

## TERMS & CONDITIONS

1. The following Terms and Conditions shall apply to the SBM card usage campaign ("SBM Card Usage Campaign" or the "Campaign") and will be run by SBM Bank (Mauritius) Ltd ("SBM")
2. This SBM Card Usage Campaign is valid for the period starting from 1<sup>st</sup> September 2023 to 31<sup>st</sup> December 2023 inclusive. (the "Campaign Period")
3. The Campaign will be run over a period of 4 months and the prizes are as follows:

Period		Prizes
01-Sep-23	30-Sep-23	2 winners per month. Each winner will get MUR 50,000
01-Oct-23	31-Oct-23	2 winners per month. Each winner will get MUR 50,000
01-Nov-23	30-Nov-23	2 winners per month. Each winner will get MUR 50,000
01-Dec-23	31-Dec-23	2 winners per month. Each winner will get MUR 50,000
01-Sep-23	31-Dec-23	Fully paid holiday for 2 persons on a cruise to visit the Greek Island

4. The Campaign is open to all SBM Debit, Credit and Prepaid cardholders (excluding SBM Staff and SBM business cardholders). However, any default on applicable payment of the amount utilized on an SBM card shall result in the disqualification of the SBM Cardholder from the participation in the Campaign.
5. For every multiple of MUR 500 spent by a Cardholder during the Campaign Period, 1 entry will be awarded to participate in the monthly draws.
6. Any new SBM Visa credit cards approved are automatically eligible for 10 Complementary entries in the draw.
7. Any new SBM Visa debit, prepaid and business cardholders will not be eligible for Complementary entries in the draw.
8. SBM business cardholders are not eligible for the Campaign.
9. SBM Staff cardholders are not eligible for the Campaign.
10. Transactions made at point of sales in Mauritius and abroad posted at SBM during the Campaign period will be recorded. Transactions effected during the Campaign Period but not yet posted to the card account during the Campaign Period will not be considered.
11. Expenses by Supplementary SBM credit cardholders will be accounted to the Main cardholders' expenses.
12. Minors are not eligible to participate in the Campaign.
13. Cash withdrawal using the SBM cards and ShopNcash transactions shall be excluded for the purposes of the Campaign.
14. Transactions pertaining to TopUp, Billpay, financial and gambling institutions shall be excluded for the purposes of the Campaign.
14. SBM cards with arrears/delinquent account at the time of the draw shall be excluded for the purposes of the Campaign.
15. Internet purchases made using a SBM cards will qualify for the Campaign.
16. The draw will be conducted at the Mauritius Turf Club under the supervision of the Gambling Regulatory Authority (GRA) and the winner(s) will be subsequently contacted.
17. The prizes are non-transferable, cannot be exchanged for cash or another prize or transferred to a third party.
18. The winner (s) shall be required to bring along his/her national identity card to collect their respective prizes.
19. SBM has the right to publish the winning ticket number in all marketing campaigns, press communication and advertising supports as well as at point of sales. SBM shall require the consent of the winners in order to publish such winners' names and photos in the press communication and advertising supports as well as at point of sales without having to pay any fee or compensation to the winners.
20. The prize must be claimed within 6 months from the date of the communication of the winners by SBM.
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 the Campaign.
22. With the written consent of the GRA, SBM reserves the right to withdraw or cancel the Campaign and to amend the present Terms and Conditions of the promotion at any point in time for whatever reason without incurring any liability, and without giving prior notice to the participants for the Campaign. The decision of SBM on all matters relating to or in connection with the Campaign is final, and no correspondence will be entertained.

## **TERMS & CONDITIONS***(Cont'd)*

23. SBM shall not be held responsible or liable to the winner(s) or any SBM cardholders 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 or any acts or omissions or delays on behalf of the third-party partners who are supplying the prizes.
24. The Terms and Conditions for this Campaign are supplementary to the standard Terms & Conditions applicable for Cardholders ("Standard Terms"). The relevant Terms and Conditions are available on our website at [sbmgroup.mu](http://sbmgroup.mu).
25. If there is any reason to believe that there has been a breach of these Terms and Conditions, SBM may, at its sole discretion, reserve the right to exclude an SBM cardholder from participating in the Campaign without assigning any reasons whatsoever.
26. These Terms and Conditions shall be governed by and interpreted in accordance the laws of the Republic of Mauritius. The courts of Mauritius shall have exclusive jurisdiction over any disputes arising from the terms and conditions including the validity and enforceability thereof.