

Jupiter Global — Cashback & Referral Program Terms and Conditions

Effective Date: March 26, 2026

Program Operator: Jupiter Global

Important Notice — Program Operator vs. Card Issuer

The Cashback and Referral Program described in these Terms is offered and operated exclusively by **Jupiter Global**. It is a loyalty and rewards program provided by Jupiter Global as an independent benefit to cardholders. This Program is **not** sponsored, administered, endorsed, or guaranteed by the card-issuing bank or financial institution that issues the Jupiter Global card (the "Card Issuer") or any of the Card Issuer's affiliates. The Card Issuer and its affiliates bear no obligation or liability of any kind in connection with this Program, and any dispute or claim relating to the Program must be directed solely to Jupiter Global. Your card account terms and conditions, which are governed by a separate agreement with the Card Issuer, continue to apply independently of these Terms.

By activating your Jupiter Global card and participating in the Program, you agree to be bound by these Terms.

1. Definitions

- **"We", "Us", "Our"** refers to Jupiter Global and its affiliates.
- **"You", "User", "Cardholder"** refers to any individual who holds an active Jupiter Global card and participates in the Program.
- **"Cashback"** refers to a percentage-based reward credited to your Earn Balance upon completion of qualifying transactions.
- **"Earn Balance"** refers to the in-app balance denominated in USD that holds your accumulated cashback and referral rewards.
- **"Referral Reward"** refers to monetary rewards granted to you and/or your referred friend upon satisfaction of qualifying conditions.
- **"Qualifying Spend"** refers to eligible card transactions and QR merchant payments, as further defined in Section 4.
- **"KYC"** refers to Know Your Customer identity verification as required by applicable regulations.
- **"Launch Boost Period"** refers to a limited 7-day promotional window during which standard reward amounts are doubled.

- **"Card Issuer"** refers to the licensed bank or financial institution that issues the Jupiter Global card and holds the underlying card account. The Card Issuer is a separate legal entity from Jupiter Global and is not a party to this Program or these Terms.

2. Program Eligibility

2.1. Participation in the Program is available to all individuals who (i) hold an active Jupiter Global card, (ii) have successfully completed KYC verification, and (iii) maintain an account in good standing.

2.2. We reserve the right to modify eligibility requirements, suspend, or terminate any User's participation in the Program at our sole discretion, including in cases of suspected fraud, abuse, or violation of these Terms.

2.3. The Program is void where prohibited by applicable law or regulation.

3. Cashback Program

3.1. Earn Tiers

Cashback rates are determined by your active Earn Tier, which is based on the number of qualifying referrals you have made:

Tier	Qualifying Referrals	Cashback Rate	Monthly Cap
Level 1	0	4%	\$100 USD
Level 2	20	5%	\$200 USD
Level 3	50	8%	\$500 USD
Level 4	100	10%	\$1,000 USD

3.2. Tier advancement is permanent upon reaching the required qualifying referral threshold and will not expire.

3.3. Your current tier and applicable cashback rate are displayed on the Earn screen within the Jupiter Global application.

3.4. Cashback Crediting

3.4. Cashback is calculated as a percentage of the final settled transaction amount and is credited to your Earn Balance upon full settlement of the underlying transaction. Cashback is not credited at the point of payment authorisation.

3.5. Pending transactions will reflect a "Processing" status in your Earn tab. Cashback will be confirmed and credited only upon final settlement.

3.6. Monthly Caps

3.6. Cashback earnings are subject to the monthly cap applicable to your active Earn Tier. Spend that exceeds the monthly cap within a calendar month will not earn cashback until the following month.

3.7. A notification banner will be displayed in the Earn tab displaying your monthly cap.

4. Earn Balance and Withdrawals

4.1. Your Earn Balance is denominated in USDC. Upon withdrawal to your card balance, USDC is automatically transferred, with no additional fees.

4.2. You may transfer any amount from your Earn Balance to your card balance or to an external wallet at any time. Withdrawals are processed instantly and no withdrawal fees are charged.

5. Qualifying Transactions

5.1. The following transaction types are eligible for cashback and count toward qualifying spend thresholds:

- Card purchases at accepted merchants (online and in-store)

5.2. The following transaction types are **not** eligible for cashback and do not count toward qualifying spend:

- ATM cash withdrawals
- Peer-to-peer (P2P) transfers
- QR payments
- Bank transfers
- Refunded, reversed, or charged-back transactions
- Transaction fees and service charges

6. Referral Program

6.1. How to Refer

6.1. You may refer friends to Jupiter Global using your unique referral code, accessible via the Earn tab in the application.

6.2. A referral is deemed to have commenced when a new user creates a Jupiter Global account using your unique referral code.

6.3. Referrer Reward

6.3. You will earn **\$25 USD** for each friend who (i) registers using your unique referral link, (ii) successfully completes KYC verification, and (iii) completes at least **\$100 USD** in qualifying spend on their Jupiter Global card within **30 days** of KYC approval.

6.4. There is no limit on the number of qualifying referrals you may make or the total referral rewards you may earn.

6.5. Referral rewards are credited to your Earn Balance and do not count toward your monthly cashback cap.

6.6. Referred Friend Reward

6.6. Your referred friend will earn **\$100 USD** upon completing at least **\$1,000 USD** in qualifying spend on their Jupiter Global card within **30 days** of card activation.

