



Visa Mauritius XB E-Commerce Campaign Terms and Conditions

1. Overview of the Campaign

Visa Card holders are expected to spend a minimum of 50 US dollars equivalent to 2,000 Mauritian Rupees using their Visa Card and get 5 US dollars equivalent to 200 Mauritian Rupees per Visa card. This promotion will be available to every 15th customer who pays for online cross border shopping worth 50 USD / Rs 2,000 or more with their bank Visa card and meets the above requirements. They will be rewarded with 5 USD / Rs 200 cash back loaded to their respective bank's Visa Card.

2. Disclaimer

This Campaign is operated by the financial institution that issued the Visa card to you and not by Visa. The campaign is financed by Visa. As you are aware, Visa is not a card issuer and does not provide credit, debit or any financial services. Any issues you may have with respect to your card should be directed to your issuer and not to Visa. The relationship between Visa and your card issuer does not create any relationship direct or indirect between the cardholder and Visa. These terms and conditions are different from the agreements between you and your issuer and unless as otherwise specified in these Terms and Conditions, none of the terms of any agreement between you and your financial institution has any effect on, or relationship with these Terms and Conditions.

3. Duration

The cashback rewards are only available to every 15th customer who use their Visa Card for online cross border e-commerce purchases with a value of no less than 50 USD / Rs 2,000 made with eligible Visa cards (the “**Qualifying Transaction**”) within 14th December, 2020 and 31st January 2021 (the “**Duration**”), however on a first come first serve basis. Any transactions made outside this period will not be eligible.

The campaign will end on January 31st, 2021, or when budget is exhausted, whichever comes first.

Transactions made within the Duration do not qualify for a reward if they do not fall amongst the 15th customer as per the campaign mechanics.

Transactions made within the Duration do not qualify for a reward if total budgeted number of winners is exhausted- total rewards to be redeemed on a first come first serve basis.

4. The Campaign is subject to the following Terms and Conditions

- You become eligible to participate in the program by holding a Visa card issued by a financial institution in Mauritius (excluding Visa Business/Corporate cards). Your participation rights and consent are tied to your being a Visa cardholder.



- Qualifying transactions are online for cross border and of 50 USD / Rs 2,000 and above conducted within the Duration to the 15th customers. This excludes transactions done within Gaming and Gambling merchants category.
- All Visa cards and payment credentials are eligible for the campaign i.e. Debit, Prepaid, Credit & Virtual cards. This however excludes Visa Business/Corporate cards
- The maximum cashback award per eligible Visa Card is 5 USD / Rs 200
- The cashback reward shall be paid directly into the account to which the Visa card is linked. The cardholder is not expected to take any action in this regard.
- Cashback will be awarded to cardholder via an original credit transaction originating from Visa's agent.
- Only the 15th qualifying transactions shall receive cashback, on a first come first serve basis
- Visa takes no responsibility for any inaccurate reporting or non-visibility of qualifying transaction either by collections only files or non-accessibility.
- The campaign will run on Saturday to Thursday. Each Friday, the bank will review the week's transactions from the system and automatically pull the details of the 15th customers who shopped online with their Visa card. The customers will receive an SMS notification from the bank and the cash back credited into their account.
- Each customer will only win once - this will be programmed in the system
- **The promotion excludes Gambling and Gaming merchants category**

Exchange Rate Used: 1 US Dollars = 40 Mauritian Rupees



Visa Mauritius XB E-Commerce Campaign FAQs

Question: What do I have to do to get the cash back?

Answer: Be the 15th customer to spend a minimum of 50 USD / Rs 2,000 to pay for your online cross border shopping with your Visa Card and win 5 USD / Rs 200 cashback to be credited into your bank account by Visa.

Question: How many winners will benefit from the 5 USD / Rs 200 reward before the end of the campaign?

Answer: Visa will reward every 15th winners only, on a first come first serve basis.

Question: When does the promo end?

Answer: This promo ends on January 31st, 2021, or when total number of winners to be rewarded is exhausted, whichever comes first.

Question: Do I qualify on all the transactions I carry out on my Visa card including ATM withdrawal?

Answer: No. Qualifying transactions include using your Visa card and online payments on international websites (cross border e-commerce). Visa Business/Corporate cards do not qualify.

Question: Does shopping on international sites qualify for this campaign?

Answer: Only transactions on international websites will be considered. Local e-commerce transactions in Mauritius would not qualify for this reward.

Question: I only have a Visa Credit card; will I qualify for a cash back if I make payments with it?

Answer: Yes, Visa Credit, Debit, prepaid & virtual cards are eligible.

Question: Will I get more than 5 USD / Rs 200 if I spend more than 50 USD / Rs 2,000 during the campaign?

Answer: No, the cash back is capped at a maximum of 5 USD / Rs 200

Question: How will I receive the cashback?

Answer: The cashback will be allocated and sent to your account as credit



Question: How will I know when the cashback is paid?

Answer: cash will be paid into the bank accounts of winners linked to the qualifying Visa cards and winners will be notified through SMS.

Question: When will I receive the cashback?

Answer: The cashback will be credited to your account within two weeks after the end of the campaign

Question: Can I get the 5 USD / Rs 200 cash back multiple times during the campaign?

Answer: No, winners can only get the 5 USD / Rs 200 cash back once during the duration of the campaign.

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