

PayPal Rewards Program Agreement

Last updated on 7 May 2025

The PayPal Rewards Program (the “Rewards Program”) is offered by PayPal (Europe) S.à r.l. et Cie, S.C.A. (“we” or “PayPal”). This Reward Program Agreement (“Agreement”) is a contract between you and PayPal and governs your access to and use of the Rewards Program.

This Agreement applies in addition to and supplements the PayPal [User Agreement](#) that governs the use of your PayPal account and any other terms and conditions that govern your use of PayPal services. If there is any conflict between this Agreement and other terms, this Agreement shall prevail with respect to the Rewards Program.

1. Acceptance and Eligibility

- a. You make a contractual offer to conclude this Agreement by clicking on the agree and activate button or similar. The contract is concluded by PayPal’s acceptance by e-mail or other display to you by PayPal.
- b. To participate in the Rewards Program, your use of your PayPal account must not be in violation of applicable terms or subject to any restrictions or suspension in accordance with the [User Agreement](#).
- c. You must be a consumer, be a resident of Germany, and be at least 18 years old to participate in the Rewards Program.
- d. You may not participate in the Rewards Program using multiple PayPal accounts to avoid or circumvent any prohibition in this Agreement or earn more Points (defined below) than would otherwise be permitted under this Agreement. If we identify fraudulent activity in connection with your participation in the Rewards Program, or any other violation of this Agreement, PayPal reserves the right to suspend or terminate your ability to participate and you must not participate in the Rewards Program while suspended or terminated.

2. Description of the Rewards Program

- a. The Rewards Program allows participants to earn reward points (“Points” or “Cashback”) on eligible transactions as described in more detail below.
- b. The Points are issued by PayPal to you personally and may only be redeemed with PayPal in accordance with this Agreement and are not accepted by any third party.
- c. PayPal does not charge fees to you to participate in the Rewards Program nor pay you to participate.
- d. You do not pay any consideration for earning the Points.
- e. Points can only be earned on eligible transactions or activities and the Points you earn may not be purchased, sold or transferred (except where PayPal expressly makes transfer or account linking

functionality available within the Rewards Program, subject to any additional terms or limitations set out by PayPal) nor are they repayable in cash but grant you rights vis-à-vis PayPal upon redemption as described below.

- f. Points are awarded to you personally only and thus cannot be transferred by operation of law.
- g. The Points are not electronic money and are not part of your PayPal balance.
- h. The Rewards Program is not a payment service nor a means of payment and is not subject to financial services regulations, even though the underlying financial services the Rewards Program is offered in relation to may be regulated.

3. Earning Points

- a. You may earn Points when you complete certain actions using PayPal. The most common way for you to earn Points is by making an eligible purchase from a merchant using your PayPal account or using other specific PayPal services ("Earning Event").
- b. To earn Points at an Earning Event, you must follow the links to the applicable merchant within the PayPal service, complete the eligible purchase, meet all other eligibility requirements, and comply with all related terms. To participate in a Rewards Program offer, you may first be required to add or save the offer to your account by clicking a button labeled "+," "Save Offer," "Add Offer," "Activate Offer," "Activate Rewards," "Shop Now," or other similar buttons made available where the offer is displayed. Eligible transactions must be completed to be recognized by PayPal.
- c. Reward Program offers are subject to this Agreement and may be subject to additional terms, as specified at the time of the offer, including terms requiring you to pay with your PayPal account or other specific PayPal services to earn Points.
- d. We may display to you the amount, range or percentage of Points you may earn in connection with an offer where the offer is displayed.
- e. In addition to earning Points on eligible purchases or items, you may also receive offers for other Earning Events such as conducting other specified activities (e.g., completing a certain number of PayPal checkout transactions or using certain PayPal products), subject to the terms of any such offer.
- f. Certain items, product categories, purchases, fees, and charges such as taxes and shipping are ineligible for earning Points. Exclusions vary by offer. We may not be able to determine if the item(s) you have purchased are eligible for Points or the number of Points that you will earn for that purchase until after you make your purchase.
- g. Certain Earning Events may require placing cookies on your end device to facilitate (i) claiming, completing and/or settling Reward Program offers and/or respective underlying eligible purchase, item or action, or (ii) receiving Points.
- h. Certain ad blockers may prevent you from earning PayPal Rewards Points. If we are unable to track your eligible Earning Event, or if the relevant merchant does not fulfill its obligation, then you may not receive the Points associated with that transaction or activity.
- i. Points will typically appear as pending in your Rewards Activity within 1 to 14 days of completing

