

Excluded Transactions

Certain transactions are excluded as qualifying spend, meaning that they will not count towards the €500 monthly threshold;

- a. any amounts automatically debited from your account including interest, charges, government stamp duty and fees;
- b. any purchase of payment protection cover;
- c. any purchase of a virtual currency or cryptocurrency; and,
- d. any quasi-cash transaction meaning a transaction which is similar or easily converted to cash and includes negotiable instruments, money orders, wire transfers, travellers' cheques, gaming or betting related transactions.

Transaction types are primarily identified by the code that the merchant has registered themselves under. Avant Money has no control over how individual merchants categorise themselves. A list of excluded Merchant Codes are as follows, this list may be updated throughout the offer period.

6211 - SECURITIES-BROKERS/DEALERS
7800 - GOVERNMENT OWNED LOTTERY
9406 - GOVERNMENT OWNED LOTTERY (NON-US)
41 - GAMBLING TRANSACTIONS
44 - PORTUGAL MONEY TRANSFER
45 - PORTUGAL QUASI CASH-MBR FINANCIAL INSTITUTION
46 - PORTUGAL QUASI CASH-MERCHANT
1443 - CASINO GAMING CHIPS (JESALI)
1484 - CASINO GAMING CHIPS (CANAMASA)
2829 - SENDING MONEY
6539 - FUNDING (EXCLUDING MONEYSSEND)
7801 - INTERNET GAMBLING
7802 - GOVERNMENT LICENSED HORSE/DOG RACING
7987 - CASINO DE MADRID
7988 - CASINO GAMING CHIPS
7989 - CASINO GAMING CHIPS (CASINOS E CATALUZA)
7990 - ONLAE: NATIONAL LOTTERY
4829 - MONEY TRANSFER-MERCHANT
6010 - CUSTOMER FINCL INSTIT-MANUAL CASH DISBURSEMENTS
6011 - CUSTOMER FINANCIAL INSTIT-AUTOMATED CASH DISBURSEM
6050 - QUASI CASH - CUSTOMER FINANCIAL INSTITUTION
6051 - QUASI CASH-MERCHANT
6533 - PSP-MERCHANT-PAYMENT TRANSACTION
6536 - MONEYSSEND - INTRACOUNTRY
6537 - MONEYSSEND - INTERCOUNTRY
6538 - MONEYSSEND FUNDING
6540 - POI FUNDING TRANSACTIONS
7995 - GAMBLING TRANSACTIONS