myPOS Platinum and myPOS Platinum Metal

Effective as of 01.07.2020

Last update: 01.07.2020

What are the myPOS Platinum and Platinum Metal Cards?

myPOS Platinum and myPOS Platinum Metal offer their cardholders the following benefits:

myPOS PLATINUM

- Higher spending limits
- 2 free ATM withdrawals per month
- 10% cashback for every purchase in the myPOS Online Shop and every myPOS Store across Europe
- 0.1 % cashback on all card payments
- Lounge Key Pass
- Free Express Delivery
- Platinum Card in two exclusive designs
- Free reissuing

myPOS PLATINUM METAL

- Higher spending limits
- 3 free ATM withdrawals per month
- 15% cashback for every purchase in the myPOS Online Shop and every myPOS Store across Europe
- 0.1 % cashback on all card payments
- Lounge Key Pass
- Free Express Delivery
- Platinum Card in two exclusive designs
- Free reissuing
- Priority Customer Support

1 For avoidance of any doubt, the Fee for the ATM withdrawal as described in the Tariff will not be charged.
3 myPOS Stores are entities owned by myPOS World or its affiliates. This will not apply to any store, distributor or reseller that does not fit this criterion.
3 The Lounge Key features is provided by ..... More information about the terms and conditions can be found at the following link: ....
4 Free reissuing is not valid for lost or stolen cards

Cashback program

Our mission is to help your business grow and what a better way to do that, but by having a cashback program.

You will benefit from 15% cashback, for Platinum Metal users and 10% cashback for Platinum users, when you pay with your card at our myPOS Online Shop at, https://shop.mypos.eu/en/ or at our myPOS Stores across Europe.

In addition, purchases made with Platinum & Platinum Metal are eligible for 0.1 % cashback on the amount of the transaction, unless the transaction is a non-eligible cashback transaction (see below). This means that 0.1 % of your purchases will be credited back to the account once a year in December . In case your myPOS account is terminated you will lose your right of the cashback accrued.

NON-ELIGIBLE CASHBACK TRANSACTIONS

There are certain cases where cashback transactions are non-eligible for the program:

- If you make a payment to another payment card such as credit card
- If you make a payment to another account such as e-wallet, bank, cryptocurrency or gambling
- Transactions associated with breaking any law or regulation

IMPORTANT:

In some cases, the cashback previously paid out to you might be deducted or withheld. Such cases where:

- Your payment was subject to any kind of refund, i.e. a chargeback;
- Your payment was linked in any way to fraudulent actions;
- The cashback was generated though actions that constitute a breach of the legal agreement with myPOS, including any policy therein; or
- You have outstanding obligations towards any company engaged in the provision of the myPOS Service to you

myPOS retains the right to deduct any due amounts from your myPOS Accounts in these instances. In case your myPOS account does not have sufficient funds, this could lead to legal action.

This would also apply to any due fees for the use of the myPOS Platinum and myPOS Platinum Metal cards.

Subscribing to myPOS Platinum and myPOS Platinum Metal

You can choose between two subscription plans for your myPOS Platinum and myPOS Platinum Metal cards. You can either pay in monthly installments or as a one-off annual subscription. You can find ,more details on this in the Tariff section.

Block of Platinum and Platinum Metal card services

If you have missed a subscription payment within 7 days of it becoming due, the card services will be blocked until you complete the payment.

Unsubscribing from your myPOS Platinum or myPOS Platinum Metal plan

You can end your Platinum or Platinum Metal subscription at any time. However, you may have to pay a fee. You'll still be able to benefit from the services you get for your subscription until the end of the month you have paid for. Thereafter, you'll become a standard user again (a myPOS account holder who does not pay a subscription for the Platinum or Platinum Metal service).

The fees for ending your subscription are set out in the table below.

	Monthly Plan	Annual Plan
Subscription cancelled within 14 days of card issue date	You will get a full refund for: • Your Platinum Card: but a fee of 20 EUR will be due for the card delivery • Your Platinum Metal Card: but a fee of 45 EUR (or the equivalent in the currency of your myPOS account), plus the express delivery fee will be due.	You will get a full refund for: • Your Platinum Card, but a fee of 20 EUR will be due for the card delivery • Your Platinum Metal Card, but a fee of 45 EUR (or the equivalent in the currency of your myPOS account), plus the express delivery fee will be due.
Subscription cancelled within 10 months of card issue date	You will not be eligible for any refund and you'll still have to pay the subscription for the month in which you have notified us about your intend to end your subscription. In addition, you will be charged a cancellation fee equal to two months' subscription.	You will not be eligible for a refund of the full year's subscription you paid, but there will be no cancellation fee.
Subscription cancelled after more than 10 months of card issue date	You will not be eligible for any refund and you'll still have to pay the subscription for the month in which you have notified us about your intend to end your subscription, but there will be no cancellation fee.	You will not be eligible for a refund of the full year's subscription you paid, but there will be no cancellation fee.

It's easy to cancel your Platinum or Platinum Metal subscription, just e-mail us at help@mypos.com.

The unsubscribing from the myPOS Platinum or myPOS Platinum Metal plan will not lead to an automatic closure of your myPOS account and you are free to use the Service as normal.

Your cashback will be based on all your purchases up until the month you have notified us about your intent to cancel the Platinum services. The cashback amount will be credited to your account in the month following the end of your subscription

Cancellation of your subscription

myPOS might cancel your use of the myPOS Platinum and myPOS Platinum Metal cards in cases where:

- You have used the myPOS Platinum and myPOS Platinum Metal card not in good faith;
- You have attempted to abuse the benefits associated with the cards;
- You have not paid the fees for the myPOS Platinum and myPOS Platinum Metal cards or owe myPOS any amount which has remained due for an unreasonable period of time;
- myPOS is required to do so in relation to any law, regulation, court order or similar.

You have otherwise breached the Legal agreements for myPOS, as described therein. If myPOS takes any legal steps against you to collect any due fees or charges, you might also be accountable to pay our reasonable costs of doing so.