



**YOUR "LAUGHTER  
WITH FAMILY"  
IS OUR PRIORITY**

**GET GH¢50 CASHBACK**

When you spend GH¢350

The Card that  rewards you

## Visa Ghana Festive Season Campaign Terms and Conditions

### 1. Overview of the Campaign

Visa Card holders are expected to spend a minimum of GH¢350 (three hundred and fifty Ghana Cedis) using their Visa Card or Visa QR online or POS in not less than 3 transactions and get GH¢50 (fifty Ghana Cedis) cashback per Visa card. This promotion will be on a "first come first served" basis and available to the first 3,480 (three thousand four hundred and eighty) Visa Cards to meet the above requirements.

### 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 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.

### 3. Duration

The cashback rewards are only available for a minimum of three transactions with a value of no less than GH¢350 made with eligible Visa cards (the "**Qualifying Transaction**") within 19<sup>th</sup> November, 2020 and 28<sup>th</sup> December, 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 3,480 (three thousand four hundred and eighty) Qualifying Transactions.

### 4. 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.
- Qualifying transactions are online and POS transactions of GH¢350 and above in a minimum of 3 transactions conducted within the Duration.
- All Visa cards & credentials are eligible for the campaign i.e. Debit, Prepaid, Credit, Virtual cards and QR.
- The maximum cashback award per eligible Visa Card is GH¢50
- 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 3,480 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.

## Ghana Festive Season Campaign FAQs

- Question:** What do I have to do to get the cash back?  
**Answer:** Spend a minimum of GH¢350 in a month in not less than 3 transactions and win GH¢50 cashback to be credited into your bank account by Visa
- Question:** How many winners will benefit from the GH¢50 reward before the end of the campaign?  
**Answer:** Visa will reward the first 3,480 winners only. First come first served.
- Question:** When does the promo end?  
**Answer:** This promo ends on December 28<sup>th</sup> 2020
- Question:** Do I qualify on all the transactions I carry out on my Visa card including ATM withdrawal?  
**Answer:** No. Qualifying transactions include using your Visa card or Visa QR for POS and online payments on local websites and local mobile Apps.
- Question:** Does shopping on international sites qualifies for this campaign?  
**Answer:** Only transactions on Ghanaian local websites or mobile App will be considered. International e-commerce transactions outside of Ghana would not qualify for this reward.
- Question:** I only have a Visa Credit card; will I qualify for a cash back if I make payments with it?  
**Answer:** Yes, Visa Credit, Debit, prepaid, virtual cards and Visa QR are eligible
- Question:** Will I get more than GH¢50 if I spend more than GH¢350 during the campaign?  
**Answer:** No, the cash back is capped at a maximum of GH¢50
- Question:** How will I receive the cashback?  
**Answer:** The cashback will be allocated and sent to your account as credit
- Question:** How will I know when the cashback is paid?  
**Answer:** cash will be paid into the bank accounts of winners linked to the qualifying Visa cards and winners will be notified through SMS.
- Question:** When will I receive the cashback?  
**Answer:** The cashback will be credited to your account within two weeks after the end of the campaign
- Question:** Can I get the GH¢50 cash back multiple times during the campaign?  
**Answer:** No, winners can only get the GH¢50 cash back once during the duration of the campaign.