

iTalkBB China UnionPay Prepaid Card
SplendorPlus Cash Rebate Promotional Offer Terms and Conditions
Effective January 22, 2025

Promotional Offer

A promotional offer from China UnionPay International Co., LTD (“UPI”) exclusively for iTalkBB China UnionPay Prepaid Cardholders!

Promotion Period: January 22, 2025 (Beijing Time) through December 31, 2025 (Beijing Time).

SplendorPlus Base Cash Rebate Promotional Offer: During the Promotion Period, Eligible Cardholders will **automatically** receive a base **1% cash rebate*** on qualifying Eligible Transactions they complete using their iTalkBB China UnionPay Prepaid Card, with the potential to earn additional cash rebates during popular holidays.

* *Maximum monthly cash rebate limits apply. Earned cash rebates will be credited to the Eligible Cardholder’s iTalkBB China UnionPay Prepaid Card as a USD amount. Additional terms and conditions apply.*

Additional Terms and Conditions

- 1) **Eligible Cardholders:** This promotional offer applies to **iTalkBB China UnionPay Prepaid Card (“Card”)** Cardholders only.
- 2) **Eligible Transactions:** For the purposes of this promotional offer, “Eligible Transactions” means the following iTalkBB China UnionPay Prepaid Card transactions:
 - **Point of Sale (POS), E-Commerce and UnionPay QR Code Purchase** bona fide transactions initiated within the **Chinese Mainland** for an amount of **1 CNY or more** (or the equivalent in other currency) and processed through the UnionPay Network (subject to exclusions as defined in these promotional offer Terms and Conditions).
- 3) **Eligible Transaction Exclusions:** Regardless of the eligible transaction type, the following transaction activity will be excluded from qualification for this offer i.) transactions that have been reversed, refunded or cancelled; ii.) transactions conducted with a Card provisioned through a third-party wallet such as **Alipay** or **WeixinPay**; iii.) rejected transactions attempted through a prohibited Merchant Category Code (MCC) pursuant to UPI Regulations; iv.) transactions deemed risky and/or non-compliant pursuant to UPI’s regulations; and v.) transactions of a click farming behavior and/or that are otherwise deemed suspicious by UPI.
- 4) **Cash Rebate Maximum Monthly Limit:** Cash rebates are limited to a maximum amount of **1,000 CNY** per Card, per calendar month.
- 5) **Cash Rebate Payment Processing Time:** UPI will automatically credit any earned cash rebates to the Eligible Cardholder’s Card balance within 5 calendar days after the posted Eligible Transaction date. Cash rebates will be credited as a USD amount, with the CNY to USD currency conversion rate determined solely by UPI.
- 6) **Cash Rebate Reversals:** In the event a posted Eligible Transaction is reversed, refunded, cancelled or otherwise deemed ineligible, the amount of any cash rebate credited to your Card for the non-qualifying transaction may be offset (deducted) from the next Eligible Transaction cash rebate(s) you earn, if any.
- 7) **Cash Rebate Calculation and Transaction Eligibility:** Cash rebate amount calculations and the identification of Eligible Transactions will be determined solely by the records of UPI. UPI will not be responsible for cash rebate compensation on transactions that do not meet the offer transaction eligibility requirements, any other promotional offer Terms and Conditions and/or that were received or processed with incorrect, missing or inaccurate information that prevented the identification of the transaction as eligible for a cash rebate.
- 8) **Forfeiture of Cash Rebates:** Earned cash rebate amounts will be subject to forfeiture in the event that a Card is closed or frozen and/or is otherwise deemed by UPI to not be in good standing at the time of cash rebate processing.
- 9) **Additional Cash Rebate Opportunities:** From time-to-time during the Promotion Period UPI may, but it is not obligated to, offer an additional cash rebate % on top of the base 1% cash rebate for Eligible Transactions. Any such additional cash rebate offers will be bound by these promotional offer Terms and Conditions as well as any additional terms and conditions stated in the additional cash rebate % offer.
- 10) **Non-Compliant Activity:** Card transaction activity that is deemed risky or non-compliant with UPI regulations, including any arbitrage behaviors that violate the principles of good faith for the purposes obtaining a cash rebate or any fraudulent or other transactions that are not bona fide purchases, will result in forfeiture of a Cardholder’s eligibility for this promotional offer. UPI further reserves the right to take appropriate measures, including but not limited to cancellation of posted transactions, reversal of the rebated amount and/or freezing of the Card without prior notice.
- 11) **Promotional Offer Eligibility:** The eligibility of a Card and/or Cardholder for participation in this cash rebate promotional offer will be determined solely by UPI.
- 12) **Disputes:** UPI reserves the right of final decision on all matters relating to this offer, which shall be binding on all parties concerned. In case of any dispute, the decision of UPI shall be final.
- 13) **Automatic Terms and Conditions Acceptance:** In consideration for the automatic inclusion of iTalkBB China UnionPay Prepaid Cardholders in this promotional offer, all Eligible Cardholders will be bound by these promotional offer Terms and Conditions, as well as the applicable terms and conditions of UPI’s SplendorPlus Card Program, regardless of if they were received or reviewed prior to the Promotion Period and/or Eligible Transaction activity being initiated with their Card.

To view UPI’s SplendorPlus Program terms and conditions, visit: [UPI SplendorPlus User Guide](#)

 - **Please Note:** Participation in the cash rebate promotional offer is automatic for iTalkBB UnionPay Prepaid Card Cardholders and does not require any additional registration. UnionPay may offer additional merchant discounts and privileges through the [UPI SplendorPlus Card Program](#). To register for and activate UPI SplendorPlus benefits, Cardholders should visit UPI’s SplendorPlus Program site.
- 14) **Governing Language:** These promotional offer Terms and Conditions are available in both Simplified Chinese and English. In the event of any inconsistencies between the two available versions, the English language version will prevail.