



Visa Africa Cup of Nations Egypt 2019 Promotion Terms & Conditions

1) Promotional Overview. Participants in the “Visa Africa Cup of Nations Egypt” (the “**Promotion**”) will be deemed to have accepted these terms and conditions (“**Terms & Conditions**”) and agreed to be bound by them when participating in any element of this Promotion. Participants automatically lose their eligibility to participate in the Promotion upon violation (or attempted violation) of these Terms & Conditions or the spirit of these Terms & Conditions. To opt-out of this promotion, please contact the Promoter (defined below) at its address in section 5(o) below.

2) Entry Requirements

- a) All persons aged 21 or over, who possess full legal capacity, hold a valid Visa credit, debit, prepaid, or commercial card issued from a Participating Financial Institution in Egypt, as defined below (“**Eligible Visa Cards**”), and are legal residents of Egypt at the time of making a qualifying entry, will be eligible to participate in the Promotion. Employees, officers, directors, agents and managers of, together with any other persons specified by law (including immediate family members) as being too closely related to Visa group companies, BBDO, Starcom, Proximity, Mirum, Leo Burnett, Participating Financial Institutions (defined below) or any third party involved in the supply of the Prize (defined below), are non-eligible participants.
- b) Qualifying transactions must be made between 0:01 (+2 GMT) on 25 April 2019 and 23:59 (+2 GMT) on 1 June 2019 (the “**Promotional Period**”).

3) Participation

- a) To be automatically entered for a chance to win, make a retail transaction during the Promotional Period using your Eligible Visa Card and that reflects on the Visa network. Cash withdrawals domestically in Egypt are excluded.
- b) Each qualifying transaction within Egypt (e.g. a transaction where the point of sale is in Egypt or e-commerce transactions where the retailer is located in Egypt) will equate to one entry (e.g. a single transaction for US\$100 will afford one entry, as would a single transaction for US\$1,000).
- c) Each qualifying transaction with a cross-border element (e.g. a transaction where the point of sale is outside of Egypt or e-commerce transactions where the retailer is located outside of Egypt) will equate to two entries. There are no limits to the number of total entries a single Visa account holder can amass.
- d) The qualifying transactions from each Participating Financial Institution during the Promotional Period will be entered into a random draw. There will be a total of two hundred and ten winners, allocated as follows:
 - National Bank of Egypt: 45
 - Egypt National Post Office: 25
 - QNB Al Ahli: 25
 - Credit Agricole Egypt: 25
 - Banque Misr: 45



- Arab African International Bank: 45

(together, the “**Participating Financial Institutions**”).

A winner may only win once during the Promotional Period, irrespective of the number of Participating Financial Institutions with which they hold Eligible Visa Cards. The winners will be announced on or before 10 June 2019.

4) Prize

- a) Each of the two hundred and ten winners will win: two ‘Category 1’ tickets with pre-match hospitality and gift items for each guest, together with all scheduled ground transportation between the designated meeting point and the stadium (the “**Prize**”). No cash alternative will be offered.
- b) A confirmation letter will be provided to the winners by their respective Participating Financial Institution within 2 calendar days from the date of the announcement. Each winner will be required to sign and return this confirmation letter, together with a copy of their ID, by 15 June 2019 in order to claim their Prize. If the winner is not able, for any reason, to accept the Prize, or cannot be contacted within this timeframe, another winner may be awarded the Prize subject to the same mechanics and restrictions as described above, or the Prize may be disposed of as required by law.
- c) Requests to transfer the Prize to another person will only be granted in the Promoter’s sole discretion. If a participant has questions related to any aspect of the Prize, they should speak with the Promoter directly at the address in section 5(o) below.
- d) There are 210 “two hundred and ten prizes” and the full budget for the prizes during this “Promotion” is about US 117,600 equivalent to EGP 2,085,000 (two million and fifty-eight thousand Egyptian Pounds only). This was valued at the rate of EGP 17.50 for US \$ 1.

