

Terms and Conditions

1. Overview of the Promotion

- 1.1. Visa Consumer debit, credit and prepaid cardholders ("Qualifying Visa Cards") are expected to spend a minimum total of NAD 8000 (eight-thousand Namibian Dollars) for international transactions ("Qualifying Transactions") and get cashback up to 20%
* Capped at NAD 1800 (One-thousand eight hundred Namibian Dollars) per Visa card.
- 1.2. This promotion will be awarded to the first 640 qualifying Visa Cards that meet the criteria mentioned above.

2. Disclaimer

This promotion 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 Qualifying Transactions made with Qualifying Visa Cards from 01 June 2025 to 30 August 2025 (the "Duration"). Any transactions made outside this period will not be eligible.
- 3.2. Transactions made within the Duration do not qualify for the cashback reward if they do not fall amongst the first 640 (six hundred and forty) Qualifying Visa Cards

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

- a. You become eligible to participate in the program by holding a Qualifying Visa Card issued by a financial institution in Namibia. Your participation rights and consent are tied to your being a Visa cardholder.
- b. The cashback rewards are limited only to cross-border transactions made on the following merchant categories: (i) in store (ii) e-commerce (Qualifying Merchant). Transactions including, but not limited to, cash withdrawals, money transfers, and purchases of foreign currency are not eligible for the Cashback.

- c. Qualifying Transactions are international transactions of NAD 8000 and above conducted on a Qualifying Merchant within the Duration using a Qualifying Visa Card.
- d. Visa Cardholders will get cashback up to 20% capped at NAD 1800 on international transactions of NAD 8000 and above conducted on a Qualifying Merchant provided that this falls within the first 640 Qualifying Visa Cardholders.
- e. Only a total of 640 Visa Cardholders shall receive the cashback reward, with the maximum cashback award per Qualifying Visa card being cashback up to 20%, capped at NAD 1800 during the offer period.
- f. The cashback reward shall be paid directly into the account to which the Qualifying Visa Card is linked. The cardholder is not expected to take any action in this regard.
- g. Visa takes no responsibility for any inaccurate reporting or non-visibility of qualifying transaction either by collections only files or non-accessibility. Visa also reserve the right to alter, modify, or terminate the offer without prior notice, at its sole discretion
- h. The Cashback reward is non-transferable.
- i. Any suspected of fraudulent activity will be disqualified from the promotion.
- j. We reserve the right to alter, modify, or terminate the offer without prior notice, at our sole discretion.
- k. All disputes arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the courts in Mozambique.

These Terms and Conditions are to be read in conjunction with our general terms and conditions and do not override them. By participating in this offer, you agree to these terms and condition.

FAQ:

1. **Question:** What do I have to do to be entitled to the cash back reward?
Answer: Spend a minimum total of NAD 8000 on your Visa consumer debit, credit and prepaid card, issued by a Namibian Visa card issuer, between 01 June 2025 till 30th August 2025 (both days inclusive) for cross-border transactions, and qualify for up to 20% cashback, capped at NAD 1800.
2. **Question:** How many winners will benefit from the NAD 1800 reward before the end of the campaign?
Answer: Visa will reward a total of 640 winners only on a “first come, first serve” basis.

3. **Question:** When does the promo end?
Answer: The promo ends 30th August 2025.
4. **Question:** Do I qualify on all the transactions I carry out on my Visa business debit card, including ATM withdrawal?
Answer: No, you will be rewarded when you use your Visa consumer debit, credit and prepaid card, for cross-border online transactions but not for transactions like cash withdrawals, money transfers, and purchases of foreign currency.
1. **Question:** What kind of transactions qualify for this offer?
Answer: The Cashback offer is applicable only on cross-border transactions. A cross-border transaction refers to a transaction where the merchant location is in a country other than Namibia.
5. **Question:** I only have a Visa business credit card; will I qualify for a cash back if I make payments with it?
Answer: No, cross-border transactions carried out with Visa consumer debit, credit and prepaid cards, whether virtual or physical qualify. Visa business pre-paid cards do not qualify. In addition, all non-consumer cards do not qualify, including retail and business cards.
6. **Question:** How will I receive the cashback?
Answer: The cashback will be allocated and sent as credit to your account tied to the Qualifying Visa Card.
7. **Question:** When will I receive the cashback if I am eligible?
Answer: The cashback will be credited to your account during the week of the 15th till 30th September 2025.
8. **Question:** Will I get more than NAD 1800 if I spend more than NAD 8000 during the campaign period through Visa?
Answer: No, the cash back is capped at a maximum of NAD 1800 per Qualifying Visa Card during the period of the campaign.
9. **Question:** How will I know when the cashback is paid?
Answer: Winners will receive notification alerts through their banks' normal banking process for receiving such notifications.

Email Template/Example

Subject: Enjoy up 20% cash back on international transactions!

Dear [Customer's Name],

We are thrilled to announce an exclusive cashback offer for our esteemed customers like you. Starting from the 17th of August 2025 until the 30th of September 2025, you can enjoy cashback up to 20%, capped at NAD 1800 on your total cross-border transactions subject to the applicable terms and conditions!

Here's how it works:

- Spend a minimum total of NAD 8000 or more on international purchases during the offer duration.
- Earn cashback up to 20%, capped at NAD 1800, on your NAD 8000 total minimum spend.

Please note that the cashback will be allocated directly into your qualifying card after the end of the offer period during the week of 15th-30th September 2025.

So why wait? Start planning your international transactions now to make the most of this incredible offer!

Best Regards,

[Bank Name]