

# Terms and Conditions Campaign

## Payez avec votre carte de crédit SBM SKY-SMILES VISA et envolez-vous !

1. The SBM Sky-Smiles Visa Credit Card Promotion Campaign 2019 is valid for the period starting from 15th August to 14th December 2019 inclusive.
2. The campaign will be run over a period of 4 months and the prizes are as follows:

Timeframe	Prizes
From 15 Aug to 14 Sept 2019	Samsung A10
From 15 Sept to 14 Oct 2019	Spa Sofitel
From 15 Oct to 14 Nov 2019	Hotel Day Package at Sofitel Hotel
From 15 Nov to 14 Dec 2019	Dinner at Château de Labourdonnais
	Gift Voucher at Vendome
<b>From 15 Aug to 14 Dec 2019</b>	<b>Star Prize : Return Ticket for two to Cape Town</b>

3. There will be a winner for the star price and the winner can be accompanied by a person of his/her choice.
4. The prices include a package with 2 return air ticket for a trip to Cape Town.
5. The packages will include:
  - 5 day/4 night program for 2 people
  - Return Air Ticket to Cape Town for 2 people
  - Pocket Money (Rs 50,000) loaded on Visa Prepaid Card
  - Airport Transfer
  - Accommodation on a double occupancy
  - Travel insurance per package
  - Daily Breakfast
  - Tour for 2 People
6. The following is not included in the package:
  - Daily lunch and dinner
  - Any meal, event and/or activity outside of program schedule
  - On-site translation services
  - Any transportation outside the scheduled events & activity
  - Hotel incidentals (e.g phone, mini-bar, laundry, etc)
7. The Campaign is open to all SBM Sky- Smiles Visa Cardholder. However cardholders who are in default of payment on the amount utilized shall not eligible to participate.
8. Every SBM Sky- Smiles Cardholder Visa having spent a minimum of Rs 500 during the campaign period will be eligible to participate in the lucky draw.
9. 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.
10. Customers may request for their lucky number(s) at any SBM branch or by calling on 207 0111 during weekdays from 08h00 - 18h00 by the end of the campaign.

11. Only new SBM Sky- Smiles Visa cards approved are automatically eligible for 10 Complementary tickets.
12. 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.
13. Expenses by Supplementary SBM Sky- Smiles Visa cardholders will be merged to the Main SBM Sky- Smiles Visa cardholders' expenses.
14. Minors are not eligible for this campaign.
15. SBM employees are not eligible for this campaign.
16. "Eligible Transactions" are transactions made using the Credit Card on a POS terminal or an eCommerce transaction in exchange for goods and services at a merchant. Cash withdrawals, ShopNCash transactions, cash advances and betting, gaming and wagering transactions are not Eligible Transactions. Only transactions posted to the SBM Sky- Smiles Visa Credit Card holder's card account will be deemed to be Eligible Transactions.
17. 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.
18. The prize cannot be exchanged for cash or another prize or transferred to a third party.
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 from the date of draw.
21. In case of any disagreement with any of the terms and conditions, the decision of SBM as regards of the transactions posted to cardholder's account 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 subject to approval of GRA.
23. The Bank shall not be liable to the winner or any cardholder 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. "KestrelFlyer Account" means the account held by the KestrelFlyer member under the KestrelFlyer programme of Air Mauritius Ltd through which the KestrelFlyer member may manage accumulated KestrelFlyer Miles.
26. "KestrelFlyer Programme" means the Air Mauritius KestrelFlyer Programme which allows Cardholder to accumulate miles each time he/she flies with Air Mauritius.
27. "KestrelFlyer Miles" means the miles offered by the Airline under the KestrelFlyer Programme and for which accumulated SBM Miles are redeemable.
28. "SBM Mile" means the miles awarded for each and every Eligible Transaction amount effected with the Credit Card. "SBM Miles Programme" means the rewards programme offered by SBM Bank (Mauritius) Ltd to Credit Card holders, whereby SBM Miles are accumulated when Eligible Transactions are performed and redeemed for KestrelFlyer miles.
29. Upon approval of the SBM Sky- Smiles Visa card, the Cardholder becomes automatically eligible to 7500 bonus KestrelFlyer miles, which is added to the Cardholder's existing KestrelFlyer Account.
30. All current terms & conditions for Sky-Smiles Credit Card will apply.
31. These terms and conditions shall be governed by Mauritian Laws.