

**“Spend and Win with Visa Cards Promotion”**  
**Terms & Conditions**

## **1 Overview**

Participants in the “(Spend and Win with Visa Cards)” promotion (the "Promotion") will be deemed to have accepted these terms and conditions (“Terms & Conditions”) and agreed to be bound by them when participating in any element of this Promotion. Participants automatically lose their eligibility to participate in the Promotion upon violation (or attempted violation) of these Terms & Conditions or the spirit of these Terms & Conditions. To opt-out of this promotion, please contact the Promoter (defined below) at its address in section 6(n) below.

## **2 Entry Requirements**

- a) All persons of majority of age (21 years or older) or over, possessing full legal capacity, and holding a valid Visa Credit Card issued by a financial institution in the United Arab Emirates ("**Visa Eligible Card**"), who are legal residents in the United Arab Emirates at the time of making a qualifying participation, will be eligible to participate in the Promotion. An otherwise eligible participant between the ages of 18 and 21 may be required to furnish parental consent before he or she may participate in the Promotion and/or claim the Prize.
- b) Employees, officers, directors, agents and managers of, together with any other persons specified by law as being too closely related to Visa group companies, Arc FZ LLC, Leo Burnett, Saatchi & Saatchi or any third party involved in the supply of the Prize (defined below), are also Non-Eligible Participants.
- c) Qualifying participation must be made between 0:01 (+2 GMT) on 20 July 2025 and 23:59 (+2 GMT) on 25 August 2025 (the "**Promotional Period**").

## **3 Participation**

- a) To be automatically entered for a chance to win, make at least three (3) face-to-face transactions in a single day, using Visa Eligible Card during the Promotional Period, in any country outside the United Arab Emirates where payment with the Visa Eligible Card is accepted ("**Qualifying Transaction**").
- b) Spend is not restricted to specific merchant categories. Transactions from any merchant category are eligible for participation during the Promotional Period. There is no minimum spend required to participate.
- c) The following are not considered Qualifying Transactions:
  - ✓ Transactions where Tabby is used as a payment method.
  - ✓ Transactions conducted domestically; only transactions conducted internationally qualify as Qualifying Transactions under this Promotion.
  - ✓ Transactions made using Visa Eligible Cards that result in reversals, refunds, or disputed purchases
  - ✓ Transactions conducted inside the United Arab Emirates.
- d) One entry is granted per Qualifying Transaction. There are no limits to the total number of entries a single Visa account holder can accumulate during the Promotional Period, provided each entry meets the eligibility criteria.

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**4 Selection of Winner**

Five (5) winners will be randomly selected on 18 September 2025 from the eligible entries during the Promotional Period. The random draw will take place under the supervision of a representative from an authorized UAE government agency.

**5 Prizes Generally**

Each Winner shall win a trip to the Maldives for two people, including (“Prize”):

- ✓ Two round trip business class flights on Emirates Airline;
- ✓ Airport transfer in the Maldives; and
- ✓ Five (5) nights’ accommodation in a five-star hotel in the Maldives for two people, including half board.

- a) The total prize budget across this Promotion is AED174,325 (US\$47,500).
- b) Winners will be notified via email and phone call that they have won by their issuing bank within 15 working days from the draw date and provided with instructions for the collection of the Prize.
- c) The Winners will be required to sign and return the confirmation letter within 3 days of notification to claim their Prize. If a Winner is not able, for any reason, to accept the Prize, or cannot be contacted within this timeframe, another Winner will be chosen subject to the same mechanics and restrictions as described above, and the Prize will either be awarded to another winner or disposed of as required by law.
- d) For the avoidance of doubt a Winner below the age of majority may only claim the Prize if one of the two tickets is used by a parent or guardian over the age of majority in order to accompany them. Any guest accompanying an adult Winner must also be over the age of 18 years at the time of travel.
- e) The Prize is non-refundable, non-transferable and non-exchangeable. The Prize may not be exchanged for cash or cash equivalent. If a Participant has questions related to any aspect of the Prize, they should speak with the Promoter directly at the address below.
- f) The Promoter will not be responsible for the costs of airport transfers inside the United Arab Emirates, food, visas, insurance or for any other costs whatsoever the Winner incurs in order to use the Prize.
- g) The Trip to the Maldives and the hotel stay must be booked and used in accordance with the terms and conditions of the relevant service providers, including the travel agent, airline, hotel operator, and ticket issuer, as applicable. The Winner is responsible for complying with any deadlines or restrictions imposed by the service providers when redeeming the Prize.