6.7. The referred friend reward is independent of and stacks with cashback earned on individual purchases.

6.8. Reward Expiry

6.8. If a referred friend fails to meet the applicable spend threshold within the stipulated 30-day window, the referral will expire and no reward will be issued for that referral. The referred friend's account will remain active and they may continue using their Jupiter Global card.

7. Launch Boost Period

7.1. During the Launch Boost Period (a limited 7-day window), all standard reward amounts are doubled as follows:

- Referrer reward: **\$50 USD** per qualifying referral (standard: \$25 USD)
- Referred friend reward: **\$200 USD** upon qualifying spend (standard: \$100 USD)

7.2. The boost applies to any referral code shared or signed up through during the 7-day window. If a referred friend completes their qualifying spend after the Boost Period ends, the boosted reward amount still applies provided the referral code was activated during the Boost Period.

7.3. A live countdown banner will be displayed on the home screen and in the Earn tab while the Launch Boost Period is active.

7.4. We reserve the right to modify, extend, or terminate the Launch Boost Period at our sole discretion.

8. Reward Crediting and Payout

8.1. All rewards (cashback and referral) are processed and credited to your Earn Balance upon satisfaction of the applicable qualifying conditions.

8.2. Reward transactions are itemised and viewable in the Earn tab of the Jupiter Global application.

8.3. We reserve the right to reverse, withhold, or forfeit rewards that were credited in error or in connection with activity that violates these Terms.

9. Prohibited Conduct

9.1. The following conduct is strictly prohibited and will result in forfeiture of all accrued rewards and may result in account suspension or termination:

- Self-referrals (referring yourself using alternate contact details or devices)
- Creation of multiple or duplicate accounts
- Manipulation of transactions for the purpose of artificially inflating cashback or referral rewards
- Any fraudulent, deceptive, or abusive activity in connection with the Program

9.2. We employ automated systems to detect and prevent prohibited conduct. Determinations made by our systems and compliance team are final.

10. Program Modifications and Termination

10.1. We reserve the right to modify, suspend, or terminate the Program or any component thereof at any time, with or without prior notice.

10.2. Material changes to these Terms will be communicated via in-app notification or email. Your continued participation in the Program following such notification constitutes your acceptance of the revised Terms.

10.3. In the event of Program termination, we will make reasonable efforts to honour rewards that were earned prior to the termination date, subject to applicable laws and regulations.

11. Tax Obligations

11.1. You are solely responsible for any tax obligations arising from rewards received under the Program. We do not provide tax advice. Please consult a qualified tax professional regarding the treatment of cashback and referral rewards in your jurisdiction.

12. Limitation of Liability

12.1. To the maximum extent permitted by applicable law, Jupiter Global shall not be liable for any indirect, incidental, consequential, or punitive damages arising from your participation in, or inability to participate in, the Program.

12.2. Our aggregate liability in connection with the Program shall not exceed the total value of rewards credited to your Earn Balance in the three (3) months preceding the relevant claim.

13. Governing Law and Dispute Resolution

These Terms are governed by and will be construed under the laws of Panama, without regard to principles of conflict of laws, govern the Terms and any Dispute between you and us. Any Dispute under these Terms shall be finally settled by Binding Arbitration (as defined below). Any unresolved Dispute arising out of or in connection with these Terms shall be referred to and finally resolved by arbitration under the rules of the London Court of International Arbitration (LCIA), which rules are deemed to be incorporated by reference into this Section 13 to the extent they are consistent with it. Any dispute arising from or relating to the subject matter of these Terms shall be finally settled in London, United Kingdom, in English, in accordance with the LCIA Arbitration Rules. Unless we agree otherwise, the arbitrator may not consolidate your claims with those of any other party. Any judgment on the award rendered by the arbitrator may be entered in any court of competent jurisdiction, to the extent a court therein would be deemed to be a court of competent jurisdiction other than any court located in the United States of America. You further agree that the Interface shall be deemed to be based solely in Panama and that, although the Interface may be available in other jurisdictions,

its availability does not give rise to general or specific personal jurisdiction in any forum outside Panama.

For the avoidance of doubt, the Card Issuer is not a party to these Terms and shall not be joined as a party, respondent, or third party in any arbitration or other dispute resolution proceeding under these Terms. The arbitrator shall have no jurisdiction over the Card Issuer or any of its affiliates. Any claim that purportedly involves the Card Issuer must be directed solely to Jupiter Global under this Section 13, and the Card Issuer shall have no obligation to participate in any such proceeding. By participating in the Program, you irrevocably waive any right to join, implead, or otherwise include the Card Issuer or any of its affiliates as a party in any dispute resolution proceeding arising in connection with these Terms.

14. General Provisions

14.1. These Terms constitute the entire agreement between you and Jupiter Global with respect to the Program and supersede all prior representations, understandings, or agreements.

14.2. If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.

14.3. Our failure to enforce any provision of these Terms shall not constitute a waiver of our right to do so in the future.

14.4. You may not assign or transfer any rights or obligations under these Terms without our prior written consent.

For questions regarding these Terms, please contact Jupiter Global Support via the in-app Help Centre.

These Terms are subject to change. The most current version is always available within the Jupiter Global application.