



Card Rewards Cashback Terms and Conditions

1 Introduction

1.1 These terms and conditions apply to the Card Rewards Cashback Service (the "Service").

1.2 We are Omnio Group Limited, the entity providing the Service to you.

2 Retailer Cashback Rebate Terms & Conditions

2.1 Transactions made using a qualifying Card or account will attract a cashback rebate on spend at the Retailers listed on this website www.voxmoney.co.uk ("Participating Retailers"), at the rates advertised ("Cashback Rebate"). These may be subject to change. Please check this website to confirm the latest Cashback Rebate available.

2.2 The Cashback Rebate only applies to purchases made from the Participating Retailers at stores located within the UK and online using the Participating Retailers UK website.

2.3 The Cashback Rebate at certain Participating Retailers is subject to specific Retailer terms and conditions as shown below:

(a) ASDA – Cashback Rebate will be paid on all purchases from ASDA Supermarkets except petrol and any products sold in a petrol kiosk. No Cashback Rebate will be paid on any ASDA online Transactions including ASDA Home Shopping and George.com or any financial or card services.

(b) Sainsbury's – Cashback Rebate will be paid on all transactions made in the UK, excluding, fuel, spirits, tobacco products, national lottery, postage stamps, Sainsbury's & third party gift cards, prescriptions, infant formula food or milk, mobile phone top-up vouchers & cards, Paypoint, restaurants and concessions.

2.4 Bulk Purchases. We will not pay Cashback where we or a Participating Retailer have reasonable grounds to believe that a Cardholder's Card is being loaded with large monetary values to enable bulk purchasing of low margin or promoted products from the Retailer for a commercial purpose including re-sale.

3 Cashback Rebate

3.1 The Cashback Rebate will be shown on your statement 45 days from the end of the month after your purchase(s). Sainsbury's transactions will not appear for two months following your purchase(s). We recommend you check your statement regularly. If you believe there are inaccuracies in the information provided you must notify us immediately and we will investigate.

3.2 Where a Participating Retailer has a policy of allowing goods to be returned for a refund in excess of 28 days we reserve the right to withhold any Cashback Rebate until the returns period has expired.

3.3 In the event that the Participating Retailer delays or fails to make payment or ceases to trade then we will use reasonable endeavors to recover your Cashback Rebate but we will not be liable to make such payment to you where this cannot be recovered. We reserve the right to delay payment to you until payment is received.

3.4 You need to report to us within 65 days if the Cashback Rebate has not been allocated and where your Cashback Rebate is due we will allocate it to your Card.

3.5 If you receive a Cashback Rebate payment that you are not eligible to receive, you must inform us at the earliest opportunity so that the transaction can be removed.

3.6 We reserve the right to remove, add, or vary the specific conditions associated with any Participating Retailer, and/or the level of Cashback Rebate available. Any such changes will take place the day after the date on which they are posted on the website unless otherwise indicated. It is your responsibility to regularly check the website to ensure you are aware of any changes before making a purchase using your Card.

3.7 We reserve the right to remove or add a Participating Retailer without notice. Once a Participating Retailer is removed from Card Rewards Programme the Cashback Rebate will no longer be payable. Any such changes will take place the day after the date on which they are posted on the website unless otherwise indicated. It is your responsibility to regularly check the website to ensure you are aware of any changes before making a purchase using your Card.

3.8 Any Cashback Rebate that is paid for goods that are subsequently returned will be debited from any future Cashback Rebate earned. If no further Cashback Rebate is earned, we reserve the right to recover the Cash Rebate paid from the balance held on your Card.

3.9 If you leave the Card Rewards Cashback Programme you will no longer be entitled to a Cashback Rebate on your Transactions.

3.10 We reserve the right to cancel or amend any Cashback Rebate that, at our sole discretion, is deemed to have been awarded in error.

Contact us

If you have questions or comments about the Cashback & Rewards Terms and Conditions, please contact us at:

customerservice@voxmoney.co.uk



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The Vox Money account and card are issued by Omnio EMI Limited (OEL), which is a principal member of Visa and authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Firm reference 900123) with its registered office at Clerks Court, 18-20 Farringdon Lane, London, EC1R 3AU.