



## **TERMS AND CONDITIONS FOR THE TOTALENERGIES CAF AFCON, MOROCCO 2025 CROSS BORDER PROMOTION IN ZAMBIA, COURTESY OF VISA**

### **1. Introduction**

- Please read the below Terms and Conditions carefully.
- By participating in this Promotion, you agree to comply with the Terms and Conditions set out below. If you do not agree with these Terms and Conditions, please do not participate in this Promotion.
- The Visa Promotion ("**Promotion**") is presented by Visa International Service Association with registration number 802339 and/or its agency/s. All Participants during the term of this Promotion agree to be bound by the following Terms and Conditions:

### **2. Promotion Period**

The Promotion will run from 1<sup>st</sup> June 2025 to 31 August 2025 at 23:59 CAT time zone (the "Promotion Period") and is open to all eligible Visa cardholders residing in Zambia who are 18 years or older.

Competition winners and their travel partners must be eligible for international travel. The competition winner must be willing to share their contact details, along with passport details for themselves and their three travel companions, with Visa for travel requirements.

### **3. Eligibility Requirements**

To be eligible, participants must:

- Hold a valid Zambian passport with at least six (6) months remaining before expiration.
- Be eligible for international travel.
- Be fully vaccinated.
- Consent to share their own and their three selected travel companions' contact details and copies of their passports with Visa and/or Visa's agency partner for travel purposes.
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### **4. Entry Mechanism**

Participants who use their Visa card 7x or more on international transactions ( Face to Face or E-commerce) during the Promotion Period will automatically be entered into the Promotion when they use their Visa card for transactions online or in-store, outside of Zambia.



## 5. Promotion Mechanics

Eligible participants who conduct seven (7) or more international transactions (outside of Zambia- Face to Face or E-commerce) with their Visa card will stand a chance to win an all-expenses-paid trip to the TotalEnergies CAF AFCON, Morocco 2025 for themselves and 3 companions.

## 6. Prize Details

**Eligible participants stand a chance to win:**

- Visa Travel Package (for four people):
- Return flights from Zambia to Morocco
- Three (3) nights' accommodation in a five-star hotel, including breakfast.
- Lunch and evening meal allowance.
- Four (4) match tickets (one package) to one game (Game will be determined on 20<sup>th</sup> September 2025).
- Premium transport to/from the airport or train station.
- Premium transport to/from stadiums for matches.
- Pre-match hospitality (food and drinks at the hotel before the match).
- 1x cultural experience
- Gift valued at \$50

### Merchandise Packages:

- Four (4) Luggage Bag set.
- Four (4) headphones.
- Four (4) travel neck pillows.

## 7. Exclusions

**The prize does not cover:**

- Any meals, events, or activities outside the scheduled program itinerary.
- Hotel incidentals (e.g., phone, mini-bar, laundry, etc.).
- Any applicable taxes.

## 8. Participation and Entry Validation

- Participation in the Promotion is free, and no promotional costs will be incurred.
- Participants may enter multiple times.
- Entry validation will be conducted through Visa's transaction database.



## 9. Winner's selection methodology

The prize winner ("**Winner**") will be drawn on the 20th September 2025 through a random draw, conducted by Visa. The process of identifying the winners includes gathering all transaction files from the Visa database which met the eligibility criteria.

The eligibility criteria are transactions that were during the campaign period and those that were seven transactions or more.

- These transactions will be shared with the agency partner to conduct a draw with a randomizer. Once the drawn masked PAN number is selected. Visa will notify the participating banks to identify the winner using the transaction files.
- The winner will receive a call by their respective bank to inform them that they have won a trip to Morocco to watch TotalEnergies CAF AFCON, Morocco 2025
- The details of the winner will be sent to Visa and Cloud Digital Agency who will get in touch with the Winner to fulfill the prize and coordinate the trip flights and travel visa processing.
- Winners must complete and submit their winner's forms via email within 48 hours of notification.
- If a winner cannot be reached after three (3) attempts within 48 hours, Visa reserves the right to conduct a redraw. The initial winner forfeits their right to the prize in such cases.
- Prize delivery costs will be borne from Visa
- The bank will notify the winners, while Cloud Digital Agency will coordinate the prize delivery
- The winner and his/her 3 travel companions must be able to travel to Morocco anytime between 21<sup>st</sup> December 2025 and 18 January 2026 as the match date will be subject to the availability of packages. Should the winner not be able to travel within this time frame, Visa reserves the right to conduct a redraw

## 10. Participating Banks

### **The Participating banks in Zambia include:**

Zambia National Commercial Bank, Ecobank, Stanbic Bank, First Capital Bank, Standard Chartered Bank, Indo-Zambia Bank, First National Bank (FNB) Zambia, United Bank of Africa, ABSA Bank Zambia, Atlas Mara, Access Bank, First Alliance Bank, and Zambia National Building Society.



## **11. Winner Responsibilities and Indemnity**

- The prize delivery can only commence once the winners have been identified and their consent has been received
- The Winner accepts the Prize at his/her own risk and Visa will not be liable for any costs incurred by the Winner in claiming their Prize. Visa cannot be held responsible for any accident, injury, or loss of property experienced because of winning, accepting and/or utilizing prizes won
- All Participants and the Winners, as the case may be, indemnify Visa, their advertising agencies, advisers, nominated agents, suppliers, and its affiliates and/or associated companies against any claims of any nature whatsoever arising out of and/or from their participation in any way howsoever in this promotional competition as a result of any act or omission, otherwise on the part of Visa and/or use of the Prizes, except for damages and/or losses caused by Visa's gross negligence, willful misconduct, or fraudulent misrepresentation.

## **12. Publicity and Consent**

Provided that the winner has given consent, Visa and participating banks may publish the winner's name in advertising and promotional materials.

Winners will not be entitled to compensation for such publicity.

Consent can be withdrawn at any time by applicable privacy laws.

## **13. Disqualification and Technical Issues**

- Entries that are unclear, illegible, or incorrectly submitted will be invalid.
- Visa and participating banks shall not be liable for technical failures affecting entry submissions.
- Employees, directors, partners, and consultants of Visa or its affiliates are not eligible to enter.

## **14. Auditing**

- Visa shall appoint an internal auditor (as the case may be) for this Promotion. Visa reserves the right to appoint external auditors in their sole discretion and for any reason whatsoever.

## **15. Termination of the Promotion**

If required as a result of changes in legislation or if deemed necessary for any other reason, VISA reserves the right to terminate this competition immediately and without notice. In the event of such termination, all participants agree to waive any rights that they may have in terms of this competition and acknowledge that they will have no recourse against VISA, their agents and/or promoters.

## **16. Governing Law and Final Decision**

The terms and conditions for the Promotion shall be governed in accordance with the laws of England, without regard to conflict of laws



The judges' decision is final, and no correspondence will be entered into regarding the outcome of the Promotion.

The final Terms and Conditions will be published on Visa's official website upon approval by the Gambling Authority.

For queries related to this Promotion, please contact Visa at [www.visa.co.za](http://www.visa.co.za)