





Terms & Conditions:

- 1. The following Terms and Conditions shall apply to the SBM Visa card usage campaign ("SBM Visa Card Usage Campaign" or the "Visa Campaign") and will be run by SBM Bank (Mauritius) Ltd ("SBM")
- 2. This SBM Visa Card Usage Campaign is valid for the period starting from 11th July 2025 to 6th October 2025 inclusive (the "Campaign Period").
- 3. The Visa Campaign will run over a period of 3 months and the prizes are as follows:

| Period | | Prize |
|-----------|-----------|--|
| 11-Jul-25 | 06-Oct-25 | 1 Grand Prize - VIP experience for two persons watch Visa Cash App Racing Bulls in Abu Dhabi, thanks to Visa |

- 4) The grand prize consists of:
 - 2 x Premium Hospitality Experiences
 - Transportation to/from track
 - Airport transfers
 - Accommodation (5* hotel and double occupancy room- sharing)
 - Daily breakfast, lunch, and dinner
 - · Pre-paid card
 - Air tickets Flight
- This Visa Campaign is open to all SBM Visa Debit, Visa Credit and Visa Prepaid cardholders (except for SBM Visa business cardholders).
- 6. For every multiple of MUR 500 spent by a Visa Cardholder during the Campaign Period, 1 entry will be awarded to participate in the draw.
- 7. A draw will be conducted for the period of 11th July 2025 to 6th October 2025.
- 8. Any new SBM Visa Credit card approved during the campaign period will be eligible for 10 complementary entries in the draw.
- Any new SBM Visa Infinite Credit card approved during the campaign period will be eligible for 10 additional complementary entries in the draw, that is New SBM Visa Infinite will have received for 20 complementary entries.
- Cardholders will be entitled to 10 complimentary entries for the first transaction done on any new Visa debit, credit and prepaid cards.
- Any new SBM Visa business cardholders will not be eligible for complimentary entries in the draw.
- 12. SBM Visa business cardholders are not eligible for the Visa Campaign.
- 13. SBM Staff Visa cardholders are eligible for the Visa Campaign.
- 14. Ecommerce and point of sales transactions made 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.
- $15. \quad \text{Expenses by Supplementary SBM Visa credit cardholders will be accounted for by the Main cardholders' expenses.} \\$
- Minors are not eligible to participate in the Visa Campaign.
- Cash withdrawal using the SBM Visa cards shall be excluded for the purposes of this Visa Campaign.
- Transactions pertaining to TopUp, Billpay, financial, gambling institutions and refund/ reversal shall be excluded for the purposes of this Visa Campaign.

- SBM Visa cards with arrears/delinquent accounts at the time of the draw shall be excluded for the purposes of the Visa Campaign.
- 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.
- The prizes are non-transferable to a third-party and non-exchangeable for any other prize.
- 22. The winner (s) shall be required to bring along his/her national identity card to collect their respective prizes.
- 23. SBM has the right to publish the winning ticket number in all marketing campaigns, press communication and advertising support 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.
- 24. 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.
- 25. With the written consent of the GRA, SBM reserves the right to withdraw or cancel the Visa 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 Visa Campaign. The decision of SBM on all matters relating to or in connection with the Visa Campaign is final, and no correspondence will be entertained.
- 26. 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.
- 27. The Terms and Conditions for this Visa Campaign are supplementary to the standard Terms & Conditions applicable for Cardholders ("Standard Terms"). The relevant Terms and Conditions are available on our website at www.sbmgroup.mu.
- 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.
- The Bank is, under no circumstances, liable to the winner or to any third party (whether for damages, loss refund or otherwise for any failure or inability by a winner or third party.
- These Terms and Conditions shall be governed by and interpreted in accordance with 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.