively meet the following criteria:

- (a) Hold a bundled account at novobanco*;
- (b) Have novobanco Digital Channels access;
- (c) Hold an active novobanco debit or credit card;
- (d) Have given consent for the 'Processing of data for the promotion of products and services tailored to your profile' and selected 'via novobanco Online and App' as preferred channels;
- (e) Have viewed the campaign on Digital Channels and made a purchase using a novobanco card with the retailer advertised in the campaign, under the applicable conditions.

1.2. The campaign is completely free for customers who meet the requirements in 1.1.

1.3. The operation of this cashback Programme implies the transmission of the following data related to customer transactions with relevant retailers for cashback purposes:

- (i) purchase amount.
- (ii) date and time of purchase.
- (iii) transaction terminal ID.
- (iv) last 4 digits of the novobanco card.
- (v) number of campaigns views.
- (vi) number of campaign clicks.

Customers may object to the transmission of this data at any time via novobanco Digital Channels or by contacting dpo@novobanco.pt, which will result in their automatic exclusion from the Programme.

2. Cashback Operation

2.1. Through this Programme, customers may benefit from cashback according to the value disclosed by the retailer, provided they view the campaign on novobanco Digital Channels and make a purchase that meets the campaign conditions.

2.2. Purchases must be paid using a novobanco card.

2.3. Failure to view the campaign prior to using the card prevents cashback attribution.

2.4. The discount granted to the customer will be processed by way of cashback. This means that the purchase will be paid in its full amount, and the corresponding cashback amount will subsequently be credited to the customer's current account (under the cashback Programme designation), provided that such account is in good standing and after the expiry of the purchase return period.

2.5. The discount will apply to all purchases made under the conditions described above and for transactions carried out while the Programme is active.

2.6. In case of a return, no cashback will be granted.

3. Modification, Cancellation and Suspension

3.1. This Programme may be modified or cancelled at any time by novobanco, with at least 15 days' prior notice via Digital Channels.

3.2. Failure to comply with any obligations under account opening terms or card usage conditions may result in immediate exclusion from the Programme.

3.3. novobanco reserves the right to suspend or cancel campaigns whenever required by a competent authority or in cases of security concerns or suspected fraud and may become unavailable for an indefinite period.

4. Information

4.1. Customers may consult cashback information in Digital Channels via the 'Cashback History' available within the Cashback feature.

4.2. For any questions regarding the Programme, customers should visit www.novobanco.pt or contact novobanco on the Direct Line 707 247 365, available 24 hours a day (personalised support on weekdays from 8:00 to 22:00 and weekends/holidays from 9:00 to 18:00).

* Conta 100%, Conta 360°, Conta 18.25, Conta 26.31, Conta Boas-Vindas, Conta +351, Conta Golden Key, Conta Singular, Conta Dupla Vantagem, Conta 100% Dupla Vantagem, Conta 360° Dupla Vantagem, Conta 18.31, Conta 100% 18.31, Conta 18-31 Academia, Conta 100% Grupo NB, Conta 100% Empregado NB, Conta Nº1, Conta Private, Conta 100% Parceiro, Conta 100% Parceiro+, Conta Serviço EasyNB SD, Conta Serviço Assurfinance, Conta Serviço BIC Jovem Profissional, Conta 360° Academia, Conta 100% 55+, Conta 100% Gold.