PayPal - $50 back on Pay in 4 FTU Transactions
Promotion Terms and Conditions

"**Eligible Participant**": Only open to Australian residents who: (1) are eighteen (18) years of age and older; (2) are the holders of an Australian PayPal Personal account in good standing ("**Valid Account**"); (3) have been invited to participate in this Offer by PayPal through email or through the PayPal app (4) have first successfully completed their Offer Enrolment, and (5) have then completed an Eligible PayPal Pay in 4 transaction within the Qualification Period.

"Offer Enrolment": Eligible Participants must first successfully enrol in the Offer between 3 November 2026 at 12:01:00AM. Australian Eastern Daylight Time ("AEDT") and 11:59:59 p.m. AEDT on 30 November 2026, by completing the steps on the Enrolment page while logged into their PayPal account.

"**Qualification Period**": Starts on 3 November 2026 at 12:01:00AM Australian Eastern Daylight Time ("AEDT") and ends at 11:59:59 PM AEDT on 30 November 2026 or when all 10,000 Rewards have been rewarded, whichever is earlier.

"Eligible Pay in 4 Transaction": A PayPal Pay in 4 transaction, completed by a successfully enrolled consumer of AUD $200 or over within the Qualification Period, that has not been reversed. Pay in 4 is subject to eligibility and suitability assessment and only successful Pay in 4 transactions will qualify.

"**Reward**": $50 AUD added to, and for use via, the Valid Account. The Reward is subject to restrictions and exclusions on use, as outlined in these Terms and Conditions.

"**Redemption Period**": Starts on the day an Eligible Participant receives their Reward in their Valid Account (which is generally 15 business days after the valid Pay in 4 transaction has been executed) and expires after 2 weeks from date Eligible Participant receives their Reward in their Valid Account.

"Eligible Purchase": Any PayPal purchase made in AUD including in full or using PayPal Pay in 4 at a PayPal merchant in good standing that has a valid merchant account before 12:0AM 2 November 2026. The Reward will be automatically applied to an eligible PayPal pay in full transaction or Pay in 4 instalment, whichever occurs first. Eligible Purchases exclude: (1) send/request money transactions (including those marked as a "Goods and Services" payments), (2) charitable donations, (3) PayPal transaction fees, (4) Withdrawal to bank, or (5) transactions made in any other currency that are not AUD (Australian dollars).

How it Works: As an Eligible Participant you must successfully complete the following steps to qualify for and receive a Reward:

1. Eligible Participants must first successfully Enrol in the Offer during the Qualification Period via the offer enrolment page (link here) by logging into your Australian PayPal

Valid Account and agreeing to the Offer Terms and Conditions. Any existing PayPal Pay in 4 transactions that have happened prior to a successful Enrolment, or prior to 12:01AM AEDT 3 November 2026 are not valid to receive a Reward.

2. Once successfully Enrolled, proceed to make a new "Eligible PayPal Pay in 4 Transaction" of AUD $200 or over within the Qualification Period.
3. The Reward will be auto delivered into Eligible Participant's Valid Account PayPal account under between 15 business days from the date the PayPal Pay in 4 transaction was initiated, as long as the Eligible Transaction has not been reversed, cancelled or refunded.
4. Regardless of marketing preference, by enrolling in this offer you agree that you will be notified via an automated system email from PayPal that your Reward is in your wallet and is ready for use, and reminded on day 5 and final day prior to expiry date if the Reward has not been redeemed.
5. Once received in a Valid Account's PayPal account, the Reward will be automatically applied to the first "Eligible Purchase" made using the Valid Account during the Redemption Period. The Reward will be automatically applied to a PayPal pay in full transaction or Pay in 4 instalment, whichever occurs first.
6. Use of the Reward will be reflected on your PayPal receipt and/or in the transaction details of your Valid Account.

