

## Visa FIFA Every Day Spend Egypt 2018 Promotion Terms & Conditions

**1) Promotional Overview.** Participants in the “Visa FIFA Every Day Spend Egypt 2018 Promotion” (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 1 April 2018 and 23:59 (+2 GMT) on 30 April 2018 (the “**Promotional Period**”).

### **3) Participation**

- a) To be automatically entered for a chance to win, make a transaction in Egypt at one of the categories of retailers listed in Annex A during the Promotional Period using your Eligible Visa Card.
- b) One entry per qualifying transaction (e.g. a single transaction for US\$100 will afford one entry, as would a single transaction for US\$1,000). There are no limits to the number of total entries a single Visa account holder can amass.
- c) The entrants from each Participating Financial Institution who make the highest number of qualifying transactions during the Promotional Period will be awarded the Prize. In the event that two or more people have the same number of transactions, the entrant with the highest cumulative value of such transactions will be awarded the Prize. There will be a total of two winners from each of the following banks:
  - National Bank of Egypt
  - Arab Bank
  - QNB Ahli Egypt
  - Credit Agricole Egypt
  - Banque Misr

(together, the “**Participating Financial Institutions**”). A further two winners will be selected from the remaining entrants who make the highest number of qualifying transactions during the Promotional Period across all Participating Financial Institutions.

A winner may only win once during the Promotional Period. The winners will be announced on or before 7 May 2018.

#### **4) Prize**

- a) Each of the twelve winners will win a trip to the FIFA World Cup 2018 in Russia for two people which will include: two 'Category 1' tickets with pre-match hospitality, 2 return economy class flights to Russia from Egypt with airport transfers, 4 nights' accommodation for two people in a 4 or 5 star hotel (depending on the city) with a daily breakfast, light snacks and beverages, amenity/gift for each guest, a group activity, a pre-paid Visa card product with a value of 13,000 Russian Rubles (approximately US\$225) per person and transportation to all scheduled activities (the "Prize"). No cash alternative will be offered.
- b) A confirmation letter will be provided to the winners within 7 working 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, within 7 calendar days from the date they receive the letter from the Promoter in order to claim their Prize. Each winner will also be required to complete their details on the FIFA winners' registration portal by no later than 15 May 2018. Details of how to access the portal will be provided by the Promoter. Winners are solely responsible for providing all required information and completing their registration by the deadline. 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 a total of 12 Prizes and the total Prize budget across this Promotion is approximately US\$198,560.

#### **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 regarding 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, accommodation 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), luggage fees, personal expenses unrelated to the program arranged by the Promoter, travel visa applications and fees, travel documents, domestic travel expenses within Russia, insurance, incidentals, in-room charges, telephone calls, additional food and beverages, gratuities, 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](http://Visamiddleeast.com).
- 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.

**Annex A**

<b>Category</b>	<b>Eligible transactions</b>
<b>Grocery stores and supermarkets</b>	Grocery stores and supermarkets; freezer and locker meat provisioners; dairy product stores; convenience stores and specialty markets.
<b>Wholesale Clubs</b>	Miscellaneous general merchandise; wholesale clubs; discount stores; department stores; variety stores; used merchandise and second-hand stores.
<b>Laundry, Cleaning and Garment Services</b>	Laundry, cleaning, and garment services; family and commercial laundries; dry cleaners.
<b>Transportation</b>	Passenger railways; motor freight carriers and trucking, local and long distance, moving and storage companies, local delivery services; taxicabs and limousines; bus lines; tolls and bridge fees; miscellaneous transport services; local and suburban commuter passenger transportation including ferries; travel agencies and tour operators.
<b>Fuel (consumer use only)</b>	Service stations; automated fuel dispensers.
<b>Pharmacies</b>	Drug stores; pharmacies.
<b>Telecommunications</b>	Telecommunication equipment and telephone sales; telecommunication services, including local and long-distance calls, credit card calls, calls through use of magnetic stripe reading telephones; fax services.
<b>Restaurants &amp; Drinking Establishments</b>	Fast food restaurants; eating places and restaurants; miscellaneous food stores, convenience stores and specialty markets; drinking places (including bars, taverns, nightclubs, cocktail lounges, and discotheques).