

Cashback Terms and Conditions

1. Introduction

The cashback terms and conditions below (the “**Terms**”) set out the basis on which you can earn and receive monthly cashback. The Terms, along with our [Privacy Policy](#), [Pricing Page](#), and any other terms and conditions that apply to our services or the services provided to you by any of our partners, form a legal agreement between you, the legal person represented by an authorised representative (“you” and “your”), and Juni Technology AB (“Juni”, “we”, “us”, “our”). Juni Technology AB is a limited company with registration number 559248-0908, and its registered address is Kungsportsavenyn 21, 411 36 Gothenburg, Sweden.

2. How do we calculate your monthly cashback?

Your monthly cashback award will be calculated according to the amount of Eligible Spend you make. From time to time, we may offer you additional cashback which will be subject to separate promotional terms.

3. Cashback on Eligible Spend

We give our customers cashback on all Eligible Spend. By “**Eligible Spend**” we mean any card purchases that you or any additional cardholder(s) on your account make, using a card issued to you by us or any of our partners that we work with to provide services to you. Please note that temporary holds, processing or transaction fees, ATM charges, balance transfers, cash withdrawals, cheque purchase, insurance premiums, interest premiums, interest, default charges, deductions, returns, refunds and other fees and charges don’t count towards Eligible Spending. We reserve the right to make the final determination of what constitutes Eligible Spending.

The applicable cashback level is (i) set out on our [Pricing Page](#) or (ii) a personalised level as communicated to you by us.

4. How will you receive your monthly cashback?

The cashback is accumulated monthly and automatically credited to your Juni payment account 30 days after the end of the month where the cashback was accumulated.

5. Cancelling cashback

To benefit from your monthly cashback award, you must comply with the terms and conditions applicable to the use of the services provided by us or any of our partners (the “**Conditions**”):

- If you breach the Conditions, you will not earn any cashback in respect of the month in which the breach occurs. You will not earn cashback until your account is brought back within the Conditions.
- If you breach the Conditions in two consecutive months, we will cancel the monthly cashback award you would otherwise have earned for both monthly statement periods. A breach of your Conditions includes a failure to make your monthly minimum payment by the payment due date on any credits provided by us or another entity with the same group.
- We will also cancel any monthly cashback award you would otherwise have earned for the entire monthly statement period if:
 - Your account is closed, either by you or us, within the monthly statement period;
 - Bankruptcy proceedings have been started against you; or
 - We suspect that you or any additional cardholders have committed a fraud on the account.
- If you are in breach of the Conditions at the time that your cashback is due to be paid, we will suspend your cashback. The monthly cashback award will be paid to you after you have complied with your Conditions for an entire month.

6. Refunds

If you are given a refund for a purchase, this will be deducted from the Eligible Spend used to calculate the value of your monthly cashback award.

7. General

If necessary, you must tell the tax authorities about any benefits you have received under the cashback scheme. You will have to pay for any taxes or other charges which are charged as a result.

8. Changes to these Terms

We may change these Terms or withdraw the cashback award, by giving you notice. If the change is to your advantage, we may make the change and tell you afterwards. If we withdraw the scheme, we will credit you with the amount of the cashback due to you at the date that the scheme is withdrawn.