Temu “Place Orders to Win Credits and Cash Back” — Official Rules

Reconstructed from 22 screenshots | Last updated per document: 4/6/2026

PART 1: Plain-English Breakdown (read this first)

The core mechanic — and why it feels like it’s never enough

The single most important sentence in the entire document is this one:

> *“A Member will make progress equal to **a certain percentage** as displayed on the Promotion page of the payment amount (excluding any taxes and shipping fees) of any Qualifying Order… **The progress that can be made with respect to a Qualifying Order may be capped** as indicated on the Promotion page.”*

Translated: **you do not get $1 of progress for every $1 you spend.** You get some undisclosed *percentage* of what you spend, and even that can be *capped* per order. The actual number (is it 1%? 5%? 20%?) isn’t in these Rules — it only appears somewhere on the in-app “Promotion page” itself, which most people don’t read closely and which can change. This is exactly the mechanism you suspected: it’s structured so the “progress bar” fills slowly and unpredictably no matter how much you spend, because the rules deliberately don’t commit to a fixed conversion rate here — they just reserve the right to set (and cap) it however they want, on a page that isn’t this contract.

So your instinct — “each purchase counts for way less than the sticker price implies” — is confirmed by the Rules themselves, in writing.

Other mechanics that work against the participant

- **Hard time limit.** You have **3 days** from enrollment to fill the bar (or whatever is shown on the page). Miss it, and progress can be lost.
- **Orders can be un-counted retroactively.** If an item you bought becomes unavailable, has a price adjustment, gets cancelled, or is refunded, Temu can **claw back progress and revoke already-issued rewards** — proportionally reducing your progress bar after the fact.
- **You don’t get paid until everything ships.** All rewards (cash or credit) are only withdrawable **after every order placed under the promotion has shipped** — and that withdrawal can legally take **up to 90 days** after you confirm receipt.
- **Cash payout is a hassle by design.** Cash rewards only go out via PayPal, need SMS/email verification, and can take **up to 14 business days** to review. No PayPal account (or one in the wrong country) = no cash, only Temu Credit.
- **They can substitute or downgrade your reward** for “equal or greater value” at their discretion, including converting cash into Temu Credit unilaterally if they suspect any issue.
- **Total discretion to disqualify you.** Temu can refuse to pay out, delay indefinitely, or terminate your participation for reasons as broad as “suspicious,” “disruptive,” or violating rules “in Sponsor’s sole discretion” — with no independent review process described.
- **You give up a lot legally in exchange for this.** You release Temu from liability, agree to indemnify them (cover their legal costs if a claim arises from your participation), and consent to them using your Temu username/photo in promotional material indefinitely.
- **After cashing out once, you’re locked into credit-only for a while.** Once you receive a cash reward, you become eligible for *Temu Credit only* rewards during a “cooling period” — so a real cash payout isn’t repeatable on demand.

The bottom line

There’s nothing in here that’s illegal or unusual for this kind of retail gamification — this is standard “spend-to-unlock-reward” marketing language. But you’re right that the design relies on ambiguity: the actual per-dollar progress rate is never fixed in the contract you’re agreeing to, only referenced as living on a page that can change. That’s what makes the “one more order and I’ll be there” feeling so persistent — the finish line’s distance from any given purchase isn’t disclosed to you upfront, and the rules explicitly reserve Temu’s right to change it.

PART 2: Full Reconstructed Text of the Official Rules

Place Orders to Win Credits and Cash Back Official Rules Last updated: 4/6/2026

Your participation in the **Place Orders to Win Credits and Cash Back promotion** (“Promotion”) is subject to and governed by these Official Rules (“Rules”) and the Temu Terms of Use (the “TOU”) available at (i) www.temu.com and (ii) on the Temu application (the foregoing (i) and (ii), collectively, “Temu”). The party with which you entered the TOU, or, in the event that you have not entered the TOU, the party with which you would enter the TOU under Section 1 of the TOU, administers the Promotion and is referred to herein as

"Sponsor". In the event of any conflict or inconsistency between these Rules and the TOU, the terms of these Rules shall prevail.

