

Australia Post Everyday Mastercard® – Grocery Cashback Promotion

Promotional Terms and Conditions

These Terms and Conditions ("Terms") govern your participation in the Grocery Cashback Promotion.

By participating in this promotion, each Eligible Customer acknowledges and agrees to be bound by these Promotional Terms and Conditions and the applicable Australia Post Everyday Mastercard® Product Disclosure Statement (PDS), Financial Services Guide (FSG) and Target Market Determination (TMD) available at auspost.com.au/everydaycard.

Participation in the promotion constitutes the Eligible Customer's acceptance of these Promotional Terms and Conditions. If an Eligible Customer does not agree to these Promotional Terms and Conditions, they must not participate in the promotion.

1. Promoter

Australian Postal Corporation (ABN 28 864 970 579) ("Australia Post") is the promoter of this promotion.

2. Campaign period

This promotion is available to eligible customers who acquire and activate a new Australia Post Everyday Mastercard® between 1 July 2026 and 31 July 2026 ("Campaign Period").

3. Eligibility

This promotion is available only to new Australia Post Everyday Mastercard® customers who successfully apply for, activate and use their card during the Campaign Period ("Eligible Customers"). Customers who already hold, or have previously held, an Australia Post Everyday Mastercard® are not eligible for this promotion.

4. Offer

Eligible Customers will receive 5% cashback on eligible grocery purchases made using their Australia Post Everyday Mastercard® during the first two (2) months from the date of card acquisition and first load transaction ("Cashback Period"). First qualifying transaction means the first load onto the Everyday card (minimum load of \$20 AUD).

Eligible Transaction means a purchase made using the Eligible Customer's Australia Post Everyday Mastercard® that is authorised and settled, and which is not subsequently reversed or refunded, regardless of whether that transaction is an eligible grocery purchase. Eligible Transaction exclude transactions prohibited under the Product Disclosure Statement and Terms and Conditions applicable to Australia Post Everyday Mastercard.

5. Cashback limits

- The promotion is limited to a total cashback pool of AUD \$40,000 across all Eligible Customers.
- Cashback is available to the first 5,000 Eligible Customers only.
- Once the total cashback pool has been fully allocated, no further cashback will be paid, even if the Campaign Period or a customer's Cashback Period has not ended.

6. No registration required

No registration is required. Cashback will be applied automatically where eligibility requirements are met.

7. Eligible purchases (grocery spend)

- Cashback applies only to transactions processed under merchant category codes (MCCs) classified as supermarkets or grocery stores.
- Examples of merchants that may be classified as grocery or supermarket merchants include major supermarkets and local grocery stores.
- Some businesses that sell grocery items may not be classified as eligible grocery merchants and may not qualify for cashback, including (but not limited to) convenience stores, petrol stations and specialty food retailers.
- Merchant classification is determined by the merchant's financial institution. Australia Post, the Issuer and Mastercard do not control and are not responsible for how merchants are classified.

8. **Cashback payment**

- Cashback will be calculated on eligible transactions and credited to the card balance on a fortnightly basis.
- Cashback payments will appear on the card balance description as “Grocery Cashback”.
- Cashback cannot be transferred, refunded or exchanged.
- Cashbacks may be reversed if any Eligible Transactions (in whole or in part) are subsequently cancelled, suspended, or refunded. Australia Post and Mastercard also reserves the right to debit the cashback from your account without prior notice if they reasonably believe any fraud, abuse, or unlawful conduct has occurred.

9. **Exclusions**

Cashback will not be paid on:

- transactions outside the Cashback Period
- fees, charges, reversed or refunded transactions
- transactions that are incomplete, unsuccessful, disputed, or otherwise reasonably identified as ineligible or indicative of misuse

10. **Changes or withdrawal of promotion**

Australia Post may vary, suspend or withdraw the promotion where reasonably necessary to address circumstances beyond its control, including system issues, misuse, fraud, or regulatory requirements. Any material change will be communicated through reasonable channels.

This promotion cannot be used in conjunction with any other offers, discounts, packages or promotions applicable to the Australia Post Everyday Mastercard® (including any promotions launched by Australia Post or Mastercard from time to time), unless otherwise specified by Australia Post or Mastercard in writing.

11. **General**

- These Terms are governed by the laws of Victoria, Australia.

- This promotion is subject to the Australia Post Everyday Mastercard® Product Disclosure Statement (PDS), Financial Services Guide (FSG) and Target Market Determination (TMD) available at auspost.com.au/everydaycard. In the event of a conflict, these Terms shall prevail.
- Nothing in these Promotional Terms and Conditions limits any rights a consumer may have under the Australian Consumer Law.
- Any personal information collected from or provided by Eligible Customers to Australia Post and Mastercard in connection with this promotion will be collected, used, disclosed and stored in accordance with Australia Post's Privacy Policy (available at auspost.com.au/privacy), Mastercard's Privacy Policy, and the Privacy Act 1988 (Cth) and applicable privacy laws.
- For enquiries, please contact Card Services on **1800 549 718** within Australia or **+44 207 649 9404** internationally for help 24/7.