



# WAFFARX I CIB, THE NEWEST CAMPAIGN FAQs

## Q1- What is WAFFARX?

WAFFARX is a website and mobile app that allows customers to get a percentage of the total spend on purchases from a group of announced merchants as cashback on their payment cards.



## Q2- Who are the merchants participating in the cashback offers?

You can learn more about participating merchants, over 300 of them, through the WAFFARX website and app. You can also find out the cashback percentage for each merchant through the following **link**: <https://waffarx.page.link/cib>



## Q3- Is the cashback offer valid in stores or online only?

The cashback offer is available online and in stores, which you can **check here**: <https://waffarx.page.link/cib>



## Q4- How can I redeem my cashback through WAFFARX?

Your cashback is automatically added to your card four times a year for existing WAFFARX customers, and six times a year for customers using CIB credit cards on the WAFFARX I CIB.



## Q5- Is there a minimum cashback redemption?

Yes, the cashback must be worth more than USD 5 for WAFFARX to be added automatically to the payment card on the following cash-out date.



## Q6- What is the form of collaboration between CIB and WAFFARX?

CIB and WAFFARX have launched a co-branded platform under the name “WAFFARX I CIB,” through which CIB credit cardholders can get 20% higher cashback on their purchases than WAFFARX’s announced offers. It also allows cardholders to redeem their cashback six times a year instead of only four times, like existing WAFFARX customers.



## Q7- What is the difference between the cashback offered on WAFFARX I CIB and CIB BONUS points?

The cashback offered on the WAFFARX I CIB platform is an additional benefit to the CIB credit cards’ benefits, in addition to CIB BONUS points, installment offers and discounts at merchants, so you can benefit from all of them.



## Q8- How can I benefit from the CIB and WAFFARX offer?

You can benefit from the offers on WAFFARX I CIB platform by adding a CIB credit card on the WAFFARX website or app and completing the purchase transaction using the same card. You will be automatically directed to the WAFFARX I CIB platform from the WAFFARX website or app.



## Q9- Can I enjoy the WAFFARX I CIB benefits using CIB debit or prepaid cards?

The benefits are currently available on CIB credit cards only, as the credit card must be registered and the transactions must be completed using the same card.



## Q10- I joined the WAFFARX I CIB platform after adding a CIB credit card, but I made the purchase transaction using another card, can I benefit from the offer?

You will get WAFFARX’s cashback only, not the higher cashback provided to CIB credit cards. Cashback on this transaction will be redeemed on the regular cash-out cycle, which takes place four times instead of six times.



## Q11- What are the cash-out dates for the WAFFARX I CIB platform?

The cashback is automatically redeemed six times a year on the following cash-out dates:  
Example

Cycle Start Date	Cycle End Date	Cash Out Date
1st of January	28th of February	15th of April
1st of March	30th of April	15th of June
1st of May	30th of June	15th of August
1st of July	31st of August	15th of October
1st of September	31st of October	15th of December
1st of November	31st of December	15th of February



## Q12- How will the cashback be posted on my credit card?

The cashback will be posted as a refund, not a payment, so it will not affect any Easy Payment Plan (EPP) or outstanding balance.



## Q13- What will happen if I returned a purchased product after I earned the cashback?

The cashback will be deducted from your account on the app and will not be available for cash-out.



## Q14- Will the cashback earned from WAFFARX expire?

No, the earned cashback will remain on the app until reaching the minimum redemption requirement of USD 5.



## 15- If the cashback is not deposited or a different cashback amount is deposited, whom shall I refer to?

The WAFFARX website will reply to any complaint regarding the above matters. If a proof of purchase is provided, the exact cashback will be granted and the reason for not depositing the cashback will be clarified.