

## Terms and Conditions of Visa Usage Campaign

1. This SBM Card Usage campaign is valid for the period starting from 03st December 2018 to 31st March 2019 inclusive
2. The campaign will be run over a period of 4 months and the prices are as follows:

Period		Prices
03-Dec-18	31-Dec-18	Smart Phones
01-Jan-19	31-Jan-19	
01-Feb-19	28-Feb-19	
01-Mar-19	31-Mar-19	New Kia Sportage

3. The Campaign is open to all SBM Visa Cardholders (Debit, Credit and Prepaid cards). However cardholders who are in default of payment on the amount utilized shall not eligible to participate.
4. Every cardholder having spent a minimum of Rs 500 during the campaign period will be eligible to participate in the lucky draw.
5. A lucky number will be assigned to participants for each Rs500 spent during the promotional campaign. 1 Lottery number will accrue for each multiple of Rs 500.
6. New SBM Visa credit cards approved are automatically eligible for 10 Complementary tickets.
7. New SBM Visa debit, prepaid and Business cardholders will not be eligible for 10 Complementary tickets.
8. SBM Visa Business cardholders are not eligible for this campaign.
9. Transactions made at Point of Sales in Mauritius and abroad posted at SBM will be recorded. Transactions effected during the campaign period but not yet posted to the card account will not be considered.
10. Expenses by Supplementary Visa cardholders will be merged to the Main Visa cardholders' expenses.
11. Minors are not eligible for this campaign.
12. SBM employees are not eligible for this campaign.
13. Cash withdrawal and ShopNcash Transactions will not be considered for this campaign.
14. TopUp, Billpay, financial and gambling institutions will not be considered for this campaign.
15. Internet Purchases are accounted in this campaign.
16. The draw will be conducted at the Mauritius Turf Club under the supervision of the Gambling Regulatory Authority (GRA) and the winner will be subsequently contacted by phone.
17. The prize cannot be exchanged for cash or another prize or transferred to a third party.
18. The winner must bring along his/her National Identity card to collect his/her prize.
19. The winner, by accepting this prize, confers the right to SBM to publish his/her name and photos in the press, communication and advertising supports as well as at points of sales. The winner may be called upon to appear in national media without any condition.
20. The prize must be claimed within 6 months following the communication with the Bank.
21. In case of any disagreement with any of the terms and conditions, the decision of SBM shall be final and binding on all the parties involved in this campaign.
22. SBM reserves the right to hold void, suspend, cancel, or amend the present terms and conditions of the promotion without incurring any liability.
23. The Bank shall not be liable to the winner or any cardholder should the supplier(s) of the prize fail to provide the prize or for any shortfall in the quality of the prize or any related services
24. If there is any reason to believe that there has been a breach of these terms and conditions, the Bank may, at its sole discretion, reserve the right to exclude a cardholder from participating in the campaign.
25. These terms and conditions shall be governed by Mauritian Laws