

Ghana Contactless Cashback Campaign FAQ

- Question:** What do I have to do to be entitled to the cash back reward?
Answer: Tap to Pay a minimum of GHS 1,000 with your Visa Contactless Card issued by a Ghanaian Visa card issuer, in not less than 5 different transactions during the promotion period and qualify for a 10% Cashback of GHS 100 (the “Cashback”).
- Question:** How many winners will benefit from the GHS 100 reward before the end of the promotion?
Answer: Visa will reward a total of 5,000 winners only on a “first come, first serve” basis.
- Question:** When does the promotion end?
Answer: The promotion ends June 27, 2023
- Question:** Do I qualify on all the transactions I tap to pay with my Visa Contactless Card?
Answer: Yes, you will be rewarded when you Tap to Pay a minimum of GHS 1,000 with your Visa Contactless Card in not less than 5 transactions, across all merchants who accept Tap to Pay.
- Question:** Will I also be rewarded for Tap to Pay purchases outside of Ghana?
Answer: No, you are only eligible when you Tap to Pay with your Visa Contactless Card within Ghana.
- Question:** I only have a Visa Credit card; will I qualify for a cash back if I make payments with it?
Answer: Yes, Visa Contactless Card Credit, Debit and prepaid payments are eligible (corporate debit and corporate credit cards not eligible).
- Question:** How will I receive the Cashback?
Answer: The Cashback will be allocated and sent as credit to your bank account tied to the Visa Contactless card.
- Question:** When will I receive the Cashback?
Answer: The cashback will be credited to your account within two (2) weeks after the end of the campaign.
- Question:** Will I get more than GHS 100 if I tap to pay more than GHS 1,000 within the promotion period through my Visa Contactless Card?
Answer: No, the Cashback is capped at a maximum of GHS 100 monthly per card for the promotion duration.
- Question:** How will I know when the Cashback is paid?
Answer: Winners will receive credit notification alerts through their banks’ normal process for receiving such notifications.

Terms and Conditions

1. Overview of the Campaign

- 1.1. Visa cardholders are expected to tap to pay a minimum of GHS 1,000 (One Thousand Ghana Cedis) using their Visa Contactless Card in-store in not less than 5 transactions for the promotion duration to get 10% Cashback capped at GHS 100 (One Hundred Ghana Cedis) per Visa card.
- 1.2. This promotion will be capped at a total of 5,000 winners who meet the criteria mentioned above.

2. Disclaimer

This campaign is operated by Visa and not by the financial institution that issued the Visa card to you. As you are aware, Visa is not a card issuer and does not provide credit, debit or any financial services. Any issue 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 a minimum of five (5) transactions with a value of not less than GHS 1,000 made with eligible Visa Contactless cards to June 27, 2023 (for qualifying transactions). Any transactions made outside this period will not be eligible.
- 3.2. Transactions made within this period do not qualify for a reward if they do not fall amongst the first 5,000 (Five Thousand) qualifying transactions.

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

- a. You become eligible to participate in the program by holding a Visa Contactless card issued by a financial institution in Ghana. Your participation rights and consent are tied to your being a Visa Contactless cardholder.
- b. The Cashback rewards are limited to contactless payments made to merchants in-store.
- c. Qualifying transactions are a minimum of GHS 1,000 and in not less than 5 transactions for the promotion duration, conducted on a qualifying merchant within the duration.
- d. Visa Contactless Cards are eligible for the campaign i.e., debit, credit and prepaid cards (Corporate debit and corporate credit cards are not eligible).
- e. Cardholders will receive GHS 100 Cashback on transactions of GHS 1000 and above conducted with a qualifying merchant provided that this falls within the first 5,000 qualifying Visa Contactless Cards.

- f. The maximum Cashback award per eligible Visa Contactless Card is GHS 100.
- g. The Cashback reward shall be paid directly into the account to which the Visa Contactless Card is linked. The cardholder is not expected to take any action in this regard.
- h. Cashback will be awarded to cardholder via an original credit transaction originating from Visa.
- i. Only a total of 5,000 qualifying transactions shall receive Cashback.
- j. Visa takes no responsibility for any inaccurate reporting or non-visibility of qualifying transaction either by collections only files or non-accessibility.