your Earning Event. Points may remain pending for up to 90 days while we verify that you have met the requirements to receive the Points. In some cases, Points may remain pending for longer periods (for example, with travel-related purchases, Points will not be confirmed or available for redemption until after travel has been completed). Points that are pending cannot be redeemed. You will be able to see in your Rewards dashboard when Points are no longer pending and become available to redeem.

- j. You will not earn Points if you fail to complete all steps required for an offer or specified activity. You will not earn Points for any items that you return or for which you receive a full refund. If all or part of your purchase is ineligible for Points, or if you return all or part of your purchase or receive a refund on it, the number of Points you receive on your purchase, regardless of "pending" status, will be reduced accordingly based on the new subtotal of eligible items. For purposes of clarity and without limiting the foregoing, PayPal may remove Points previously made available to you if you return all or part of your underlying purchase or receive a refund on it (either through the merchant, via chargeback, reversal or through PayPal's Buyer Protection Program), or if the Points were issued as a result of fraudulent activity, or activity otherwise in violation of this Agreement.
- k. For support in connection with the Rewards Program, please contact us using the information on this page under [Customer Service](#). If you contact us regarding any issues receiving or redeeming Points, you may be required to provide us with related documentation (e.g., a receipt showing an eligible transaction).

4. Redeeming Points

Provided your use of your PayPal account is not in violation of applicable terms or subject to any restrictions or suspension in accordance with the [User Agreement](#), you may request PayPal to redeem the Points. The available redemption options (and, where applicable, the number of Points required for each redemption option) will be as set forth on the PayPal service. There may be a minimum redemption threshold that will be disclosed to you at the time of redemption. Redemption options and values will be disclosed to you at the time of redemption and may be subject to additional redemption-specific terms. All redemptions are final.

Benefits you receive through the redemption of Points may qualify as reportable by PayPal and taxable income to you under applicable law. You may be asked to provide certain identifying information (for example your Tax Identification Number) for tax purposes. You are solely responsible to assess and remit the correct taxes for any tax liability incurred in connection with your participation in the Rewards Program.

The available redemption options will be set forth on the PayPal service but may include:

- a. Redemption for PayPal balance
 - i. Redemption for PayPal balance means that Points may be redeemed by requesting PayPal to place the relevant amount of electronic money on your behalf on your PayPal account. After

you have elected to redeem Points for PayPal balance, it can take up to 24 hours for the electronic money to be made available as balance in your PayPal account. After that, you may withdraw any amount by transferring it to your nominated funding source linked to your account in accordance with the section on [Withdrawing Money](#) in the PayPal User Agreement or use it to make a payment in accordance with the [Making a Payment](#) section of the PayPal User Agreement. If you redeem your Points for PayPal balance and your PayPal account has a negative balance, (i.e. has a balance reflecting an amount owing to PayPal), the electronic money received into your account from the Points redemption will be used to offset the negative balance in accordance with the [Reimbursement for your liability](#) section of the PayPal User Agreement.

