

**VISA Explore, Snap and Win Promotion -
Terms & Conditions**

1 Overview

Visa in collaboration with Careem (collectively the "Promotion Partners"), has launched this "VISA Explore, Snap and Win Promotion" (The "Promotion").

Upload a picture of your Visa x Careem BIKE with a unique backdrop, a group of friends, or a beautiful mural on Instagram for a chance to win one of two Free Careem BIKE ride rentals for a year.

2 Eligibility

In order to be eligible to enter the Promotion participants must, at the time of entry:

- a) Legally resident in the UAE;
- b) Hold any valid Visa card issued from a financial institution in the United Arab Emirates (the "UAE"); and
- c) Have an Instagram account;
- d) have a Careem BIKE account.

("Participants").

Participants ("**Participants**") must be resident in the UAE at the time of entry into the Promotion and be aged 21 or over to be eligible to participate in the Promotion. Participants may be required to provide evidence of their residency/citizenship, as appropriate before claiming the Prize. Participants in the "Explore, Snap and Win" (the "**Promotion**") will be deemed to have accepted the terms and conditions set out in this document ("**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 and become "Non-Eligible Participants" upon violation (or attempted violation) of the Terms & Conditions or the spirit of these Terms & Conditions.

Employees, officers, directors, agents and managers of, together with any other persons specified by law as being too closely related to Visa group companies, Saatchi & Saatchi , Careem and ARC FZ L.L.C., are also Non-Eligible Participants.

3 Promotion Period

Entries will be accepted starting at 00:00 (GMT) on 5 September 2021. Entries will be accepted until 23:59 (GMT) 2 October 2021 (the "**Promotional Period**").

4 Entry

Participants are invited to upload a self-made image showcasing their Visa x Careem BIKE with a unique backdrop, a group of friends, or a beautiful mural. The post should be posted on the Participant's own Instagram account, during the Promotional Period, tagging and following @visamiddleeast and @careemuae. Participants must also tag their image to 3 friends who they would like to go on a BIKE ride with. All entries must bear the hashtag "#VISAXCAREEMBIKE".

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Participants submitting their entries must ensure that their post setting for the entry is set for public viewing. They are also encouraged to make the posts as relevant as possible. Having a higher number of relevant entries will improve the Participant's chances of winning.

5 Selection of Winner

A panel of judges, as established by the Promoter in its sole discretion, will subjectively choose two Participants who have submitted the highest quality, most creative and most relevant content during the Promotional Period ("**Winners**") by 4 October 2021 (**Selection Date**). The judges will also choose a back-up winner, using the same criteria ("**Back-up Winner**"). If the same content is uploaded repeatedly by the same Participant, it will only be reviewed once by the judging panel. The Winners will be notified by private message to their Instagram account and will be requested to provide their details (email and/or phone number) used/registered with their Careem mobile account. For the avoidance of doubt, the Winner will be deemed to be the holder of the relevant accounts used to submit the winning entries. All judges' decisions are final and no correspondence will be entered into.

6 Prize

- a) There will be two Prizes and two winners. A Participant may only win one Prize.
- b) The Prizes will be two Free Careem BIKE ride rentals for a year worth AED840 (AED420 each)
- c) Winners will be contacted within 7 working days from the Selection Date and provided with supplemental terms for the redemption of their Prize. If the Winner cannot be contacted by the Promotion Partners or is not available, or did not provide the details used/registered with his Careem mobile account, or is not able, for any reason, to accept the Prize, the **Back-up Winner** may be awarded the Prize subject to the same mechanics and restrictions as described above, or the Prize may be disposed of as required by law.
- d) To redeem the Prize, Winners will need to present a government-issued identification (e.g. passport, residency etc.). The Prize is issued in the name of the Winner and are transferable or assignable in whole to a third party who is an existing Careem BIKE user.
- e) Where required by the Promoter, the Winner may need to complete an official release form prior to the receipt of the Prize, failing which the Prize may be forfeit and disposed of as the Promoter deems fit (and in accordance with applicable law).

7 Entries Generally

- a) **Restricted posts.** The Promoter reserves the right to disqualify any entry which, in its sole discretion, is inappropriate, including anything that displays any offensive, insensitive, violence-inciting material or which may be considered to be in breach of section 7(b) below. The Promoter's decision in this regard will be final and not open to further correspondence.
- b) **Intellectual Property.** In uploading any video, post or image for the purposes of participating in the Promotion, the Participant hereby grants to the Promoter an irrevocable, perpetual, world-wide, transferrable, royalty free licence to use, reproduce, display, adapt and publish

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the content to any medium, most notably the Promoter's websites, and social media pages. By uploading the entry to Instagram and using the hashtag "#VISAxCAREEMBIKE " and tagging @visamiddleeast and @careemuae" and 3 of their friends. , Participants represent and warrant that the entry does not infringe any copyright, trade mark, property rights, rights of privacy or publicity of any person, or any other right of any third party and that the participant has the full and unrestricted right to transfer the content to the Promoter free and clear of any claims or encumbrances.

In uploading an image in which third parties are identifiable (including by display of face(s) or other recognisable features), Participants hereby warrant and represent to the Promoter that they have the unconditional permission of the featured individual (or their parent/guardian) to use, publicly display, distribute and licence the image to the Promoter.

8 General Conditions

- a) All Participants are still bound by any terms and conditions related to the use of Instagram and Careem. The provisions in these Terms and Conditions are superior to any provision which is in conflict with the terms and conditions of any third-party website to the extent they relate to the operation of this Promotion.
- b) Visa group companies, Careem, Saatchi & Saatchi, and ARC FZ L.L.C. and 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 intellectual property and third party rights), or their negligent or fraudulent act or omission in relation to the Promotion.
- c) 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.
- d) Participation in this Promotion is void in any country in which it is prohibited or otherwise rendered invalid by any applicable law or regulation. The Promoter makes no representation or warranty that the Promotion is permitted by law in any particular country.
- e) 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.

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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 www.visa.com .

- f) The Promoter's decisions are final and binding in all respects on all Participants. No correspondence will be entered into.

- g) The Promotion is governed by the laws of the Emirate of Dubai and such Federal Laws of the United Arab Emirates as are applicable to the Emirate of Dubai.

- h) The Promoter (also referred to as "Visa" in these Terms & Conditions) is Visa Middle East FZ L.L.C. Arjaan tower, Media City, Dubai, UAE 009714 4577200. Visa Middle East, along Saatchi & Saatchi are responsible for managing this Campaign and all issues related to the Prizes.