

TERMS AND CONDITIONS FOR THE VISA WHERE YOU SHOP MATTERS COMPETITION TO BE RUN IN SOUTH AFRICA ONLY.

Please read the below Terms and Conditions carefully. By participating in this Promotion, you agree to comply with the Terms and Conditions set out below. If you do not agree with these Terms and Conditions, please do not participate in this Promotion.

Please refer to this website for the most up to date Terms and Conditions

Link: https://promotions.visa.com/campaign/za_wysm/

The Visa Promotion (“Promotion”) is presented by Visa International Service Association with registration number 802339 and/or its agency Arc South Africa. All Customers during the term of this Promotion agree to be bound by the following Terms and Conditions:

1. This competition will run from 12 August 2020 00h00 to 31 October 2020 at 23h59 (“the promotion period”), and is open to all registered small businesses based in South Africa and currently operating i.e. trading and selling or supplying a service to a consumer.

2. To enter the competition eligible small businesses will be required to.:

Register for the Visa Small Business Directory by completing the registration form on the Visa website (refer here: https://promotions.visa.com/campaign/za_wysm/).

Visa will select at its discretion, from the businesses that have registered and completed the form.

3. Selected businesses will receive the following (business is not guaranteed to receive all of the items listed below but will receive at least one of the items to the discretion of Visa):

- a. 1 of 40 toolkits that consist of point-of-sale material (including a floor decal, store window signage, product tags, packaging tape, stress ball and a shopper bag). Visa will not be responsible for placement of any POS in the store.
- b. A Yoco Go device
- c. 1 Grand prize of R60 000 Takealot or Incredible Connections voucher (winner can select the preferred shopping voucher)

4. Selected businesses will be required to:

- a. Provide proof that their business is operating and trading (business bank statements)
- b. Business registration number (tax certificate may be requested)

5. If a chosen business is not willing to comply with Visa's requirements for participation in the competition, then Visa is permitted to select an alternate business, based on the criteria in 4 above.
6. Businesses may only enter once and the owner of that business may only enter one business they own.
7. This competition is open to businesses within South Africa only.
8. The judges' decision is final, and no correspondence will be entered into.
9. Winner(s) consent to the use of his/her name/ business name in any advertising and promotional material or digital media for this competition and any other future competitions/promotions, he/she will have no claim to any compensation or payment in respect of the use of his/her name.
10. Visa International Service Association ("Visa"), their directors, members, partners, employees, agents, consultants, any other person who directly or indirectly controls or is controlled by them or any supplier of goods and services in connection with this competition and their spouses, life partners, parents, children, siblings, business partners or associates are not eligible to participate in or enter this competition.

11. Visa reserves the right to cancel, terminate, modify or suspend the competition and any prizes, or any aspect thereof, or the terms and conditions at any time, and for any reason, with or without notice and without any liability. In the event of such termination, all entrants hereby immediately agree to waive any rights they may have in terms of this competition and acknowledge that they have no recourse against Visa and their agents and/or promoters.

12. The selected business accepts the Prize at his/her own risk and Visa and will not be liable for any costs incurred by the selected business in claiming their prize. Visa will not be held responsible for any accident, injury, or loss of property experienced as a result of winning, accepting and/or utilizing the prizes.

13. Entries, which are duplicated, which are unclear, illegible, are submitted via an incorrect entry mechanism or contain errors or are from disqualified persons/business, will be declared invalid. Any technical failures that leads to any entry form being invalid or not received will not be Visa's liability, and Visa and its agents cannot be held responsible for technical errors.

14. All participating businesses and the selected businesses, as the case may be, indemnify Visa and their advertising agencies, advisers, nominated agents, suppliers and its affiliates and/or associated companies against any and all claims of any nature whatsoever arising out of and/or from their participation in any way howsoever in this competition (including, as a result of any act or omission, whether as a result of negligence, misrepresentation, misconduct or otherwise on the part of Visa and its agencies and/or use of the prizes).

15. The business who, in the promoter's and/or organisers sole determination, act unlawfully, fraudulently, in breach of these terms and conditions or otherwise dishonestly may be disqualified from participating in the competition and shall not be eligible to win any prize.

16. The prize is non-transferable and may not be redeemed for cash. The promoters reserve the right to substitute any prize with another prize of similar value.

17. By entering this competition, customers/ businesses agree to the terms and conditions herein.

18. Should a Consumer fill in inaccurate contact details or should the Visa representative be unable to contact them for prize redemption within 14 (fourteen) working days from the date of the draw, he/she will forfeit the prize and it will be allocated to another business.

19. By entering and participating in the competition, the business agrees that the promoter and/or organisers may collect and process your business information for purposes of this competition, which includes but is not limited to your full names, telephone number(s) and/or e-mail address. Such information will only be disclosed to third parties who are partners fulfilling the prize and for the purpose of the competition, where applicable, unless agreed otherwise, or unless disclosure is required by law or court order.

20. There will be a total of 1 (one) draw, with the draw taking place on the 6th of November 2020. The winners will be contacted from 13th of November 2020 and notified of their prize.

21. Winner will be selected using an external auditor appointed by Visa and it's promoter.

22. A copy of these terms and conditions and the winners can also be sourced (at no cost) at https://promotions.visa.com/campaign/za_wysm/

23. For all queries in respect of this competition, please contact the Visa call centre number at 0800 990475.