



Terms & Conditions - English

1 Overview

Participants in the “Visa Cross Border Ecommerce - Spend & Win 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 or the Organiser (defined below) at its address in section 7(n) below.

2 Eligibility

- 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, Multilem Middle East Events LLC, or any third party involved in the supply of the Prize (defined below), are also Non-Eligible Participants.

3 Promotion Period

Qualifying participation must be made between 0:01 (+2 GMT) on 19 February 2026 and 23:59 (+2 GMT) on 31 March 2026 (the "**Promotional Period**").

4 Participation

- a) To be automatically entered for a chance to win, an eligible participant must, during the Promotional Period, complete at least three (3) online Card-Not-Present (CNP) or e-commerce transactions within one (1) calendar month, using a Visa Eligible Card, at any online merchant where such Visa Eligible Card is accepted (each a “**Qualifying Transaction**”).

For the purposes of these Terms & Conditions, a Card-Not-Present (CNP) transaction means a transaction in which the physical Visa card is not presented to the merchant at the time of payment.

- b) Participation in the Promotion is strictly limited to transactions carried out using a Visa Eligible Card issued by a financial institution licensed and operating in the United Arab Emirates.
- c) Spend is not restricted to specific merchant categories. There is no minimum amount required to participate.
- d) The following are not considered Qualifying Transactions:
- ✓ Transactions where Tabby or any similar “Buy Now, Pay Later” (BNPL) service is used as a payment method.
 - ✓ Transactions made using digital wallets or tokenized payment services, including but not limited to Apple Pay, Google Pay, Samsung Pay or similar services.
 - ✓ Transactions made using Visa Eligible Cards result in reversals, refunds, or disputed purchases.
 - ✓ Transactions that are not classified as online Card-Not-Present (CNP) or e-commerce transactions, including card-present or point-of-sale purchases.
- e) One (1) entry is granted for every “Qualifying 3 Transactions” accumulated by a single Visa account holder during the Promotional Period.

5 Selection of Winners

Four (4) winners will be randomly selected on 6 April 2026 from the eligible entries received during the Promotional Period (the “**Winners**”). The random draw will take place under the supervision of representatives from the relevant authorized government authorities in the United Arab Emirates.

6 Prizes Generally

- a) Each winner shall receive one (1) ticket to attend one (1) FIFA World Cup™ group stage match (the “Prize”). The match shall be pre-selected by the Promoter, and Winners shall not be entitled to choose or change the match, stadium, date or kick-off time. Group stage matches allocated to winners may differ and shall be assigned subject to ticket availability.
 - b) The value of the Prize is AED 3,120 (US\$850). The total prize budget across this Promotion is AED 12,478 (US\$3,400).
 - c) The Prize consists solely of the match ticket described above and does not include any other benefits, services or expenses associated with attending the match.
 - d) The Promoter and the Organiser shall not be responsible for, and shall have no liability whatsoever in respect of, any costs or expenses incurred by the Winners in connection with the use of the Prize, including but not limited to travel and travel related arrangements, international or domestic flights, luggage fees, airport transfers, accommodation, meals, refreshments or hospitality, local transportation, visa applications and related fees, travel documentation, insurance, personal expenses, gratuities, incidentals, or any other costs or charges. All such costs shall be the sole responsibility of the Winners.
- a) Winners will be notified via email that they have won within 15 working days from the draw date and provided with instructions for the collection of the Prize.
 - b) 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.
 - c) 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.

- 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 solely between the Winner and Multilem Middle East Events LLC, the ticket issuer, and FIFA as appropriate. The Winners acknowledge that there may be additional expenses and procedures associated with Prize acceptance and use, as outlined in Section 6(d) above. Without prejudice to Section 6(d) above, the Winners acknowledge and agree that they shall be solely responsible for all federal, state, local, county, provincial, and other taxes of any kind (including income and withholding taxes) arising from the receipt or use of the Prize, and for any other costs, expenses or procedures not expressly included in the Prize.
- b) The Winners are 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 attend the FIFA World Cup match if the Winners are unable for any reason to enter the host country, or the resulting costs of the Winners needing to change their 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 and Winners remain bound by any applicable terms and conditions governing the use of third-party websites, platforms or services that may be accessed in connection with the Promotion or the use of the Prize, including without limitation ticketing platforms, event information portals, transportation providers' websites or lodging provider websites, where independently arranged by the Winner. Tickets, whether awarded as a prize and/or included as part of a promotion, must be accepted as awarded and are subject to all of the applicable terms and conditions prescribed to such tickets from time to time by FIFA. Such terms and conditions are contained in the General Terms and Conditions for the Use of Tickets and the Stadium Code of Conduct (which can be reviewed at www.fifa.com/tickets). By accepting tickets as a prize and/or as part of a promotion, the holder is deemed to have accepted all of the applicable terms and conditions.
- e) Neither the Promoter nor any of the Promotion Partners including but not limited to Multilem Middle East Events LLC, accept responsibility for any interruption, delay, error or failure affecting online systems, including but not limited to internet connectivity issues, website or platform downtime, payment gateway failures, transaction authorization delays, or 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 online merchants, websites or digital platforms accept Visa credit cards at all times or are capable of processing online Card-Not-Present (CNP) or e-commerce transactions. The Promoter is not responsible for the lost opportunity in entering the Promotion where an online merchant, website, application, payment gateway or transaction processing system is unavailable, inoperable, offline, subject to technical malfunction, or otherwise unable to process Visa credit card transactions. Put differently, participation in this Promotion is not guaranteed

- f) Visa, Arc FZ LLC, Leo Burnett, Saatchi & Saatchi, Multilem Middle East Events LLC 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 intellectual property and third party rights), or their negligent or fraudulent act or omission in relation to the Promotion.
- g) By entering 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://ae.visamiddleeast.com/en_AE/legal/privacy-policy.html for United Arab Emirates residents.
- h) 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.
- i) The Promoter and the Organiser are 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.
- j) To the extent permitted by law, the Promoter or the Organiser may terminate or modify the Promotion or modify these Terms & Conditions at any time, by posting the revised Terms & Conditions on the website www.Visamiddleeast.com.
- k) The Promoter's or the Organiser '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, the use of automated scripts, bots, bulk-entry mechanisms or any other automated or fraudulent means to submit entries is strictly prohibited and shall result in disqualification of the relevant entry and the Participant concerned.

- l) The Promoter or the Organiser retain the right to null and void any entry based on fraudulent transactions, or where a transaction is rejected or reversed for any reason.
- m) The Promotion and the Prize cannot be combined with any other ongoing offer, promotion, or discount.
- n) The Promoter (also referred to as "Visa" in these Terms & Conditions) is Visa Middle East FZ LLC, Dubai Media City, Visa CEMEA Headquarters, Dubai. Multilem Middle East Events LLC is the Organiser of this Promotion, and shall be responsible for managing this Promotion and all issues related to the Prizes. For any inquiries, please contact: winners.visa@multilem.com.