

# Cashback Terms and Conditions

## 1. High-Interest Cashback Categories

Category	Interest	Maximum Limit	MCC code
Clothing	5%	20 AZN	5661, 5137, 5941, 5611, 5621, 5641, 5655, 5699, 5651, 5691
Temu/Trendyol	5%	20 AZN	5137, 5611, 5641, 5699, 5812, 5732, 5651, 5691, 5999, 5311, 5399, 5262, 5812, 5699
Markets	5%	10 AZN	5942, 5192, 5943, 5111
Pharmacy	5%	20 AZN	51122 / 5912
Electronics	5%	20 AZN	4812, 5045, 5722, 5732
Cafe and restaurants	5%	20 AZN	5812, 5813, 5814

## 2. Category selection conditions:

- Each month, you can choose up to 3 categories.
- To continue earning cashback with the Yelo card, it is mandatory to select a category starting from the 1st of each month.

### 3. Maximum monthly cashback amount:

Depending on the maximum limit of the selected categories, you can earn from 50 AZN to 60 AZN per month.

Upon reaching the maximum limit for a category, no cashback will be calculated for subsequent payments in that category. The maximum limit will be restored in the next month.

### 4. General information:

Cashback is only paid for transactions within the country.

Cashback is calculated and paid in the manat equivalent.

Cashback payment is not applicable for online transactions or purchases.

After the confirmation of the transaction, the accrued cashback is accumulated in the account. Later, this amount can be transferred to the card or used for payments in the Yelo Bank mobile application.

If cashback is not transferred to the Yelo card within 3 months, the accumulated amount will be automatically transferred to the customer's main Yelo card.

Cashback can be activated only on one card during the month. the card can be changed when choosing a new category in the following month.

Cashback can only be activated on Yelo Light, Yelo Premium, and Yelo Infinite cards.

Cashback is not paid for payments and purchases not related to the selected categories.

## The calculation of cashback does not apply to the following transactions:

Cash withdrawals from payment cards (ATM-Cash, Pos-Cash).

Card-to-card transfer operations (Card-to-Card, Visa Direct, Mastercard Money Send).

Internal transfers to electronic wallet balances (YandexMoney, etc.).

Online payments directed towards debt settlement (mortgage, consumer loans, installments, deferred payment of debts, etc.).

Online payments made through the Government Payment Portal (GPP) (utilities, state payments, taxes, customs payments, etc.).

Payments to mobile operators.

ASAN payments.

Public transport payments.

Gamble games.

All types of transactions conducted abroad.

When using online shopping and online services on websites.

## Transactions excluded from cashback calculation based on MCC codes:

1100-ASAN

4011 RAILROADS

4111-LOCAL/SUB COMMUTER PSGR TRNP, INCL FERRIES OR WATER TRNP

4112-PASSENGER RAILWAYS

4131-BUS LINES, INCLUDING CHARTERS, TOUR BUSES

4814-TELECOMMUNICATIONS SERV INCL LOCA/LONG DIST CREDIT & FAX

4829-MONEY ORDERS-- WIRE TRANSFER

4899-CABLE AND OTHER PAY TELEVISION SERVICES

4900-ELECTRIC, GAS, SANITARY, TELEPHONE OR WATER UTILITIES

6010-FINANCIAL INSTITUTIONS MANUAL CASH DISBURSEMENTS

6011-FINANCIAL INSTITUTIONS AUTOMATED CASH DISBURSEMENTS

6012-FINANCIAL INSTITUTIONS MERCHANDISE & SERVICES

6050-QUASI CASHMEMBER FINANCIAL INSTITUTION

6051 QUASI CASH

6532-PAYMENT TRANSACTION- MEMBER FINANCIALI

6538-MASTERCARD MONEYSEND FUNDING TRANSACTION

6540-POI FUNDING TRANSACTIONS  
7800-GOVERNMENT-OWNED LOTTERIES  
7801 GOVERNMENT LICENSED CASINOS (ONLINE GAMBLING)  
7802-GOVERNMENT LICENSED HORSE/DOG RACING  
7995-BETTING, WAGERING, LOTTERY, GAMBLING TICKETS OR CHIPS  
9399-GOVERNMENT SERVICES (NEC) OR FIRE DEPARTMENTS  
9406-Government-owned Lottery (Specific Countries)  
9754-GAMBLING-HORSE, DOG RACINGST LOTTERY  
6211 SECURITIES-BROKERS/DEALERS  
6300 INSURANCE SALES, UNDERWRITING, AND PREMIUMS  
4816 (COMPUTER NETWORK/INFORMATION SERVICES) INTERNET ACCESS  
6513 (REAL ESTATE AGENTS AND MANAGERS)  
7361 (EMPLOYMENT AGENCIES AND TEMPORARY HELP SERVICES)  
7311 (ADVERTISING SERVICES)  
9311 (TAX PAYMENTS)  
9402 (POSTAL SERVICES-GOVERNMENT ONLY)