

## Nigeria Cross-border Cashback Campaign FAQ

- Question:** What do I have to do to be entitled to the cash back reward?  
**Answer:** Spend a minimum of \$500 on your Visa USD Card (or other foreign denominated card) issued by a Nigerian Visa card issuer, in not less than 2 different transactions and qualify for a 10% cashback of \$50 (or equivalent in relevant currency)
- Question:** How many winners will benefit from the \$50 reward before the end of the campaign?  
**Answer:** Visa will reward a total of 800 winners only on a “first come, first serve” basis.
- Question:** When does the promo end?  
**Answer:** The promo ends June 20th, 2023
- Question:** Do I qualify on all the transactions I carry out on my Visa USD Card (or other foreign denominated card), including ATM withdrawal?  
**Answer:** You will be rewarded when you use your Visa USD Card (or other foreign denominated card), for online payments on online/e-commerce and POS but not ATM.
- Question:** Will I also be rewarded for purchases outside of Nigeria?  
**Answer:** Yes, transactions on Visa partner merchants’ websites, mobile apps and international e-commerce websites are eligible for the cashback reward
- Question:** I only have a Visa Credit card; will I qualify for a cash back if I make payments with it?  
**Answer:** Yes, Visa USD Card (or other foreign denominated card), Credit, Debit, prepaid and virtual card payments are eligible (Corporate debit and Corporate credit cards not eligible).
- Question:** How will I receive the cashback?  
**Answer:** The cashback will be allocated and sent as credit to your domiciliary account tied to the Visa USD card (or another foreign denominated card).
- Question:** When will I receive the cashback?  
**Answer:** The cashback will be credited to your account within two (2) weeks after the end of the campaign.
- Question:** Will I get more than \$50 if I spend more than \$500 within a month through Visa?  
**Answer:** No, the cash back is capped at a maximum of \$50 monthly per USD card
- Question:** How will I know when the cashback is paid?  
**Answer:** Winners will receive notification alerts through their banks’ normal banking process for receiving such notifications.

## Terms and Conditions

### 1. Overview of the Campaign

- 1.1. Visa cardholders are expected to spend a minimum of \$500 (Five Hundred Dollars) using their Visa USD Card (or other foreign denominated card) online or in store in not less than 2 transactions and get 10% cashback capped at \$50 (Fifty Dollars) per Visa card.
- 1.2. This promotion will be capped at a total of 800 winners who meet the criteria mentioned above.

### 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 issue 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 two (2) transactions with a value of not less than \$50 made with eligible Visa cards from March 20 to June 20, 2023 (for qualifying transactions). Any transactions made outside this period will not be eligible.
- 3.2. Transactions made within this period do not qualify for a reward if they do not fall amongst the first 800 (eight hundred) 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) instore (ii) E-commerce
  - c. Qualifying transactions are transactions of \$500 and above and in not less than 2 transactions conducted on a qualifying merchant within the duration.
  - d. Visa USD Card (or other foreign denominated cards) are eligible for the campaign i.e., debit, credit and virtual cards (Corporate debit and Corporate credit cards not eligible).
  - e. Cardholders will receive \$50 cashback on transactions of \$500 and above conducted on a qualifying merchant provided that this falls within the first 800 qualifying Visa cards.

- f. The maximum cashback award per eligible Visa card is \$50.
- 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 a total of 800 qualifying transactions shall receive cashback.
- j. Visa takes no responsibility for any inaccurate reporting or non-visibility of qualifying transaction either by collections only files or non-accessibility.