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**6 General Conditions**

- a) Visa is only responsible for the cost of the Prize. All terms and conditions, product and service guarantees, warranties, and other consumer rights in relation to the redemption of the Prize will remain between the Winner and the ticket issuer, the travel agent, airline and hotel operator as appropriate. The Winner should keep in mind that there will be additional expenses and procedures associated with Prize acceptance and use. These are all the sole responsibility of the Winner, including, without limitation, any travel and accommodation costs not expressly provided for in the Prize, all federal, state, local, county, provincial, and other taxes (including income and withholding taxes), luggage fees, travel visa applications and fees, travel documents, insurance, meals, incidentals, in-room charges, telephone calls, beverages, gratuities, and any other costs, expenses and procedures.
- b) The Winner is solely responsible for determining and complying with all applicable international/domestic travel procedures and restrictions. This includes obtaining travel insurance, travel visas and documents to allow travel to/from any destination. Visa will not be held responsible for a Winner’s travel visas. Visa is not responsible for any lost opportunity to use the Prize if the Winner or his or her travel companion is unable for any reason to enter the United Arab Emirates, or the resulting costs of the Winner needing to change his or her travel plans for any reason.
- c) By entering the Promotion, the Winners consent to the use of their name and photograph in connection with the Promotion and agree to take part in such other reasonable publicity as may be determined by the Promoter. Such publicity may include, but is not limited to, press releases regarding participation in the Promotion. The Promoter reserves the right to publish the names and images of Winners without prior notice.
- d) All Participants are still bound by any terms and conditions related to the use of third-party websites or services, including travel agencies, airlines or lodging provider websites. The provisions in these Terms & Conditions are superior to any provision which is in conflict with the terms and conditions of any third-party website or retailer's policies to the extent they relate to the operation of this Promotion.
- e) Neither the Promoter nor any of the Promotion Partners accepts responsibility for network, computer, hardware and/or software failures of any kind, which may restrict or delay the sending or receipt your entries. The Promoter does not guarantee that all vendors and point-of-sale locations globally accept Visa credit and debit cards. The Promoter is not responsible for the lost-opportunity in entering the Promotion should a vendor or point-of-sale location not have the capacity to process such cards, or their credit card processing equipment is off-line or otherwise inoperable. Put differently, participation in this Promotion is not guaranteed.
- f) Visa, Arc FZ LLC, Leo Burnett, Saatchi & Saatchi and any associated companies will not be responsible for any loss or damage suffered by any Winner or any other person in connection with the Promotion, or in the use of the Prize. Participants agree to indemnify Visa (and our officers, employees and agents, including the Promoter) against, and hold the foregoing harmless from any damages, liabilities, losses, or expenses incurred or arising directly or indirectly out of the participation in the Promotion, Participants’ use or acceptance of any Prize, Participants’ breach of these Terms and Conditions (including any warranty in relation to

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intellectual property and third party rights), or their negligent or fraudulent act or omission in relation to the Promotion.

- g) By entering into this Promotion, the Participant consents to Visa and its appointees using his or her personal data to the extent necessary for the effective conduct of the Promotion which may include the passing of such personal information to third parties, as well as to parties outside the Participant's country of residence. The Participant acknowledges that such countries may not have data protection laws equivalent or stricter than those of Participant's country of residence. The Promoter's Privacy Policy is available at <https://usa.visa.com/legal/global-privacy-notice.html>.
- h) The Promoter is not liable to any taxation of any kind arising from or that may occur from the Winner's nationality or country of residence and will not be held responsible to make any tax payments of any kind relating to the Prize. The Winner will be liable to make all necessary tax payments and to make any necessary notifications to the appropriate authorities relating to the Prize and subsequent dealing with the Prize.
- i) To the extent permitted by law, the Promoter may terminate or modify the Promotion or modify these Terms & Conditions at any time, by posting the revised Terms & Conditions on the website ([https://ae.visamiddleeast.com/en\\_AE/pay-with-visa/promotions/spend-and-win.html](https://ae.visamiddleeast.com/en_AE/pay-with-visa/promotions/spend-and-win.html) ).
- j) The Promoter's decisions are final and binding in all respects on all Participants. No correspondence will be entered into. Entries that do not comply in full with these Terms & Conditions, or the spirit of these Terms and Conditions, will be disqualified. For the avoidance of doubt, use of automated scripts or other mechanisms to submit entries is prohibited and will result in disqualification of that entry and the relevant Participant.
- k) The Promoter retains the right to null and void any entry based on fraudulent transactions, or where a transaction is rejected or reversed for any reason.
- l) The Promotion and the Prize cannot be combined with any other ongoing offer, promotion, or discount.
- m) The Promotion is governed by the laws of Dubai and applicable federal laws of the United Arab Emirates.
- n) The Promoter (also referred to as "Visa" in these Terms & Conditions) is Visa Middle East FZ LLC Arjaan tower, Office FL1, Media City, Dubai, UAE, +971 4 457 7200. Multilem Middle East Events LLC is responsible for managing this Campaign and all issues related to the Prizes.