# Asda Money Credit Card rewards terms and conditions

These terms and conditions apply in addition to the 'Asda Money Credit Card general terms and conditions' (the general terms and conditions) and the 'Asda Rewards terms and conditions' (the rewards terms and conditions).

Certain words used in these terms and conditions have specific meanings. Those words, which are defined in the general terms and conditions, are shown in bold where they are used as defined.

## 1 Earning Asda Pounds

a. **You** will earn Asda Pounds on **purchases you** make using your Asda Money Credit Card (your credit card).

b. The Asda Pounds **you** earn will be equal to 0.75% of the value of **purchases you** make using your credit card:

- in Asda stores;
- at Asda.com;
- at George.com; and
- on Asda products and services, including fuel and other **purchases** from Asda petrol stations.

c. **You** will earn Asda Pounds equal to 0.2% of the value of all other **purchases you** make using your credit card.

d. Any **additional cardholder** who holds a credit card for your Asda Money Credit Card account can also earn Asda Pounds towards **your account**.

e. Asda Pounds are rounded up or down to the nearest full pence. For any spending abroad, Asda Pounds will be based on the amount in sterling, calculated using the Visa exchange rate that applied on the day **you** made the **purchase**.

f. Once Asda Pounds have been earned, they will be shown in your Asda Money Credit Card app or online servicing account. The amount shown is known as your Asda Pounds balance.

g. **You** and any **additional cardholder** will not earn Asda Pounds on **cash advances**. **Cash advances** are transactions where **you** use your credit card to:

- receive cash (for example, withdrawing money from an ATM);
- receive a cash substitute (for example, gambling stakes, casino chips, traveller's cheques, money orders or other cash alternatives);
- buy currency;
- buy company shares; or
- buy digital currencies, including cryptocurrency such as Bitcoin.

h. **You** will not earn Asda Pounds on the following.

- Asda Travel Money bought at Asda travel money bureaus or online
- **Balance transfers** (payments made from **your account** to another credit card account (except a credit card account with Jaja Finance Ltd or a company affiliated with them) to pay off or reduce the amount that **you** owe them on that account, or payments **we** receive from another organisation which reduces the amount **you** owe Jaja Finance Ltd)
- **Money transfers** (amounts transferred from your credit card to a UK bank account in your name)
- Instalments paid to your credit card account under an instalment plan made with us
- Fees or charges added to your credit card account
- Any other type of transaction not mentioned in clauses 2 and 3 of these terms and conditions (see below)



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## 2. Spending your Asda Pounds

a. **You** will need to move your Asda Pounds to your Asda Pounds Cashpot (your Cashpot), the value of which **you** can check through your Asda Rewards app.

b. Asda Pounds can only be added to your Cashpot through your Asda Money Credit Card app or online servicing account.

c. Once your Asda Pounds have been moved to your Cashpot, **we** are not responsible for any issues that arise. If **you** have any problem using your Asda Pounds once they have been moved to your Cashpot, **you** will need to contact Asda using the contact details found at www.asda.com.

d. By adding Asda Pounds to your Cashpot, **you** agree to your information being used as set out in the Asda Privacy Notice, which is available at www.asda.com/privacy.

## 3. General

a. From time to time, **we** may send **you** promotional offers that would allow **you** to earn more Asda Pounds than are normally available. The terms and conditions for any promotional offers will be set out in your monthly statements or sent to **you** by post or electronically (including by email, through our app or your online servicing account, or by text messages).

b. **You** will not earn Asda Pounds for any period where **you** are not keeping to the terms of your credit card agreement.

c. Asda Pounds which have not been added to your Cashpot will expire once **you** have not used your credit card for 12 months.

d. Once your Asda Pounds have been added to your Cashpot, the Asda Rewards Terms and Conditions will apply.

e. If a payment made with your credit card is reversed or refunded, your Asda Pounds balance will be adjusted accordingly. If **you** have already added the relevant Asda Pounds to your Cashpot, this may mean your Asda Pounds balance becomes negative.

f. If **we** make a mistake in the amount of Asda Pounds **we** allocate to **you**, **we** can correct your Asda Pounds balance. If **you** have already added the Asda Pounds to your Cashpot, this may mean your Asda Pounds balance becomes negative.

g. All Asda Pounds **you** have earned will be lost if:

- **you** enter into a legal agreement with your creditors (such as an individual voluntary arrangement) to pay off your debts;
- **you** are made bankrupt;
- **we** have good reason to suspect unauthorised use of your credit card, fraud, theft or dishonesty;
- these terms and conditions have been broken, or **we** suspect that they have been broken; or
- your credit card has been withdrawn or we have closed your credit card account.

**You** will also lose your Asda Pounds if **you** don't move them to your Cashpot within 12 months of earning them.

h. If **you** close your credit card account, **you** must add your Asda Pounds balance to your Cashpot within 30 days of closing the account. After this date, **you** may lose access to the Asda Money Credit Card app and your online servicing account


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## 4. Changes to these terms and conditions

a. **We** may change these terms and conditions, including the rate at which you earn Asda Pounds, at any time. If so, **we** will give **you** at least 30 days' notice. If **we** think that the change benefits **you**, **we** will make the change as soon as possible and tell **you** about it within 30 days.

b. Any changes will be shown in your monthly statements, or in a written notice **we** send **you** by post or electronically (including by email, through our app or your online servicing account, or by text message).

c. We may close the Asda Pounds scheme by giving **you** at least 30 days' notice as set out in clause b above. **You** must then add any Asda Pounds balance to your Cashpot within 30 days of the date of the notice. Any remaining Asda Pounds balance will expire after the 30-day notice period.



The Asda Money Credit Card is provided by Jaja Finance Ltd. Jaja Finance Ltd is authorised and regulated by the Financial Conduct Authority with number 775979 and is a company registered in England and Wales with Company Number 09797750 at 27 Old Gloucester St, Holborn, London, WC1N 3AX, United Kingdom.
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