

TERMS AND CONDITIONS FOR THE VISA Zimbabwe PROMOTION (the “Promotion”) In Zimbabwe.

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.

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 1 March 2023 to 31 May 2023 at 23h59 (“the **Promotion Period**”) and is open to all eligible Zimbabwe based residents who are VISA cardholders in Zimbabwe and are 18 years or older.
2. Competition winners must hold a Zimbabwean ID or a valid Zimbabwean Passport
3. Competition winners cannot exchange/swap prizes for cash
4. Competition winners must collect and redeem prizes within 2 months of winners being announced.

Participants who use their VISA cards during the Promotional period only, will automatically be entered into the Promotion when they **Tap, swipe, or use their Visa card online or instore.**

Mechanics

Sign up and Transact with your VISA Card locally, online or globally and stand a chance to win fabulous prizes! Terms & Conditions Apply

Entry Points

6 Transactions = 1 entry 12 Transactions = 2 entries 18 Transactions = 3 entries

Prizes

1ST PRIZE 2 nights, 3 days accommodation, meals (breakfast, lunch and dinner) for 2 at a 5 Star hotel in Victoria Falls and US\$100 spending voucher. 5 winners

2ND PRIZE

Alexa Virtual Assistant device 10 winners

3RD PRIZE

Smart Watches 20 winners

4TH PRIZE

Camping Chairs 10 Winners

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

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.

Once the eligible transactions are selected, the VISA/Agency Partner 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 Dialogue's Role will be to coordinate the draws (facilitated by the auditor) and deliver the prizes to the winners.

- The participating banks for this Promotion are NMB Bank, BancABC, CABS, Stanbic Bank, Standard Chartered, Steward Bank, ZB Bank, CBZ Bank, EcoBank, First Capital Bank, Nedbank. Each bank will provide their list of eligible customers to participate in the competition. The list will be submitted to The Dialogue Group to be entered into a draw. The winners will be selected by a random draw. The Bank/Agency Partner will communicate with the winner and the Agency will coordinate delivery of the prizes.
- The promotion is to increase usage of VISA cards and transactions for VISA clients across commercial banks in Zimbabwe.
- The main prize winners will be announced on 2 June 2023.

Prize/s

- 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 48 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 Visa travel package or other prizes 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.

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

Provided that you have provided your consent to do so (which consent you can withdraw at any time), Visa and the participating banks in Zimbabwe 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.

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.

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.

Entries, which are unclear, illegible and 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.

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 howsoever 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).

For all queries in respect of this competition, please contact Visa at www.visa.co.za. The final terms and conditions will be updated on the website on approval from the Gambling Authority.

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, on receipt of consent from the Gambling Authority. 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.