b. Redemption at Checkout

- i. PayPal may offer you the option to redeem Points during the checkout process when paying for a purchase using your PayPal account by requesting PayPal to make a payment to the relevant merchant in electronic money in an equivalent amount to your redemption of Points. Where available, this redemption option will be shown to you. Unless otherwise specified by PayPal during the checkout process, Points can be redeemed in any denomination of whole points.
- ii. You will need your funding source(s) in your PayPal account to pay for any part of the purchase price not paid by PayPal by way of redemption. This also applies when redeeming Points in an amount to request PayPal to pay the entire purchase price as you will be required to provide a back-up funding source to complete the transaction. Your back-up funding source may be charged if there is a payment dispute, if your final charge with the merchant exceeds the amount paid by PayPal by way of redemption of Points (e.g., due to a variable cost, such as shipping fees or gratuity).
- iii. If you receive a full refund for (or there is a reversal on) a transaction in which you redeemed Points at checkout, your Cashback balance will be restored in an amount equal to the Points you originally redeemed. If you receive a partial refund for any transaction you paid for using both at checkout redemption of Points and another payment method, then the portion of the payment funded by the other payment method will be refunded first. Your Cashback balance will be refunded last to the extent that the partial refund exceeds the portion paid with the other payment method.

5. Expiration & Loss of Points

Points are subject to expiration within the statutory period of limitation. This means your points can expire after a period of three years. The period starts at the end of the year in which you earned the points.

PayPal may offer you the ability to keep the points for a longer period and to prevent them from expiring. Where available, PayPal will inform you about how to prevent them from expiring.

6. Termination

1. You may terminate your participation in the Rewards Program at any time by contacting us using the information on this page under [Customer Service](#).
2. If you have breached this Agreement, and having provided you with a warning and/or an opportunity to remedy the breach if this is reasonable under the circumstances of the specific case, we may suspend or terminate your participation in the PayPal Rewards Program and/or terminate, suspend or take any action related to your PayPal account in accordance with the provisions of the PayPal [User Agreement](#).
3. The termination of your participation in the Rewards Program either by you or by PayPal will result in the forfeiture of all Points associated with that account which are not redeemed prior to the termination becoming effective.
4. PayPal may terminate the Rewards Program. In the event that PayPal terminates the Rewards Program, we will provide notice of termination on the PayPal service, or by email to the email address then associated with your account at least one month prior to termination during which time you may continue to redeem Cashback. This provision will not apply if PayPal elects, upon termination of the Rewards Program, to automatically credit to each program participant's PayPal account a pro rata credit amount equal to the redemption value of the participant's unredeemed Points.

7. Amendments to this Agreement

Changes to this Agreement will be proposed in text form (e.g. by e-mail) no later than two months prior to the proposed effective date. You may either agree to or reject the changes prior to the effective date.

To the extent such changes are:

- required to implement legislative changes or changes in case law;
- due to changes to the regulatory administrative practice or rulings by a competent administrative authority; or
- of a linguistic nature only or update information (e.g. contact information) regarding PayPal;

You shall be deemed to have given consent to such changes unless you have notified us prior to the effective date of your rejection. We will explicitly notify you of the effect of deemed consent when proposing the changes. When we propose such changes, you may also terminate the Agreement with us without notice and free of charge prior to such changes taking effect. We will inform you of your termination right when proposing the changes.

Other changes proposed by PayPal shall only become effective with your express consent. In particular, your express consent will be required for any changes that:

- affect any main performance obligations (e.g. fees);

- would be equivalent to the conclusion of a new contract;
- would shift the previously agreed equilibrium between performance and consideration under this Agreement to the favor of PayPal; or
- would change the contractual nature of the agreement.

8. Transfer of Agreement

PayPal may transfer any or all of its rights or obligations under this Agreement, including all or a portion of this Agreement and/or all or a portion of any liabilities related to Points to another party. If PayPal transfers any or all of the liabilities related to Points, the assignee shall be the sole obligor with respect to such Points, and PayPal shall have no further liability with respect to such Points. In case of such transfer of the Agreement, PayPal will inform you prior to any transfer and you will be provided with a right of termination of this Agreement of which PayPal will inform you at the time of the notice of transfer.