



Terms and Conditions

FIFA Cross Border Ecommerce Competition

These Terms and Conditions (“T&Cs”) are written in plain and understandable language as required by Section 22 of the Consumer Protection Act 68 of 2008. Please read these T&Cs carefully. By participating in this Promotion, you agree to comply with the terms outlined below. If you do not agree, please do not participate.

These T&Cs are prepared and presented in accordance with the Consumer Protection Act 68 of 2008 ("CPA") and its Regulations, as well as the Protection of Personal Information Act 4 of 2013 ("POPIA").

This Promotion is conducted in compliance with Section 36 of the CPA and Regulation 11 of the CPA Regulations. Any provision of these T&Cs that is inconsistent with the CPA shall be void to the extent of such inconsistency.

1. Promoter and Promotion

This promotion is conducted by Visa International Service Association, registration number 802339, together with its appointed agencies, including Publicis Machine and any nominated fulfilment agency identified to winners during prize administration (collectively, the Promoter).

The promotion is titled the Visa FIFA World Cup 2026™ Cross Border Ecommerce Competition (“the Promotion”). The Visa FIFA World Cup 2026™ Finals Watch Party will be held in Johannesburg, South Africa on 19 July 2026.

2. Promotion Period

The Promotion will commence from 8 June- and will run until 30 June 2026 at 23:59(CAT), unless extended or amended in accordance with applicable law and regulatory requirements. Entries outside the Promotion period will not be considered.

3. Eligibility

Entry is open to persons who:

- Are at least 18 years old;
- Are ordinarily resident of South Africa;



- Hold a valid South African ID document; and
- Are Visa cardholders with spend of R2500.00 or more on any international e-commerce website over the campaign period. The R2500 spend can be on one single transaction or multiple transactions on the same Visa card.

Employees, directors, members, partners, agents, consultants, and immediate family members of Visa, Publicis Machine, and/or any other entity directly involved in administering the Promotion may not enter.

4. How to Enter

Participation is free.

To qualify, eligible participants must:

- Spend R2500.00 or more on any international e-commerce websites using their Visa card during the Promotion period;
 - The R2500 spend can be on one single transaction or multiple transactions that total R2500, on the same Visa card
- Interact with, the official Competition post published on the Visa South Africa Instagram, Facebook and TikTok social media page during the Competition Period by: Tagging one (1) person commenting on why they deserve to attend the FIFA World Cup 2026™ watch party
Explaining in the same comment why both of them deserve to attend FIFA World Cup 2026™ watch party on the 19th of July

Only valid, successful transactions processed during the Promotion period count. Reversed, refunded, fraudulent, disputed, cash withdrawals, cash-equivalent, gambling, chargeback, or other excluded transactions will be void.

The Promoter may use masked payment card data and issuer confirmation to validate spend. Personal data will only be used for verification, winner contact, prize fulfilment, and lawful related purposes.

5. Advertising and Communication of the Promotion

The Promotion may communicate to participants through multiple channels including:

- Digital platforms: social media, display advertising, and email marketing;
- SMS communications to eligible cardholders via their bank;
- Direct emailers to eligible cardholders via their banks; and
- Other media channels as deemed appropriate by the Promoter.



6. Number of Prizes and Prize Description

There will be ten winners who can bring a total of 3 friends each

The prize package includes:

| Included | Details |
|-------------------|---|
| Event access only | Access for 20 winners and maximum 3 friends for each winner to the Visa FIFA World Cup 2026™ Watch Party experience in Johannesburg, South Africa |

Excluded from prize: The prize explicitly excludes all costs associated with travel, transportation, or accommodation to and from the event venue.

Participating banks include: FNB South Africa, Absa South Africa, Discovery Bank, Investec, Capitec, African Bank

7. Winner Selection and Verification

- Spend and Win

- The draw will take place on 6th of July 2026 from verified entries via a random electronic selection process.
- The random electronic selection process will be conducted using a secure and auditable system, whereby all eligible entries are compiled and anonymised, and the winner is selected at random under independent supervision by the appointed auditor.
- Each verified winner shall be issued an official confirmation letter and a formal invitation via electronic mail to confirm attendance (RSVP) by the specified deadline. The prize grants General Access to the event, which includes the provision of complimentary food and beverages for the duration of the experience. Provisional Winners will be initially contacted via telephone, followed by an official notification via electronic mail (email). The selected winner must formally accept and confirm their prize within forty-eight (48) hours of the initial contact attempt. Failure to confirm within this period will result in the immediate forfeiture of the prize, and an alternate reserve winner shall be contacted.
- In order to meet campaign and event timelines, the Promoter will make all reasonable efforts to contact the selected winner within 2 days. Should a winner be unreachable, fail to respond within the stipulated timeframe, or be unable or unwilling to accept the prize, the Promoter reserves the right to disqualify the winner and select an alternate winner, using the same audited random selection process.



- **Social Media engagement**

- Most liked posts or comments will be eligible to win

8. Winner Announcement, Publicity, and Consent

- The Promoter may publish the winner's name and the announcement of the prize, subject to privacy laws and regulatory requirements.

9. Consumer Rights

- Nothing in these terms limits or waives rights under the CPA.

