



**YOUR "LAUGHTER  
WITH FAMILY"  
IS OUR PRIORITY**

**ENJOY 10% CASHBACK**  
when you spend ₦30,000 in at least 3 transactions.

The Card that  rewards you.

## Visa Nigeria Festive Campaign Terms and Conditions

### 1. Overview of the Campaign

Visa Card holders are expected to spend a minimum of N30,000 (thirty thousand Naira) using their Visa Card or Visa QR at any point-of-sale or web purchase in not less than 3 transactions and get 10% cashback capped at N3,000 (three thousand naira) per Visa card. This promotion will be on a "first come first served" basis and available to the first 4,750 (four thousand, seven hundred and fifty) Visa cards to meet the above requirements.

### 2. Disclaimer

This Campaign is operated by Visa and not by the financial institution that issued the Visa card to you. As you are aware, Visa is not a card issuer and does not provide credit, debit or any financial services. Any issues you may have with respect to your card should be directed to your issuer and not to Visa. The relationship between Visa and your card issuer does not create any relationship direct or indirect between the cardholder and Visa. These terms and conditions are different from the agreements between you and your issuer and unless as otherwise specified in these Terms and Conditions, none of the terms of any agreement between you and your financial institution has any effect on, or relationship with these Terms and Conditions.

### 3. Duration

The cashback rewards are only available for a minimum of three transactions with a value of no less than N30,000 made with eligible Visa cards (the "**Qualifying Transaction**") within 19<sup>th</sup> November, 2020 and 28<sup>th</sup> December, 2020 (the "**Duration**"). Transactions made within the Duration do not qualify for a reward if they do not fall amongst the first 4,750 (four thousand, seven hundred and fifty) Qualifying Transactions.

### 4. The Campaign is subject to the following terms and Conditions:

- You become eligible to participate in the program by holding a Visa card issued by a financial institution in Nigeria. Your participation rights and consent are tied to your being a Visa cardholder.
- The cashback rewards are limited only to transactions made on the following merchant categories: (i) Food and Groceries, (ii) Discount Stores, (iii) Departmental Stores, (iv) Telecoms & Utilities, (v) Fuel; and (vi) Restaurants (Qualifying Merchants).
- Qualifying transactions are transactions of N30,000 and above and in not less than 3 transactions conducted on a Qualifying Merchant within the duration.
- All Visa cards and credentials are eligible for the campaign - Debit, Prepaid, Credit, Virtual cards and QR.
- Cardholders will receive N3,000 cashback on transactions of N30,000 and above conducted on a Qualifying Merchant provided that this falls within the first 4,750 qualifying Visa cards.
- The maximum cashback award per eligible Visa Card is N3,000.
- The cashback reward shall be paid directly into the account to which the Visa card is linked. The cardholder is not expected to take any action in this regard.
- Cashback will be awarded to cardholder via an original credit transaction originating from Visa's agent.

- Only the first 4,750 qualifying transactions shall receive cashback.
- Visa takes no responsibility for any inaccurate reporting or non-visibility of qualifying transaction by either Collections only files or non-accessibility.

### **Nigeria Festive Campaign FAQs**

- Question:** What do I have to do to get the cash back?

**Answer:** Spend a minimum of N30,000 on your Visa Card or Visa QR, in not less than 3 different transactions and qualify for a 10% Cashback (N3,000)
- Question:** How many winners will benefit from the N3,000 reward before the end of the campaign?

**Answer:** Visa will reward the first 4,750 winners only. First come first served.
- Question:** When does the promo end?

**Answer:** This promo ends December 28<sup>th</sup> 2020
- Question:** Do I qualify on all the transactions I carry out on my Visa card including ATM withdrawal?

**Answer:** No. Qualifying transactions include using your Visa card or Visa QR for POS and online payments on local websites and local mobile Apps.
- Question:** Will I be rewarded for purchases outside of Nigeria?

**Answer:** No, only everyday spend made within Nigeria s.e.g. local bill payment, grocery shopping, fuel purchase, etc. that are eligible.
- Question:** I only have a Visa Credit card; will I qualify for a cash back if I make payments with it?

**Answer:** Yes, Visa Credit, Debit, prepaid, virtual cards and Visa QR payments are eligible.
- Question:** How will I receive the cashback?

**Answer:** The cashback will be allocated and sent to your bank account as credit
- Question:** Will I get more than N3,000 if I spend more than N30,000 through Visa?

**Answer:** No, the cash back is capped at a maximum of N3,000
- Question:** How will I know when the cashback is paid?

**Answer:** Cash will be paid into the bank accounts of winners linked to the qualifying Visa cards and winners will be notified through the regular medium of notification of funds receipt on their account.
- Question:** When will I receive the cashback?

**Answer:** The cashback will be credited to your account within two weeks after the end of the campaign.
- Question:** Can I get the N3,000 cash back multiple times during the campaign?

**Answer:** No, winners can only get the N3,000 cash back once during the duration of the campaign
- Question:** How can I enjoy the 10% discount on [www.konga.com](http://www.konga.com) ?

**Answer:** When you shop on [www.konga.com](http://www.konga.com) and spend up to N15,000; simply pay with your Visa card or Visa QR and get 10% discount off your purchase (capped at N1,500) at checkout.
- Question:** How can I enjoy the \$20 discount off shipping on [www.mallforafrica.com](http://www.mallforafrica.com)?

**Answer:** When you shop on [www.mallforafrica.com](http://www.mallforafrica.com) and spend up to \$100; simply pay with your Visa card or Visa QR and get \$20 discount off your shipping fees at checkout.