Further Terms: A Reward must be redeemed during the Redemption Period and no later than two weeks from the date the Eligible Participant receives the Reward in their Valid Account. There is a limit of one (1) Reward per Valid Account. Only **10,000** Rewards are available during the Qualification Period. This Offer will no longer apply and Rewards will no longer be awarded once the 10,000 Reward limit is reached. Rewards will not be automatically delivered into a Valid Account if the Eligible Transaction has been reversed. Redemptions of the Reward are final. The Reward has no cash value and cannot be exchanged for cash or transferred out of the Eligible Participant's Valid Account, except in PayPal's sole discretion, acting reasonably. Reward will be automatically applied to the first "Eligible Purchase" made using the Valid Account during the Redemption Period, which could include a Pay in 4 automatic repayment or instalment. If item(s) purchased using a Reward are returned and the Redemption Period has expired, PayPal will refund the money spent in excess of the Reward (i.e., the value of the purchase amount less the Reward amount) to the payment method used to complete the Eligible Purchase and the Reward will not be refunded. If the Redemption Period has not expired, the value of the Reward will be returned to the Offers section of the Valid Account and will be available for use subject to these Terms and Conditions (see in particular "Eligible Purchase definition) by the account holder within the Redemption Period. PayPal may, at its discretion, provide an alternate reward of equal value if it is unable for any reason to fulfil the Reward. Acting reasonably, PayPal reserves the right to cancel, suspend or modify this offer in part or in its entirety where reasonably necessary to protect legitimate business interests, including to comply with legal or regulatory requirements, address fraud or misuse, manage technical or operational issues, or respond to circumstances beyond PayPal's reasonable control. PayPal will provide reasonable advance notice of any material change or withdrawal of the offer, unless doing so is not

practicable or would reasonably undermine the purpose of the change. Eligible Purchases using the Reward must be used at a PayPal merchant in good standing that has a valid merchant account before 12:00AM 2 November 2026. Similar offers may run at the same time; qualification for this offer does not constitute qualification for any other offer. PayPal is not responsible and/or liable for any lost, stolen, late, incomplete, illegible, interrupted, delayed, or misdirected e-mail, Reward, or offer-related materials or correspondence or if any participant's e-mail address, Valid Account, or other contact information does not work, is deleted, or is changed without the participant giving prior written notice within a reasonable timeframe to PayPal. PayPal reserves the right to review any account or transaction related to this offer, acting reasonably in its sole discretion, without notice, and delay or reverse completion of the Reward. This offer is void where prohibited, including if Eligible Purchases are not completed through legitimate channels. These terms do not exclude any statutory rights that you may have. Participation is subject to PayPal User Agreement available here: https://www.paypal.com/au/legalhub/useragreement-full and the PayPal Pay in 4 Facility Agreement. Any questions relating to this offer will be resolved in PayPal's sole discretion, acting reasonably, and its decisions related to the offer will be final and binding.

PayPal Pay in 4 is a continuing credit contract provided by PayPal Credit Pty Limited (ABN 66 600 629 258; Australian Credit Licence 568848) to Australian residents and is subject to eligibility criteria, credit application and suitability assessment. PayPal Pay in 4 is available on eligible transactions under AU$2,000 and application and use may impact a customer's credit score. Please read and consider the PayPal Credit Guide and the PayPal Pay in 4 Facility Agreement for full terms and details before applying. PayPal may disclose your personal information to a credit reporting body. To find out more about our credit reporting practices, please see the Statement of Notifiable Matters.

The PayPal service is provided by PayPal Australia Pty Limited (ABN 93 111 195 389) which holds Australian Financial Services Licence number 304962. Any information provided is general only and does not take into account your objectives, financial situation or needs. Please read and consider the Combined Financial Services Guide and Product Disclosure Statement before acquiring or using the service. PayPal credit services are provided by PayPal Credit Pty Limited (ABN 66 600 629 258) which holds Australian Credit Licence Number 568848. Terms and eligibility rules apply. To view the Target Market Determinations for all products, see here.

For any questions regarding this promotion, contact us here PayPal Contact Us (https://www.paypal.com/au/smarthelp/contact-us).