Please read these Rules carefully. These Rules are a binding agreement between you and Sponsor. Sponsor reserves the right to modify these Rules in its discretion, such as where Sponsor needs to modify the strategy or update the version of the Promotion. Your participation in the Promotion constitutes your acceptance of these Rules.

ELIGIBILITY. To enter the Promotion, you must be a legal resident of one of the 50 U.S. states or the District of Columbia, at least 18 years of age or the age of majority in your jurisdiction — whichever is greater — and of legal capacity to form a binding contract. The Promotion is only available in designated countries/regions. Changing your country/region on Temu may cause disqualification from the Promotion or changes to your benefits or available rewards under the Promotion. The Promotion is void where prohibited, taxed, or restricted by law. Employees, officers, and directors of Sponsor and its parent company, subsidiaries, affiliates, partners, advertising and promotion agencies, and manufacturers and distributors of Promotion materials, and their immediate families (parents, children, siblings, spouse) and members of the same household (whether related or not) are ineligible to participate in the Promotion. You cannot participate in the Promotion if it would violate your employer's policies.

THE PROMOTION. By clicking on the "Spin Now" button (expression may vary), you agree to enroll as a member of the Promotion ("Member"). In the Promotion, a Member is entitled to receive the Temu credits back ("Credit Rewards") or cash back ("Cash Rewards", together with the Credit Reward, the "Rewards") as designated on the Promotion page by making sufficient progress to fill the progress bar. **The value required to fill the progress bar may vary. A Member will make progress equal to a certain percentage as displayed on the Promotion page of the payment amount (excluding any taxes and shipping fees) of any Qualifying Order after the Member has completed the payment.** A "Qualifying Order" means an order placed by a Member for products selected by the Member from the Promotion page within the Time Limit. **The progress that can be made with respect to a Qualifying Order may be capped as indicated on the Promotion page.** A Member may also make progress through certain activities that do not require purchases. The Member is entitled to claim the Rewards when the progress bar is filled within the Time Limit.

After receiving the cash reward, Members will be eligible to participate in the Promotion only for rewards in Temu Credits during a designated cooling period.

TIME LIMIT. The "Time Limit" for the Promotion is 3 days from the time of a Member's enrollment in the Promotion or as otherwise displayed on the Promotion page.

CONDITIONS. Sponsor reserves the right to substitute a Reward of equal or greater value (e.g., Temu credits or Temu coupons), including, without limitation, when a Reward is no longer available. Rewards may only be available while supplies last. Restrictions and additional rules may apply. Rewards will not be issued upon termination of the Promotion or if a Member is or becomes ineligible for the Promotion. Sponsor will review a Member's eligibility before arranging issuance of Rewards. Unless otherwise stated, Rewards are not transferable and Credit Rewards may not be redeemed for cash. Rewards are void where prohibited by law.

For the purpose of preventing unusual activity inconsistent with the intended operation of the Promotion, a Member may need to provide their mobile phone number and the Sponsor will use SMS verification code to verify the Member's eligibility to enter the Promotion and/or to receive the Rewards according to these Rules. Please be aware that Sponsor will not use Members' phone numbers for any other purpose.

The Cash Rewards can only be received via PayPal. A Member thus needs to sign in their PayPal account by verifying their account with a verification code through SMS or email, depending on the settings of their PayPal account. A Member who does not have a PayPal account will not be able to receive the Cash Rewards in cash but will have a choice to replace the Cash Rewards with Temu Credit of an equal value on the Promotion page. A Member must sign in to their PayPal account that is in the same location in which the Member is located in order to receive Cash Rewards. It may take up to fourteen (14) business days for Sponsor to review and verify a Member's eligibility. Please be aware that Sponsor will not use Members' PayPal account for any other purpose. The PayPal account used by a Member to receive the payment of any cash reward earned in any promotion or program on Temu (including this Promotion) can only be changed once per year.