5) General Conditions

- a) By entering the Promotion, the winners consent to the use of their name and photograph in connection with the Promotion and agree to take part in such other reasonable publicity as may be determined by the Promoter. Such publicity may include, but is not limited to, press releases and social media activity relating to participation in the Promotion.
- b) Impact is only responsible for the cost of the Prize. All terms and conditions, product and service guarantees, warranties, and other consumer rights in relation to travel arrangements and the match tickets will remain between the relevant third-party supplier and the winners.
- c) The winners should keep in mind that there may be additional expenses and procedures associated with Prize acceptance and use. These are all the sole responsibility of the winning participants, including, without limitation, all federal, state, local, county, provincial, and other taxes (including income and withholding taxes), travel expenses to and from the match (other than as described in section 4(a)), luggage fees, personal expenses unrelated to the program



arranged by the Promoter, travel visa applications and fees, travel documents, insurance, and any other costs, expenses and procedures.

- d) Each winner is solely responsible for determining and complying with all applicable international/domestic travel procedures and restrictions. This includes obtaining travel insurance, travel visas and documents to allow travel to/from any destination. Visa and Impact will not be held responsible for a winner's travel visa. Neither Visa nor Impact is responsible for any lost opportunity to travel to a particular destination if a winner or any of his or her travel companions (if any) is unable for any reason to enter a particular country, or the resulting costs of a winner needing to change his or her travel plans for any reason.
- e) The Promoter does not accept responsibility for network, computer, hardware and/or software failures of any kind, which may restrict or delay the sending or receipt your entries. Further, in some cases, the Promoter relies on local banks or other third parties to report transaction data to the Promoter for inclusion in the Promotion. The Promoter does not guarantee that all such data will be accurately reported, and is not responsible for the lost opportunity in entering the Promotion should any such data not be reported. Furthermore, the Promoter does not guarantee that all vendors and point-of-sale locations globally accept Visa. The Promoter is not responsible for the lost-opportunity in entering the Promotion should a vendor or point-of-sale location not have the capacity to process credit cards, or their credit card processing equipment is off-line or otherwise inoperable. Put differently, participation in this Promotion is not guaranteed.
- f) Visa, BBDO, Proximity, Starcom, Mirum, Leo Burnett, Participating Financial Institution staff and any third party involved in the supply of the Prize will not be responsible for any loss or damage suffered by any Prize winner or any other person in connection with the Promotion, or in the use of the Prize. As such, the participant agrees to indemnify the above-named parties (and their officers, employees and agents) against, and hold them harmless from, any damages, liabilities, losses, or expenses incurred arising directly or indirectly out of the participant's participation in the Promotion, the participant's use or acceptance of any Prize, the participant's breach of these Terms & Conditions and/or the participant's negligent or fraudulent act or omission in relation to the Promotion.
- g) By entering this Promotion, a participant consents to the Promoter and its appointees using his or her personal data to the extent necessary for the effective conduct of the Promotion which may include the passing of such personal information to third parties, as well as to parties outside of Egypt. The Promoter will ensure that participants' personal data is encrypted for international transfer and random draw purposes. Participant nonetheless acknowledges that such countries may not have data protection laws which are equivalent or stricter than those of a participant's country of residence and consents to such transfer.
- h) All participants are still bound by any terms and conditions related to the use of third-party websites. The provisions in these Terms & Conditions are superior to any provision which is in conflict with the terms and conditions of any third-party website to the extent they relate to the operation of this Promotion.
- i) The Promoter reserves the right to publish the names and images of winners without prior notice.



- j) The Promoter's decisions are final and binding in all respects. No correspondence will be entered into.
- k) The Promoter retains the right to null and void any entry based on fraudulent transactions, or where a transaction is rejected or reversed for any reason.
- l) This promotion is governed by the laws of Egypt.
- m) Other than as specifically required by law, the Promoter is not liable to any taxation of any kind arising from or that may occur from the winner's nationality or country of residence and will not be held responsible to make any tax payments of any kind relating to the Prize. The winners will be liable to make all necessary tax payments and to make any necessary notifications to the appropriate authorities relating to the Prize and subsequent dealing with the Prize.
- n) To the extent permitted by law, the Promoter reserves the right to change the Terms & Conditions for this Promotion without any notice. Any changes to the Promotion details or these Terms & Conditions will be posted on the following website: visamiddleeast.com/totalafcon2019.
- o) The Promoter (also referred to as "Impact" in these Terms & Conditions), Impact BBDO for Advertising, 15 Hassan Sabry Zamalek, Cairo, Egypt, is responsible for managing this Promotion on behalf of Visa, and for all issues related to the Prizes.