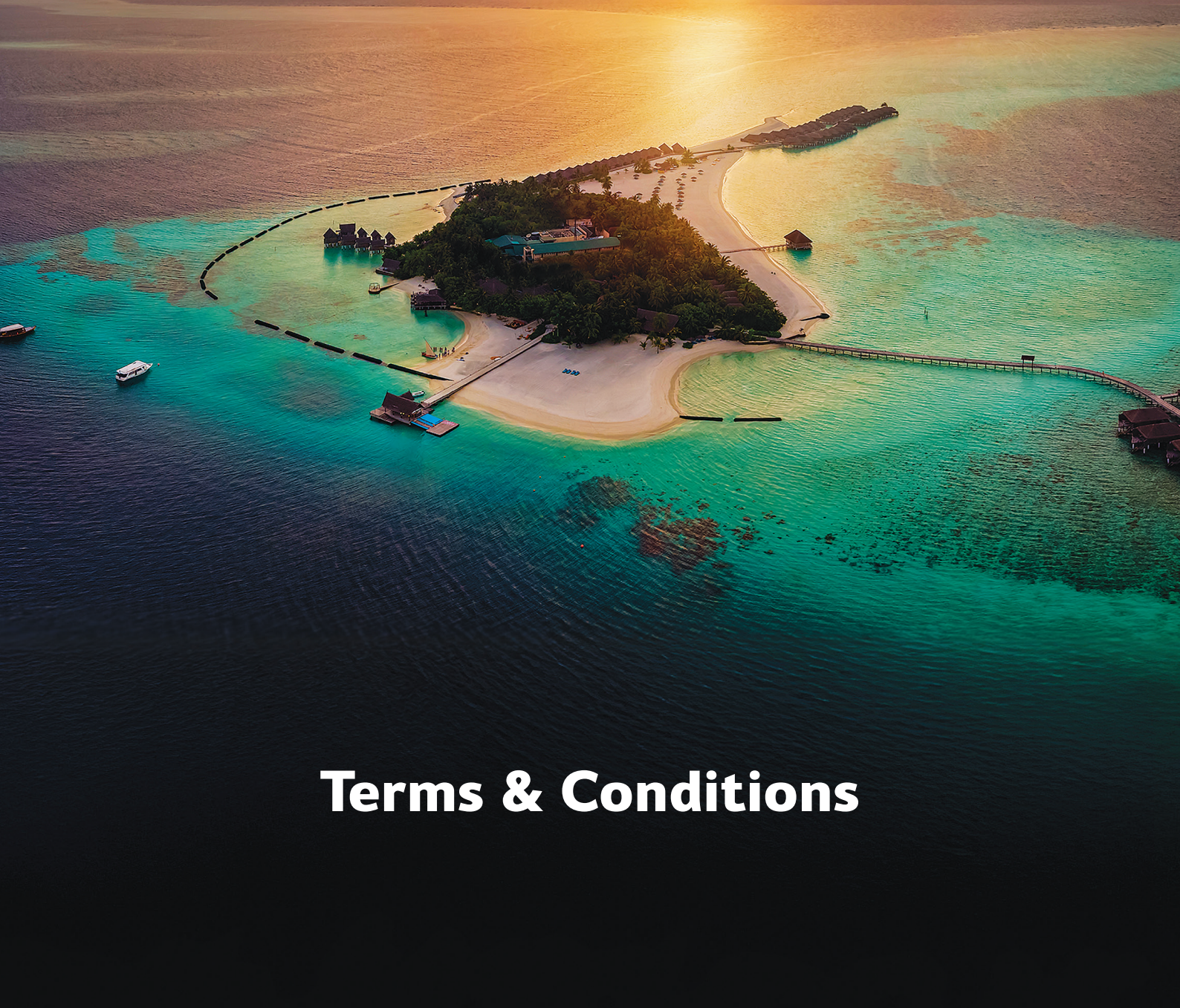




Malddives

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Terms & Conditions

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 31 October 2025 to 30 January 2026 inclusive. (the "Campaign Period")
3. The Campaign will be run over a period of 3 months and the prizes are as follows:

Period		Prizes
31 October 2025	30 January 2026	Grand Prize – Luxury holiday package for two persons in the Maldives
		Other prizes – 15 GARMIN Watch- Ref Vivoactive 6

4. The Campaign is open to all SBM Debit, Credit and Prepaid cardholders (except 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 draws that will be effected at the end of the campaign.
6. For every multiple of MUR 500 with your digital card spent by a Cardholder during the Campaign Period, 2 entries will be awarded to participate in the draws that will be effected at the end of the campaign.
7. Double entry ticket for all purchases during Black Friday event_ 28th to 30th November 2025.
8. 10 additional Complimentary entry tickets for every new registration for digital Visa card.
9. Any new SBM credit cards approved are automatically eligible for 10 Complementary entries in the draw.
10. Any new SBM prepaid and business cardholders will not be eligible for Complimentary entries in the draw.
11. SBM business cardholders are not eligible for the Campaign.
12. SBM Staff cardholders are eligible for the Campaign.
13. 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.
14. Expenses by Supplementary SBM credit cardholders will be accounted to the Main cardholders' expenses.
15. Minors are not eligible to participate in the Campaign.
16. Cash withdrawal using the SBM cards shall be excluded for the purposes of the Campaign.
17. Transactions pertaining to TopUp, Billpay, financial, gambling institutions and refund/Reversal shall be excluded for the purposes of the Campaign.
18. SBM cards with arrears/delinquent account at the time of the draw shall be excluded for the purposes of the Campaign.
19. 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.
20. The prizes are non-transferable to a third-party and non-exchangeable for any other prize. The prizes can, however, be encashed upon request made to SBM and solely at SBM's discretion.
21. The winner (s) shall be required to bring along his/her national identity card to collect their respective prizes.

TERMS & CONDITIONS (Cont'd)

22. 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.
23. The prize must be claimed within 6 months from the date of the communication of the winners by SBM.
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 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.
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 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.
28. 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.
29. 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).
30. 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.