If Sponsor has a good faith reason to believe that a Member's behavior in the Promotion may be fraudulent, suspicious, or otherwise in violation of these Rules, Sponsor may delay issuing Rewards to investigate and/or verify the authenticity of the transaction, upon providing notification to the Member. Should Sponsor discover evidence showing that a Member's behavior is likely to be fraudulent, suspicious, or otherwise in violation of these Rules, Sponsor reserves the right to refuse issuing the Rewards after providing notification to the Member.

RESTRICTIONS. Members may not use the Promotion in a manner that (1) violates any laws, these Rules or Temu's TOU; (2) infringes or violates the rights of any third party, or (3) otherwise may be deemed harassing, abusive, or obscene, as determined by Sponsor in its sole discretion. Such conduct will be grounds for immediate termination and disqualification from the Promotion and/or cancellation and forfeiture of any Rewards. In addition, Members may not (i) act in an unfair or disruptive manner, or (ii) use any system, bot, malware, worm, or other device or artifice to obstruct, modify, or otherwise interfere with the Promotion. To the extent any violations of this provision result in violations of civil and criminal laws, Sponsor reserves the right to seek remedies and damages caused by such violations. Sponsor may prohibit a Member from participating in the Promotion or obtaining Rewards if, in Sponsor's sole discretion, such Member attempts to undermine the operation of the Promotion by cheating, hacking, deception, harassment, threats or intimidation to other entrants or representatives of Sponsor, or other unfair practices.

COMPLIANCE AND SANCTIONS. Each Member represents, warrants, and covenants that such Member is not, and is not acting on behalf of any person or entity that is, (i) the subject or target of any economic or financial sanctions, restrictive measures, or trade embargoes administered or enforced by the United States Department of the Treasury's Office of Foreign Assets Control (OFAC), the U.S. Department of State, the United Nations Security Council, the European Union, His Majesty's Treasury of the United Kingdom, or any other applicable regulatory authority (collectively, "Sanctions"), including but not limited to being listed on any sanctions-related restricted party list; (ii) located, organized, or resident in, or maintaining any financial or payment account (including but not limited to PayPal accounts) registered in, a country or territory that is currently the subject of comprehensive Sanctions; or (iii) owned or

controlled, directly or indirectly, by any person or entity described in (i) or (ii) above. The foregoing representations, warranties, and covenants shall continue in full force and effect until the Rewards have been fully delivered. For the purpose of verifying compliance with this section or investigating any potential Sanctions risk, Sponsor reserves the right to request a Member to provide identity verification, beneficial ownership documentation, or any other relevant supporting documents within a reasonable time limit specified by Sponsor.

Sponsor reserves the right, in its sole discretion, to immediately disqualify a Member from the Promotion, withhold, deny, freeze, or revoke or modify the form or method of delivering any Rewards (including but not limited to converting cash rewards into Temu Credit or alternative benefits), without prior notice or any liability, if Sponsor suspects or determines that such Member's participation, the delivery or form of Rewards, or any linked financial or payment account involves any actual or potential non-compliance with Sanctions, anti-money laundering regulations, or any other regulatory requirements, including where such Member fails to timely provide the requested documentation or verification to Sponsor's satisfaction, or where such Member has breached any of the representations, warranties, or covenants set forth in this section. Each Member shall indemnify, defend, and hold harmless Sponsor from and against any and all losses, penalties and expenses arising out of or related to such Member's breach of any representation, warranty, or covenant in this section.

CODE OF CONDUCT. Sponsor believes in full transparency and in full, fair, and effective disclosures of material facts relating to each Member's relationship with Sponsor. A Member shall disclose any connection to Sponsor when speaking favorably about or otherwise promoting the Promotion. Members must comply with all applicable laws and regulations in connection with the Promotion.

