

TERMS AND CONDITIONS FOR THE VISA BLACK NOVEMBER PROMOTION (the "Promotion") IN SOUTH AFRICA.

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 www.visa.com for the Terms and Conditions.

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

1. This Promotion will run from 15 November 2021 00h00 until 30 November 2021 at 23h59 ("the **Promotion Period**") and is open to all eligible South African based residents who are VISA cardholders in South Africa and are 18 years or older.

2. Participants who use their VISA cards 10 times 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 Participants will automatically stand a chance to win 1 of 5 Flight Centre Gift Card to the value of R20,000.**

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

4. Participants may enter as many times as they wish. Entry validation will be verified by accessing the Participant's transaction information through the Visa database.

5. Participants stand a chance of winning 1 of 5 x R20 000.00 Flight Centre Gift Card.

6. Winner's selection methodology and Prize/s

- The prize winners will be drawn on 8 December 2021 through a random draw.
- Once the eligible transactions are selected, the Bank will contact the winner to obtain consent to share the winner's name, surname, contact details and physical address with VISA and their agency partner for the prize to be couriered directly to the winner.
- The participating banks for this Promotion are First National Bank, Absa, Investec, TymeBank, African Bank, Old Mutual, Bidvest Bank, Nedbank, Standard Bank and Discovery Bank.

Prize/s

- 5 (five) winners will randomly be drawn from a pool of all valid entrants and shall be notified by telephone by the Bank to the phone number registered to the bank.
- 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 winner's form, once they have received it via email. All Prize 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 Flight Centre Gift Card into the winner's name, where after the Winner shall be solely liable (and responsible) for all kinds of risks associated with ownership of the Prize, including (without limitation) the risk of loss and/or damage to the Prize
- The use and enjoyment of the Prize post transfer 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, because of such loss and/or damage.
- VISA reserves the right at its discretion 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 the Winner in the circumstances contemplated herein.

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

8. Provided that you have provided your consent to do so (which consent you can withdraw at any time), Visa and the participating banks in South Africa may publish the Winner(s) name(s) in any advertising, promotional material or digital media for this competition and any other future competitions/promotions. Furthermore, you will have no claim to any compensation or payment in respect of the use of your name and surname. You shall be entitled to withdraw your consent at any time in accordance with applicable privacy laws.

9. 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,

10. Visa and/or Visa's agency partner shall appoint an internal or external auditor (as the case may be) for this competition. Visa and/or Visa's agency partner 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

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

12. Entries, which are duplicated, 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 lead to any promotional competition entry being invalid or not received will not be for Visa and the participating bank's liability, and Visa and the participating bank will not be held responsible for technical errors.

13. All Participants and the Winners, as the case may be, indemnify Visa and the participating bank, 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 whatsoever 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 bank and/or use of the Prizes).

14. 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.

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

16. If required as a result of changes in legislation or if deemed necessary for any other reason, VISA reserves the right to terminate this competition immediately and without notice. In the event of such termination, all participants agree to waive any rights that they may have in terms of this competition and acknowledge that they will have no recourse against VISA and/or the Bank, their agents and/or promoters.