TERMS AND CONDITIONS FOR THE VISA OLYMPICS SOCIAL PROMOTION TO 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 www.visa.com

The Visa Promotion ("Promotion") is presented by Visa International Service Association with registration number 802339 and/or its agencies ("Organizer"). All Customers during the term of this Promotion agree to be bound by the following Terms and Conditions:

1. This competition will run from 9 July 2021 00h00 until 8 August 2021 at 23h59 ("the promotion period") and is open to all South African based VISA cardholders who hold an account in good standing with banks in South Africa.

2. Customers who use their VISA cards <u>10 times</u> or more during the Promotional period only, will automatically be entered into the Promotion when they **Tap**, **swipe or use their Visa card online or instore. 10 transactions = 1 entry . Participating eligible Customers will stand a chance to win** a Game console plus an exclusive Visa Olympic Games-themed hamper.

3. Participation in this Promotion is free with no Promotional costs incurred.

4. Customers may enter as many times as they wish. Entry validation will be verified by accessing the customer's transaction information through the database, which will be supplied by the participating banks.

5. Customers stand a chance of winning 1of 8 Game consoles plus an exclusive Visa Olympic Games-themed hamper.

6. The prize winners will be drawn 25 August 2021.

- · Visa internal system tracks highest transactions weekly
- Once the highest transactions are selected, the banks will share customer numbers and send to the agency
- · Customer will be contacted by their Issuer bank,
- Winning customers will need to supply a valid delivery address for the prize to be couriered directly to them.
- The participating banks for this promotion are, African Bank, Discovery Bank, Absa, Bidvest, Standard Bank, TymeBank, Capitec Bank and Nedbank.

7. This competition is open to residents of South Africa only and Customers must be in possession of a valid identity document and be 18 years and older.

8. The judges' decision is final, and no correspondence will be entered into.

9. Visa and The Participating Issuers publish the Winner(s) name(s) in any advertising and promotional material or digital media for this competition and any other future competitions/promotions provided that the Winner(s) has given his/her consent to Visa and the Participating Issuer. Winner(s) consent to the use of his/her 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. The Participant shall be entitled to withdraw their consent at any time in accordance with applicable privacy laws.

10. Entry is not open to (i) any director, member, partner, employee, agent of, consultant to, lessee of, sub-lessee of, (employee of such lessee/sub-lessee), or anyone associated with or affiliated to Visa and The Participating Issuers via any direct/indirect brand affiliation.

or otherwise, and (ii) such prohibition extends to any spouse, life partner, parent, child, brother, sister, business partner or associate of such persons listed in (i).

11. Visa and The Participating Issuer's internal auditors are the appointed auditors for this competition. Visa and The Participating Issuers reserve the right to appoint external auditors in their sole discretion and for any reason whatsoever.

Auditing will be conducted at the below office:

INCENTIV, A DIVISION OF MMS COMMUNICATIONS SA

CAPE TOWN

4th Floor, The Harrington

50 Harrington Street

Zonnebloem

7925

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

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

14. All Customers and the Winners, as the case may be, indemnify Visa and The Participating Issuers, 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 promotional 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 The Participating Issuers and/or use of the Prizes).

15. Winners cannot win if they have won any previous Visa and The Participating Issuers competition within the last twelve months.

16. No cash or other alternatives in whole or part substitution of the specified prizes will be offered, and the prizes are non-transferable.

17. By entering this competition, Customers agree to the terms and conditions herein.

18. A copy of these terms and conditions and the winners can also be sourced (at no cost) at **www.visa.co.za**.

19. For all queries in respect of this competition, please contact the Visa at www.visa.co.za.

21. Prize

- 8 (eight) winners will randomly be drawn from a pool of all valid entrants and shall be notified by telephone to the phone number registered to the bank.
- The Prize draw will take place on 25 August 2021 at 12 pm and the 8 (eight) winners will then be notified telephonically.
- Winners must produce a valid original identification document in the form of either valid ID or Passport when receiving their Prize by courier.
- Prizes won cannot be exchanged or returned and neither are they negotiable or transferable.
- The Prize will be delivered to the Winner upon completion of the winner's forms, which will be completed via email. Winners will have 72 hours to complete and email back the winners form, once they have received it via email. All delivery costs will be borne by VISA.

All risk in and to the Prize shall automatically pass onto the Prize Winner immediately upon signing of transfer form of the Game Console and Visa Olympic Games-themed hamper into the winner's name, where after the Winner shall be solely liable (and responsible) for any and all kinds of risks associated with ownership of the Prize, including (without limitation) the risk of loss and/or damage to the Prize. To that end, it shall be the responsibility of the Prize Winner to ensure that the Game console is insured against risk of (un)foreseeable loss and/or damage, immediately upon transfer of the prize, to the Winner. Proof of paid up insurance cover shall, however, will not be necessary for the release of the Prize, it being noted that the Prize shall be released to the Winner immediately after signing of transfer, into the Winner's name.

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- The use and enjoyment of the Prize post transfer of the same to the Winner, shall be done at the Winner's instance and peril. VISA shall not be liable for any damages and/or losses sustained (including death), whether due to negligence or howsoever else caused, post registration of transfer, into the Winner's names. The Winner therefore fully indemnifies VISA against any costs and/or fees (including legal costs on an attorney and own client scale) which the Winner may incur, as a result of such loss and/or damage.
- VISA reserves the right to conduct a redraw should it, for any reason whatsoever, and after three (3) attempts within 48 hours, prove futile to reach the initial winner on their telephone number. In such circumstances, the entrants irrevocably waive their rights to the Prize, should VISA fail to reach them in circumstances contemplated herein. Before the decision is made for a redraw of the prize, the necessary will be informed and we will provide details of the steps taken to reach the winner.