

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"). The Card Issuer bears 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 Rewards Balance upon completion of qualifying transactions.

"Rewards 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, as further defined in Section 4.

"KYC" refers to Know Your Customer identity verification as required by applicable regulations.

"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

Rewards Tiers

Cashback is earned at one of two rates, determined by your qualifying referral activity in the preceding calendar month:

Tier	Cashback Rate	Monthly Cap	Eligibility
Base	2%	\$100 USD	All eligible Users
Boosted	4%	\$200 USD	Users who completed 2 or more qualifying referrals in the previous calendar month

3.1 All eligible Users earn cashback at the Base rate of 2%, subject to a monthly cap of \$100 USD.

3.2 For any given calendar month, your cashback rate is lifted to the Boosted rate of 4%, and your monthly cap is correspondingly increased to \$200 USD, provided you completed two (2) or more qualifying referrals during the immediately preceding calendar month. A "qualifying referral" has the meaning given in Section 5 (Referrer Reward).

3.3 The Boosted rate is applied on a month-by-month basis and is not permanent. Qualifying referral activity in one calendar month lifts your cashback rate only for the following calendar month. To receive the Boosted rate in any subsequent month, you must again complete two (2) or more qualifying referrals in the preceding calendar month.

3.4 Two (2) qualifying referrals in the preceding calendar month is the minimum threshold to unlock the Boosted rate. A single qualifying referral does not lift your cashback rate, and there is no partial or intermediate rate between the Base and Boosted tiers.

3.5 Your current cashback rate and applicable monthly cap are displayed on the Rewards screen within the Jupiter Global application.

Cashback Crediting

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

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

Monthly Caps

3.8 Cashback earnings are subject to the monthly cap applicable to your active cashback rate for the relevant calendar month (\$100 USD at the Base rate; \$200 USD at the Boosted rate). Spend that exceeds the monthly cap within a calendar month will not earn cashback until the following month.

3.9 A notification banner will be displayed in the Rewards tab displaying your monthly cap.

Rewards Balance and Withdrawals

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

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

4. Qualifying Transactions

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

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

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

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

5. Referral Program

How to Refer

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

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

Referrer Reward

5.3 You will earn \$10 USD for each friend who (i) registers using your unique referral link, (ii) successfully completes KYC verification, and (iii) completes at least \$50 USD in qualifying spend on their Jupiter Global card within 30 days of KYC approval. A referral that satisfies all of conditions (i)–(iii) constitutes a "qualifying referral" for the purposes of these Terms, including the Boosted cashback rate described in Section 3.

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

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

Referred Friend Reward

5.6 Your referred friend will earn \$20 USD upon completing at least \$1,000 USD in qualifying spend on their Jupiter Global card within 30 days of card activation.

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

Reward Expiry

5.8 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.

6. Reward Crediting and Payout

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

6.2 Reward transactions are itemised and viewable in the Rewards tab of the Jupiter Global application.

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

7. Prohibited Conduct

7.1 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

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

8. Program Modifications and Termination

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

8.2 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.

8.3 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.

9. Tax Obligations

9.1 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.

10. Limitation of Liability

10.1 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.

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

11. 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 11 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.

12. General Provisions

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

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

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

12.4 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.