10. Liability

- Entries, which are not registered via Visa's registration entry mechanism or contain errors, will be declared invalid. Any technical failures that lead to any promotional competition entry being invalid or not received will not be for Visa liability, and Visa will not be held responsible for technical errors.
- No cash or other alternatives can be offered as a substitution (in whole or part) in lieu of specific prizes, and the prizes are non-transferable.
- The Promoter and Visa's operational decisions regarding the administration and draw of this Promotion are final, subject always to participants' rights under the CPA.
- Participants who are dissatisfied with any decision or outcome of this Promotion retain the right to:
 - a) refer a dispute to the National Consumer Commission;
 - b) approach the Consumer Goods and Services Ombud; or
 - c) refer a matter to the Consumer Tribunal or a Consumer Court,
 - d) all in accordance with Chapter 7 of the Consumer Protection Act 68 of 2008.
- The Winner accepts the Prize at his/her own risk and neither the Promoter nor VISA will be liable for any costs incurred by the Winner in claiming their prize.
- Neither the Promoter nor Visa shall be liable for any loss, injury, or damage sustained by the Winner during their use and enjoyment of the Prize, save where such loss, injury, or damage is directly caused by the negligence, fraud, or wilful misconduct of the Promoter or Visa. Nothing in these T&Cs limits the Promoter or Visa's liability where such limitation would be unlawful in terms of the CPA.



- Participants agree to indemnify and hold harmless Visa, Publicis Machine, and their respective affiliates, directors, officers, employees, and agents against any third-party claims arising directly from a participant's own wilful misconduct or gross negligence in connection with their participation in this Promotion or use of the Prize.

11. Changes, Suspension, or Cancellation

- The Promoter reserve the right to suspend, modify, or terminate this Promotion in the following circumstances:
 - a) where required by a change in applicable legislation or a binding regulatory directive;
 - b) where continued operation of the Promotion becomes impossible due to circumstances beyond the Promoter or Visa's reasonable control (force majeure), including but not limited to acts of God, pandemics, national disasters, government restrictions, or the cancellation of the FIFA World Cup 26™; or
 - c) where there is evidence of fraud, tampering, or abuse of the Promotion that materially undermines its integrity.
- In the event of termination or suspension as stated above:
 - a) Publicis Machine shall provide participants with a minimum of 48 (forty-eight) hours' written notice of such termination or suspension, communicated via email except where immediate termination is required by law or regulatory directive;
 - b) Publicis Machine shall use reasonable endeavours to draw a winner prior to termination where the Promotion Period has already commenced and valid entries have been received; and
 - c) participants shall retain all statutory rights conferred upon them by the Consumer Protection Act 68 of 2008, notwithstanding the termination of the Promotion.
- No participant is required to waive any statutory right as a condition of participation in or as a consequence of the termination of this Promotion. Any such waiver purported to be required by these T&Cs shall be void and unenforceable to the extent that it conflicts with the Consumer Protection Act 68 of 2008.

12. Data Protection and privacy

- Publicis Machine collects and processes participants' personal information for the purposes of administering this Promotion, verifying entries, contacting the Winner, and complying with applicable legal obligations.



- By participating in this Promotion, participants consent to the collection, use, and processing of their personal information as described in these T&Cs and in Visa's Privacy Policy.
- Publicis Machine shall process all personal information collected in connection with this Promotion in accordance with the Protection of Personal Information Act 4 of 2013 ("POPIA"). Publicis Machine shall:
 - a) collect only the minimum personal information necessary for the purposes of this Promotion;
 - b) store all personal information securely and protect it against unauthorised access, loss, or misuse;
 - c) not share personal information with any third party except the nominated fulfilment agency (for the purpose of prize fulfilment) and as required by law; and
 - d) retain personal information only for the period necessary for the purposes described herein, or as required by applicable law.
- Participants have the right to:
 - a) request the correction or deletion of their personal information;
 - b) object to the processing of their personal information; and
 - c) lodge a complaint with the Information Regulator (South Africa) at enquiries@info regulator.org.za.

13. Travel Conditions

- The winner and their 3 friends shall be responsible for his/her/their own travel arrangements and subsequent costs to the viewing party and accommodation if necessary.

14. Contact Details

- For any queries related to the Promotion, participants may contact:

Publicis Commerce
Johannesburg
Unit 9
Cambridge Commercial Park,
22 Witkoppen Road Paulshof
+27 87 255 0573



15. GENERAL

- These T&Cs are governed by the laws of the Republic of South Africa.
- These T&Cs shall be interpreted in a manner consistent with the Consumer Protection Act 68 of 2008. In the event of any conflict between these T&Cs and the CPA, the provisions of the CPA shall prevail.
- These T&Cs are available in English.
- This Promotion is subject to the rules and regulations of the FIFA World Cup 26™.

16. Schedule Summary

| Item | Details |
|-------------------------------------|---|
| Promotion Period | 6 June 2026 – 30 June 2026 at 23:59 CAT |
| Draw Date | 06 July 2026 |
| Prize Quantity | 20 winners +3 friends per winner |
| Minimum Spend and social media post | <p>Spend R2500 or more on international ecommerce websites using a Visa card– this can be a single transaction or multiple transactions using same Visa card</p> <p>Interact with, the official Competition post published on the Visa South Africa Instagram, Facebook and TikTok social media page during the Competition Period by: Tagging one (1) person commenting on why they deserve to attend the FIFA World Cup 2026™ watch party</p> <p>Explaining in the same comment why both of them deserve to attend FIFA World Cup 2026™ watch party on the 19th of July</p> |