



TERMS & CONDITIONS

Mastercard Mauritius Market-Wide Cross-Border Spend Campaign

1. Campaign overview

- 1.1 The Mastercard Mauritius Market-Wide Cross-Border Spend Campaign (the “Campaign”) is organised by Mastercard in collaboration with SBM Bank (Mauritius) Ltd (“**SBM**” or “the Bank”).
- 1.2 The Campaign rewards eligible SBM Mastercard cardholders for qualifying cross-border spend made during the Campaign Period. By participating, cardholders agree to these Terms and Conditions.

2. Eligibility

- 2.1 The Campaign is open to any cardholder holding an eligible Mastercard credit and debit card issued by SBM.
- 2.2 Participating BINs:
 - 531834
 - 529619
 - 543603
 - 547124
- 2.3 Only transactions made using eligible cards linked to approved SBM BINs qualify.
- 2.4 Excluded transactions include:
 - cash withdrawals
 - cash advances
 - reversed funds, refunded transactions or disputed transactions
 - fraudulent, invalid or suspicious transactions
 - cryptocurrency-related transactions
 - transactions made using cards not linked to approved participating BINs

3. Campaign period

The Campaign runs from 01 September 2026 to 30 November 2026. Monthly prize periods and the overall Campaign Period are set out below.

Period	Dates
Month 1	01 Sep 2026 – 30 Sep 2026
Month 2	01 Oct 2026 – 31 Oct 2026
Month 3	01 Nov 2026 – 30 Nov 2026
Overall	01 Sep 2026 – 30 Nov 2026

4. How the Campaign works

- 4.1 A cardholder will earn points by using an eligible SBM Mastercard card for qualifying cross-border purchases that can be made in-store or online.
- 4.2 A cardholder earns 1 point after spending MUR 5,500 on eligible cross-border purchases. A cardholder earns 1 additional point for every additional MUR 1,500 spent on eligible cross-border purchases.

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5. Monthly bank prizes

- 5.1** Monthly bank prizes are awarded by SBM at the end of each monthly qualification period.
- 5.2** For monthly bank prizes, points are calculated only within the applicable monthly period. At the start of each period, monthly points and qualifying spend are reset and start from zero in the new monthly period.
- 5.3** Monthly winners are determined by the issuer based on the highest number of points accumulated during the relevant monthly period, subject to the SBM's verification process and any approved tie-break rules.
- 5.4** A cardholder who is awarded a monthly prize will not be eligible to receive another monthly prize during any subsequent monthly qualification periods of the Campaign. Said cardholder will, however, remain eligible for the overall campaign prizes, subject to these Terms and Conditions.
- 5.5** SBM will be responsible for announcing the monthly winners, notifying such winners and distributing the applicable monthly Campaign prizes, subject to successful winner verification and these Terms and Conditions.

6. Overall campaign prizes

- 6.1** Overall campaign prizes are awarded at the end of the Campaign Period.
- 6.2** For overall campaign prizes, points and qualifying spend accumulate across the full Campaign Period from 01 September 2026 to 30 November 2026.
- 6.3** Overall winners are determined using eligible Mastercard transaction data and Campaign criteria, subject to applicable law and any approved tie-break rules.
- 6.4** SBM will be responsible for announcing the overall Campaign winners, notifying such winners and distributing the applicable overall Campaign prizes, subject to successful winner verification and these Terms and Conditions.

7. Qualifying transactions

- 7.1** Eligible transactions are cross-border purchases made either in-store (card-present) or online (card-not-present) using an eligible SBM Mastercard.
- 7.2** For the purposes of the Campaign, Mastercard and SBM records shall be conclusive in determining whether a transaction qualifies as a cross-border, card-present or card-not-present transaction.
- 7.3** Transactions must be successfully authorised, processed and posted to an eligible Mastercard account linked to an SBMBIN during the relevant period.
- 7.4** Mastercard and SBM may exclude any transaction considered fraudulent, invalid, reversed, refunded, disputed or inconsistent with the Campaign.
- 7.5** Only successfully authorised, processed and posted transactions shall qualify for the Campaign. Certain transaction types may not be supported on all card products and may therefore not qualify for the Campaign.

8. Winner selection, notification and fulfilment

- 8.1** SBM is responsible for verifying winners, contacting winners, collecting any personal information required for prize fulfilment, and distributing prizes to winners during the monthly qualification period.
- 8.2** All winners remain subject to identity verification, account status verification and any applicable compliance, sanctions or regulatory checks before any prize is awarded.
- 8.3** Accounts which are dormant, blocked, frozen, closed, under investigation or otherwise restricted at the time of winner verification or prize fulfilment may be disqualified from the Campaign.
- 8.4** Where SBM is unable to contact a winner after reasonable attempts using the contact details available in its records, the Bank reserves the right to disqualify such winner and select another one

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- 8.5** Mastercard will not receive, collect, process or store customer personal information for prize fulfilment purposes. Mastercard may provide SBM with winner identification information derived from eligible transactions and Campaign data solely to enable winner verification and fulfilment by SBM.
- 8.6** SBM may collect, use, process and disclose participants' personal information for the purposes of administering the Campaign, verifying eligibility, conducting winner verification, prize fulfilment and complying with applicable legal and regulatory requirements. Such processing shall be undertaken in accordance with the Data Protection Act 2017 and the Bank's Privacy Notice.
- 8.7** Prizes are not transferable, refundable, exchangeable or redeemable for cash unless required by applicable law. Mastercard may substitute a prize with another prize of equal or greater value where necessary.

9. Travel prize conditions

- 9.1** Where a prize includes international travel, winners are solely responsible for obtaining any passports, travel permits, travel visas or other travel documentation required for travel.
- 9.2** Mastercard and SBM will not be responsible for any fees associated with the winner obtaining visas and travel permits.
- 9.3** Mastercard and SBM make no representation or warranty that any visa application, passport application, travel permit or other travel documentation will be approved or issued.
- 9.4** Mastercard and SBM shall not be responsible for any costs, losses, cancellations, delays or changes resulting from a winner's inability to obtain a visa, passport, permit or other required travel documentation.
- 9.5** These Campaign Terms and Conditions are supplementary to and shall be read together with the Bank's applicable Debit Card Terms and Conditions, Credit Card Terms and Conditions, Privacy Notice and any other terms and conditions governing the relevant card account ("Standard Terms"). Participation in the Campaign shall not affect the applicability of the Standard Terms, which shall continue to apply in full. In the event of any inconsistency between these Campaign Terms and Conditions and the Standard Terms, these Campaign Terms and Conditions shall prevail solely for the purposes of this Campaign.

10. General terms and liability

- 10.1** Mastercard may amend, suspend or terminate the Campaign at any time, subject to applicable law. Mastercard and SBM may disqualify any participant suspected of fraud, abuse, misconduct or activity inconsistent with these Terms and Conditions.
- 10.2** To the fullest extent permitted by applicable law, Mastercard and SBM shall not be liable for any loss, damage, injury or expense arising from participation in the Campaign, acceptance or use of any prize, technical failures, transaction delays, system interruptions or circumstances outside their reasonable control.
- 10.3** This Campaign is subject to all applicable laws and regulatory requirements in Mauritius. Any disputes relating to the Campaign should be directed to SBM in the first instance.