

## Terms and Conditions

### Overview of the Campaign

Visa Card holders are expected to spend a minimum of GH¢350 (three hundred and fifty Ghanaian Cedis) using their Visa Card or Visa QR online and get cashback capped at GH¢50 (fifty Ghanaian Cedis) per Visa card.

This promotion will be on a “first come first served” basis and available to the first 10,000 (ten thousand) Visa Cards to meet the above requirements.

### 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 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.

### Duration

The cashback rewards are only available for online transactions made with eligible Visa cards (the “**Qualifying Transaction**”) within 1<sup>st</sup> September 2020 and 30<sup>th</sup> September 2020 (the “**Duration**”). Any transactions made outside this period will not be eligible.

Transactions made within the Duration do not qualify for a reward if they do not fall amongst the first 10,000 (ten thousand) Qualifying Transactions.

The Campaign is subject to the following Terms and Conditions

- You become eligible to participate in the program by holding a Visa card issued by a financial institution in Ghana. Your participation rights and consent are tied to your being a Visa cardholder.
- The cashback rewards are limited only to transactions made on Ghana local websites or mobile App. International e-commerce transactions outside of Ghana would not be eligible for the cashback reward.
- Qualifying transactions are online transactions of GH¢350 conducted within the Duration.
- All Visa cards and payment credentials are eligible for the campaign i.e. Debit, Prepaid, Credit, Virtual cards and Visa QR.
- The maximum cashback award per eligible Visa Card is GH¢350

- The cashback reward shall be paid directly into the account to which the Visa card is linked. The cardholder is not expected to take any action in this regard.
- Cashback will be awarded to cardholder via an original credit transaction originating from Visa's agent.
- Only the first 10,000 qualifying transactions shall receive cashback.
- Visa takes no responsibility for any inaccurate reporting or non-visibility of qualifying transaction either by collections only files or non-accessibility.