

## FAQs for SBM Cashpaké

### 1. What is SBM Cashpaké?

SBM Cashpaké is an ongoing rewards programme on SBM Cards (both debit and credit) whereby cardholders earn a percentage cash rebate on their total spending by paying for their purchases at POS machines.

### 2. How is my cash rebate calculated?

You'll earn up to 1% cash rebate on your purchases carried out with your SBM Debit or Credit Card. However, cash rebate on your debit card will be computed on your quarterly spend whilst cash rebate on your credit card will be computed on your monthly spend as per tables below:

#### SBM Debit Card

Quarterly spend level (Rs)	Cash rebate (%)
1 – 60,000	0.15
60,001 – 150,000	0.40
150,001 and above	1.00

#### SBM Credit Card

Monthly spend levels (Rs)	Cash rebate (%)
0 – 20,000	0.15
20,001 – 50,000	0.50
50,001 and above	1.00

### 3. Do I earn cash rebate on cash withdrawal/cash advance on ATMs or at Service Unit counters?

No. As mentioned above only purchases with your card at merchant point of sales are eligible for cash rebate.

### 4. Do online purchases earn cash rebate?

Yes, all online purchases including mobile phone topup will earn cash rebate.

### 5. Do I earn cash rebate when I use my card abroad?

Yes, of course.

### 6. How do I get my cash?

Your cash rebates will be accumulated and credited on a quarterly basis as follows:

- **Debit Cards** - accumulated cash rebates will be credited on your Current or Savings account (whichever is the primary account)
- **Credit Cards** - accumulated cash rebates will be credited on your Credit Card.

**7. Are Business cards eligible for cash rebate?**

Yes. Accumulated cash rebates on Business Debit and Credit cards will both be credited on customer's corporate account and not on their credit cards on a quarterly basis.

**8. Do I need to register my card(s) to start earning cash rebates?**

No. By using your SBM Card on POS at merchant outlets you will automatically be eligible for SBM Cashpaké.

**9. Will I have to shop at certain specific stores to be eligible for SBM Cashpaké?**

No! Shop anywhere Visa and MasterCard are accepted, both on SBM or non SBM POS.

**10. Will my cash ever expire?**

Your cash is yours for the life of the account / card – it won't expire. But if your account is closed or card is cancelled, you'll lose any cash you haven't redeemed.

**11. Can I redeem for something other than cash?**

No, you cannot redeem for something other than cash. This is an automatic cash rebate programme.

**12. Do I earn cash rebate, if I miss a monthly payment and my credit card account is in arrear?**

No. Until you settle your dues, you will not be eligible for cash rebate.

**13. If my card is lost /stolen what happens to the accumulated cash rebate?**

The accumulated amount will be automatically transferred to your new card.

**14. If I'm holding both a debit and credit card, can I combine my spending on both cards?**

No, you cannot combine the spending on different cards.

**15. Will my spending on both my principal and the supplementary credit card be combined for computation cash rebate?**

Yes, principal and supplementary spending will both be combined. However, cash rebate is only awarded to the principal cardholder.

**16. How will I know how much cash rebate I've accumulated on my card(s)?**

Cash rebate accumulated with your SBM Debit Card will be communicated to you through your quarterly current / savings account statement and cash rebate accumulated with your SBM Credit Card will be communicated to you through your monthly credit card statement.

**17. Can I have details of cash rebate at any point in time?**

You will get details in your statements. SBM's customer service will only be able to communicate rebates accumulated at every end of month.

**18. Who do I contact if I have a problem on my cash rebate or I need any additional information?**

You can call us on 207 0111, visit your nearest Service Units, email us at [sbm@sbm.intnet.mu](mailto:sbm@sbm.intnet.mu) or sms us on 8123.

## Terms & Conditions governing SBM Cashpaké

1. SBM Cashpaké is open to all SBM debit and credit cardholders, including business cardholders.
2. SBM Cashpaké is an ongoing promotion, starting as from 1<sup>st</sup> October 2009, whereby SBM cardholders get a cash rebate.
3. Cash rebate calculation will be based on a percentage of the total spending for a month for credit card and total spending for the quarter for debit card.
4. The cardholder must pay with a SBM debit or credit card issued to him/ her by the State Bank of Mauritius Ltd (SBM) at merchant outlets to automatically qualify for SBM Cashpaké.
5. SBM Cashpaké is applicable on retail purchases only. Cash withdrawals are excluded.
6. Credit card accounts that are in arrears will not be eligible for cash rebate. An account is defined as in arrears when a planned payment has not been made by the payment due date.
7. The moment an account is in arrears, credit cardholders will stop earning cash rebates on purchases effected through the use of the credit card.
8. Cash rebate on credit cards will only start to accumulate again once all the arrears have been settled.
9. The moment a credit account is in arrears for a minimum of 60 days, all cash rebate accumulated will be cancelled. Cardholders will start earning cash rebate again once all the arrears on the account have been paid.
10. Credit cardholders' eligible spend are calculated based on total consolidated (all primary and supplementary (ies)) customers' spending.
11. An eligible cardholder stands to get the following cash rebates subject to fulfillment of the qualifying conditions as per clauses 3 to 10.

### DEBIT CARD

Quarterly spend level (Rs)	Cash rebate (%)
1 – 60,000	0.15
60,001 – 150,000	0.40
150,001 and above	1.00

### CREDIT CARD

Monthly spend levels (Rs)	Cash rebate%
0 – 20,000	0.15
20,001 – 50,000	0.50
50,001 and above	1.00

12. Cash rebates for each qualifying transaction undertaken by the cardholder will be accumulated and credited on a quarterly basis for both debit and credit cards. This frequency can be varied at SBM's sole discretion.
13. Accumulated cash rebates on debit cards will be credited on cardholder's current or savings account (whichever is the primary account) and accumulated cash rebates on credit cards will be credited on cardholder's credit card account.
14. For business cardholders, accumulated cash rebates on debit and credit cards will both be credited on customer's corporate account on a quarterly basis. This frequency can be varied at SBM's sole discretion.
15. Debit cardholders will be informed of the cash rebate accumulated through their quarterly current or savings account statement (whichever is the primary account) whilst credit cardholders will be informed through their monthly credit card statement.

16. Any dispute regarding eligibility for the SBM cash rebate must be made in writing to "Complaints cell, Level 4, SBM Tower, Port Louis" within 21 days.
17. If a credit or debit card transaction has been reversed and cash rebate has already been redeemed for that transaction, the cash rebate relating to that particular transaction will be debited from the cardholder's entitlement at the next scheduled redemption date.
18. All current terms & conditions for SBM debit and credit cards will apply.
19. SBM reserves the right to amend part or whole, or completely withdraw the SBM cash rebate at any time within 30 days' notice, at its sole discretion and without incurring any responsibility or liability for resulting consequences to cardholders or others.
20. Cardholders earning cash rebate under this promotion shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws or regulations, if any, in relation this promotion.