

Terms and Conditions

1. Overview of the Promotion

- 1.1. Visa consumer debit, credit and prepaid ("Qualifying Visa products") cardholders who have cards loaded on Apple Pay, Google Pay, Samsung Pay, Garmin Pay, Vezo Pay or any other digital wallet are expected to spend a total of ZAR1000 (one thousand Rand) or more online or in store, for domestic transactions ("Qualifying Transactions") and get ZAR200 cashback per cardholder ("Qualifying Visa Cardholder").
- 1.2. This promotion will be capped at a total of 15,000 Qualifying Visa Cardholders with their cards loaded on Apple Pay, Google Pay, Samsung Pay, Garmin Pay, Vezo Pay or any other wallet that meet the criteria mentioned above.

2. Disclaimer

This promotion is operated by Visa and not by the financial institution that issued the Visa card to you. As you may know, 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

- 3.1. The cashback rewards are only available for Qualifying Transactions made from 15th of July to 30th of September 2026 (the "Duration"). Any transactions made outside this period will not be eligible.
- 3.2. Transactions made within the Duration do not qualify for the cashback reward if they do not fall amongst the 15,000 (fifteen thousand) Qualifying customers.

4. The campaign is subject to the following terms and conditions:

- a. You become eligible to participate in the program by holding a Qualifying Visa product issued by a financial institution in South Africa and loading the card on Apple Pay, Google Pay, Samsung Pay, Garmin Pay, Vezo Pay or any other digital wallet. Your participation rights and consent are tied to your being a Visa cardholder.
- b. The cashback rewards are limited only to domestic transactions made on the following merchant categories: (i) in store (ii) e-commerce (Qualifying Merchant).

Transactions including, but not limited to, cash withdrawals, money transfers, and purchases of foreign currency are not eligible for the cashback.

- c. Qualifying Transactions are domestic transactions conducted on a Qualifying Merchant within the duration using Apple Pay, Google Pay, Samsung Pay, Garmin Pay, or any other digital wallet as a form of payment.
- d. Visa Cardholders who have Qualifying Visa products/cards loaded on Apple Pay, Google Pay, Samsung Pay, Garmin Pay, or any other digital wallet may receive ZAR200 cashback provided that they fall within the 15,000 Qualifying Visa Cardholders.
- e. Only a total of 15,000 Qualifying Visa Cardholders that have loaded their cards on Apple Pay, Google Pay, Samsung Pay, Garmin Pay, or any other digital wallet and pay using these any of these digital wallets shall receive the cashback reward, with the maximum cashback award of ZAR200 per Qualifying Visa Cardholder.
- f. The cashback reward shall be paid directly into the account to which the Qualifying Visa product is linked. The cardholder is not expected to take any action in this regard.
- g. Visa takes no responsibility for any inaccurate reporting or non-visibility of qualifying transaction either by collections only files or non-accessibility. Visa also reserves the right to alter, modify, or terminate the offer without prior notice, at its sole discretion.
- h. The cashback reward is non-transferable.
- i. Any suspicions of fraudulent activity will cause disqualification from the promotion.
- j. We reserve the right to alter, modify, or terminate the offer without prior notice, at our sole discretion.
- k. All disputes arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the courts in South Africa.

These Terms and Conditions are to be read in conjunction with our general terms and conditions and do not override them. By participating in this offer, you agree to these terms and conditions.

FAQ:

1. What do I have to do to be entitled to the cash back reward?

Answer:

You must be a Visa consumer debit, prepaid or credit cardholder in South Africa and spend a minimum of ZAR 1,000 domestic in-store or e-commerce transactions using Apple Pay, Google Pay, Samsung Pay, Garmin Pay, Vezo Pay or any other digital wallet during the promotion period. You must also be among the 15,000 qualifying customers to meet this requirement.

2. How many winners will get the ZAR200 reward before the end of the campaign?

Answer:

A maximum of 15,000 qualifying customers will get the cashback reward (ZAR200 per customer).

3. When does the promo end?

Answer:

The promotion ends on 30 September 2026.

4. Does every transaction on my Visa card, including ATM withdrawals, qualify?

Answer:

No. ATM withdrawals, money transfers and foreign currency purchases do not qualify.

5. What kind of transactions qualify for this offer?

Answer:

Only domestic instore and e-commerce purchases, made at qualifying merchants using a Qualifying Visa consumer debit, prepaid or credit cards loaded on Apple Pay, Google Pay, Samsung Pay, Garmin Pay, Vezo Pay or any other digital wallet, qualify for the offer.

6. I only have a Visa business credit card; will I qualify for a cash back if I make payments with it?

Answer:

No. The promotion applies only to Visa consumer debit, prepaid and credit cards loaded on Apple Pay, Google Pay, Samsung Pay, Garmin Pay, Vezo Pay or any other digital wallet, not business products.

7. How will I receive the cashback?

Answer:

The cashback will be paid directly into the account linked to your Qualifying Visa card loaded on Apple Pay, Google Pay, Samsung Pay, Garmin Pay, Vezo Pay or any other wallet. No action is required from you.

8. When will I receive the cashback if I am eligible?

Answer:

The exact timing is not specified in the Terms and Conditions. The cashback will be paid after qualifying transactions are identified and processed.

9. Will I get more than ZAR200 if I spend more than ZAR1,000 during the campaign period through Visa?

Answer:

No. The maximum cashback for this campaign per qualifying customer is ZAR200.

10. How will I know when the cashback is paid?

Answer:

The cashback will be credited directly to your linked card account, where it will be visible between 1 and 10 October 2026 on your account statement or balance.