

Visa: How You Pay Matters Campaign July – September 2021

For Visa Cardholders of Nigerian Issuers

1. Overview of the Campaign

- 1.1. Visa Card holders are expected to spend a minimum of N60, 000 (sixty-thousand thousand Naira) or \$150 equivalent 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 N6,000 (Six thousand naira) per Visa card.
- 1.2. This promotion will be on a “first come first served” basis and available to the first 3,750 (three-thousand, seven hundred and fifty) Visa cardholders 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

- 3.1. The cashback rewards are only available for a minimum of three transactions with a value of no less than N60,000 or \$150 equivalent made with eligible Visa cards (the “**Qualifying Transaction**”) within 15th July, 2021 and 15th September, 2021 (the “**Duration**”). Any transactions made outside this period will not be eligible.
- 3.2. Transactions made within the Duration do not qualify for a reward if they do not fall amongst the first 3,750 (three-thousand, seven hundred and fifty) Qualifying Transactions.

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

- a. 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.
- b. 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).
- c. Qualifying transactions are transactions of N60,000 and above and in not less than 3 transactions conducted on a Qualifying Merchant within the Duration.

- d. All Visa cards and payment credentials are eligible for the campaign i.e. Debit, Prepaid, Credit, Virtual cards and Visa QR.
- e. Cardholders will receive N6,000 cashback on transactions of N60,000 or \$150 equivalent and above conducted on a Qualifying Merchant provided that this falls within the first 3,750 qualifying Visa cards.
- f. The maximum cashback award per eligible Visa Card is N6,000.
- g. 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.
- h. Cashback will be awarded to cardholder via an original credit transaction originating from Visa.
- i. Only the first 3,750 qualifying transactions shall receive cashback.
- j. Transactions that qualify for cashback are transactions that are within the purview of the Visa Loyalty Platform.
- k. Visa takes no responsibility for any inaccurate reporting or non-visibility of qualifying transaction either by Collections Only files or non-accessibility.