TERMINATION. Sponsor may, in its sole discretion, terminate or suspend any Member's participation in the Promotion for breach of these Rules. Sponsor reserves the right in its sole discretion to prohibit a Member from participating in any aspect of the Promotion or change the Rewards if Sponsor has reason to believe that such Member has engaged in or has attempted to engage in any act in violation of these Rules, including (i) prohibited conduct described in the Restrictions section above, (ii) actions designed to annoy, harass, or abuse any other person; (iii) any inappropriate, disruptive, fraudulent or potentially fraudulent behavior or activity; or (iv) any activity inconsistent with the intended operation of the Promotion.

TAXES. All federal, state, and local taxes, including, without limitation of income and withholding taxes, those applicable to any Rewards or other benefits provided by Sponsor under these Rules, are Member's sole responsibility and Sponsor shall not be responsible for any such taxes. If Sponsor is required to file any tax forms, such as IRS Form 1099 to reflect Rewards or other benefits paid or provided by Sponsor to Member, the Member will be required to complete and submit the corresponding materials/forms such as Form W-9 to Sponsor.

Sponsor. CONFIDENTIALITY. Each Member acknowledges and agrees that they may acquire confidential information concerning Sponsor in connection with the Promotion, and each Member hereby agrees that they shall not use any such information for any purpose, except as otherwise expressly permitted under these Rules or the TOU. Each Member further agrees not to disclose or provide any such information to any third party and to take all necessary measures to prevent any such disclosure.

RELEASE. Absent breach by Sponsor of any of these Rules or Temu's TOU, each Member agrees to release and hold harmless Sponsor, its affiliates, partners, and promotion and advertising agencies and each of their respective parent companies, subsidiaries, affiliates, partners, representatives, agents, successors, assigns, employees, officers, and directors (collectively, the "Released Entities") from any and all liabilities, losses, harms, damages, injuries, costs, or expenses arising from or in connection with Member's participation in the Promotion and/or receipt or use of Rewards.

INDEMNIFICATION. Without limiting the indemnification provisions in the TOU, each Member agrees to indemnify, defend, and hold harmless the Released Entities from and against any and all claims, demands, actions, proceedings, liabilities, costs, or expenses, including, without limitation, reasonable attorneys' fees and costs, arising from or in connection with any breach by such Member of these Rules.

PUBLICITY/USAGE RIGHTS. Except to the extent prohibited by applicable law, participation in the Promotion and/or receipt or use of Rewards constitutes a Member's consent for Sponsor to use and publish the user name and profile picture of such Member's Temu account for the purposes of this Promotion in the country/region where the Member is located, now known or hereafter developed, in perpetuity without further notification.

NO WARRANTY. TO THE FULLEST EXTENT PERMITTED BY LAW, THE PROMOTION IS PROVIDED "AS IS" WITHOUT ANY WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.

PRIVACY. Sponsor will collect, process, and use each Member's personal information in connection with the Promotion in accordance with Sponsor's Privacy Policy available at www.temu.com and governing laws. Each Member acknowledges that they have read and accept Sponsor's Privacy Policy.

GENERAL. A Member may not assign, delegate, or transfer these Rules, or their rights and obligations hereunder, to any other person in any way (by operation of law or otherwise) without Sponsor's prior written consent, and any attempted assignment, subcontract, delegation, or transfer in violation of the foregoing will be null and void. If any provision of these Rules is found to be unenforceable or invalid, the remaining provisions of these Rules shall remain in full force and effect and be enforceable.

These Rules are subject to the English version. The other language versions of these Rules (if any) are provided for your reference only. If there are any discrepancies between the English version and any other version, the English version shall always prevail.

For Members using the Temu app on IOS operating systems, please note that Apple is not a Sponsor for the Promotion.

Note: I did not find the actual sections on the interstitial screens describing the "Withdraw Rewards" issuance mechanics separately from the Rules — those (PayPal binding, order-shipment timing, product cancellation clawbacks) were captured in your screenshots and are included above in the appropriate spots based on the on-screen text.