



Terms and Conditions

Visa Cross Border We Accept competition in Zambia

Please read these Terms and Conditions carefully. By participating in this Promotion, you agree to comply with the terms outlined below. If you do not agree, please do not participate.

1.Promoter and Promotion

This promotion is conducted by Visa International Service Association, registration number 802339, together with its appointed agencies, including Publicis and any nominated fulfilment agency identified to winners during prize administration (collectively, the Promoter).

The promotion is titled the **Visa Cross Border We Accept competition** – (“the Promotion”).

2.Promotion Period

The Promotion will commence from 15May 2026 and will run until 16 August 2026 July 2026 at 23:59 Zambia Time (CAT), unless extended or amended in accordance with applicable law and regulatory requirements. Entries outside the Promotion period will not be considered.

3.Eligibility

Entry is open to persons who:

- Are at least 18 years old
- Are ordinarily resident in Zambia
- Hold a valid Zambia passport
- Are Visa cardholders with accounts in good standing at participating banks in Zambia.

Each prize winner and their companion must:

- Be 18 years or older
- Be medically fit and eligible to travel internationally
- Hold a passport with at least 6 months validity and a minimum of 2 blank pages

Employees, directors, members, partners, agents, consultants, and immediate family members of Visa, Publicis, Off Limit Communication (Pty) Ltd, and any other entity directly involved in administering the Promotion may not enter.



Participating banks: Zambia National Commercial Bank, Ecobank, Stanbic Bank, First Capital Bank, Zambia Industrial Commercial 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.

4. How to Enter

Participation is free. To qualify, eligible participants must:

- Spend ZMW3,500 or more on international purchases using your Visa card or Visa business card in-store or online per month during the campaign period and stand a chance to win a paid trip to Cape Town.
- A total spend of ZMW 3,500 may be achieved either in a single transaction or across multiple transactions that total to ZMW 3,500 during the campaign period, using the same Visa card.
- While in Cape Town, winners will attend a South African cultural or social event, complemented by a curated set of other experiences
- Only valid, successful transactions processed during the Promotion period count. Reversed, refunded, fraudulent, disputed, cash withdrawals, cash-equivalent, gambling, chargeback, or other excluded transactions will be void.
- The Promoter may use masked payment card data and issuer confirmation to validate spend. Personal data will only be used for verification, winner contact, prize fulfilment, and lawful related purposes.

5. Advertising and Communication of the Promotion

The Promotion may be communicated to participants through multiple channels including:

- Digital platforms: social media (Meta), display advertising, and email marketing
- SMS communications to eligible cardholders
- In-bank channels at participating banks
- Other media channels as deemed appropriate by the Promoter

6. Number of Prizes and Prize Description

There will be 4 winners, and each winner will receive a trip to Cape Town with their partner

The prize package includes:

Included	Details
Transport	Return Flights and Transport from Lusaka, Zambia to Cape Town, South Africa, including ground transport in Cape Town
Accommodation	Hotel accommodation for 4 days and 3 nights
Meals	Meals included in the official itinerary



Prepaid card	Visa prepaid card loaded with the value determined by the Promoter
Activities	Curated activities and experiences in Cape Town included in the itinerary

Excluded from prize: Travel to Lusaka, Zambia. For participants residing outside Lusaka, Zambia travel is not included. Any personal expenses such as room upgrades, minibar usage, personal shopping, and additional food or beverages outside of the official itinerary will be for the winner's own account. Costs related to passport or visa applications, travel insurance, and any optional activities not included in the official itinerary are excluded. Any costs arising from changes requested by the winner will also not be covered by the Promoter.

7.Winner Selection and Verification

The draw will take place on 3 September 2026 from verified entries via a random electronic selection process.

The random electronic selection process will be conducted using a secure and auditable system, whereby all eligible entries are compiled and anonymised, and winners are selected at random under independent supervision by the appointed auditor.

Issuing banks will verify the winners before confirmation. Winners must submit required documentation (identity, passport, companion details) within three (3) working days of notification, unless the Promoter allows a reasonable extension.

If a selected winner cannot be reached, fails to respond within 12 hours , or is unable to accept the prize, the Promoter may select an alternate winner using the same process to ensure timely fulfilment of the prize.

The provisional winners will first be contacted by the relevant issuing bank, using the contact details held by the bank. Once verified, the winners may be contacted by the Promoter's fulfilment agency for prize administration and travel arrangements.

Notwithstanding the above, and in compliance with the Gambling Control (Act No. 27 of 2025), Full details of such efforts will be recorded and may be submitted to the Ministry of Finance and National Planning in Zambia the supervisory body for gambling regulation, with the Betting Control and Licensing Board and the State Lotteries Board of Zambia operating under its mandate upon request.

8.Winner Announcement, Publicity, and Consent

The Promoter may publish winners' names and announcement of the prize, subject to privacy laws and regulatory requirements.



9.Consumer Rights

Nothing in these terms limits or waives rights under the Competition and Consumer Protection Act No. 24 of 2010 or other Zambia law.

10.Liability

The Promoter is responsible for administering the Promotion with reasonable care.

11.Changes, Suspension, or Cancellation

The Promoter may amend, suspend, or cancel the Promotion only where required by law or regulator direction.

12.Complaints and Dispute Resolution

Questions or complaints may be directed to the Promoter using the contact details provided in the campaign materials.

Participants may also lodge complaints with the Gambling Authority of Zambia in accordance with the Gambling Act, 2015.

13.Data Protection

Personal information collected will only be used for administering the Promotion, verifying eligibility, contacting winners, arranging prize fulfilment, and compliance with applicable laws.

The Promoter confirms that all personal data will be processed in accordance with the Data Protection Act of Zambia.

14.Travel Conditions

Travel is fixed for 2 October 2026 – 5th October 2026, unless changes are required due to operational, safety, regulatory, or force majeure reasons.

Where any material changes are required that may impact the prize or travel arrangements, the Promoter will consult with the Gambling Authority of Zambia prior to implementation.

15.Audit and Records

The draw and administration of the Promotion will be independently audited by Harrison and Associates

16.Contact Details

For any queries related to the Promotion, participants may contact:

Cloud Digital Agency Ltd
251 Mantra, Office Park, Twin Palm Road,
Ibex Hill, Lusaka, Zambia



Phone: +260 972025671

Email: info@cloudagency.africa

17.Schedule Summary

Item	Details
Promotion Period	15 May 2026 – 16 August 2026
Draw Date	3 September 2026
Travel Dates	2 October 2026 – 5 October 2026
Prize Quantity	4 winners + 1 companion each
Minimum Spend	• ZMW3,500 per month online or in-store on international transactions using a Visa card or Visa business card during the campaign period. • A total spend of ZMW 3,500 may be achieved either in a single transaction or across multiple transactions that total to ZMW 3,500 during the campaign period, using the same Visa card.