

Visa Dubai Shopping Festival 2018 "Exclusive Deals" Promotion
Terms & Conditions

Participants in the 'Visa Dubai Shopping Festival 2018 "Exclusive Deals" Promotion' (the "**Promotion**") will be deemed to have accepted these Terms and Conditions ("**Terms & Conditions**") and the privacy policy available at https://ae.visamiddleeast.com/en_AE/pay-with-visa/featured-technologies/visa-mobile-app/privacy.html ("**Privacy Policy**") and agreed to be bound by them when participating in any element of this Promotion.

1. Promotion Overview

This DSF, register on the 'Visa Explore' mobile application ("**App**") and add your Visa cards for a chance to earn credits, known as 'VCoins', when you shop at merchant locations participating in the Dubai Shopping Festival 2018 ("**Participating Collection Stores**"). The VCoins are redeemable on offers at selected retailers in Dubai ("**Participating Redemption Stores**"). The Promotion opens at 00:01 (+4 GMT) on 26 December 2017 and closes at 23:59 (+4 GMT) on 27 January 2018 (the "**Promotion Period**").

2. Eligibility

- 2.1 All persons aged 21 or over, who, at the time of making a Qualifying Transaction (as defined in section 3.3 below), possess full legal capacity and hold a valid Visa credit, debit, prepaid, or commercial card will be eligible to participate in the Promotion ("**Eligible Participants**"). Otherwise eligible participants between the ages of 16 and 21 may be required to furnish parental consent before he or she may participate and/or claim the offer.
- 2.2 Eligible Participants must be physically present in Dubai, UAE at the time of redeeming any offer as part of this Promotion.
- 2.3 Employees, officers, directors, agents and managers of, together with any other persons specified by law (including immediate family members) as being too closely related to, Visa group companies, BBDO, Starcom, Proximity, Jumeirah International Limited and Mirum or any third party involved in the Promotion, are non-eligible participants.
- 2.4 Eligible 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.

3. How to participate

3.1 Registration

- (a) Eligible Participants must download the App (available on iOS™ and Android™) and register for the Promotion by inputting their full name, email address and 16-digit valid Visa card number.
- (b) A maximum of five (5) valid and active Visa cards can be added to the App (each, a "**Registered Card**"). It may take up to twenty-four (24) hours for a Registered Card to be eligible to collect VCoins. Eligible Participants warrant that each Registered Card is held in their own name.

3.2 Bonus VCoins

On registering for the Promotion, five (5) VCoins will be automatically credited to the Eligible Participant's App.

3.3 Collecting Standard VCoins

- (a) For each AED 200 spent on a Registered Card at Participating Collection Stores (a full list of which is available via the App) between 00:01 (+4 GMT) on 26 December 2017 and 23:59 (+4 GMT) on 25 January 2018 ("**Qualifying Transaction**"), Eligible Participants shall receive one (1) VCoin. No fractions of VCoins shall be awarded. An example of how many VCoins will be collected for different transaction amounts is set out below:

Transaction Amount (AED)	VCoins Collected
1 – 199	0
200 – 399	1
400 – 599	2
600 – 799	3

- (b) Where payment is made in a currency other than United Arab Emirates Dirhams, the transaction amount shall be converted into US Dollars ("**USD**") in accordance with the exchange rate set by the issuing bank. Solely for the purpose of calculating VCoins collected, the transaction amount in USD will be converted into United Arab Emirates Dirham using the exchange rate USD1 = AED 3.67. The amount of VCoins collected will be calculated on the basis of the amount in United Arab Emirates Dirham only.
- (c) VCoins will be credited to the App within forty-eight (48) hours of the Qualifying Transaction. In the rare event that VCoins are not showing in the App within this period, Eligible Participants should contact the customer service number provided in section 5.11 below.
- (d) VCoins may be collected on in-store purchases at all Participating Collection Stores, as well as on online purchases at selected Participating Collection Stores. Details of which Participating Collection Stores permit the online collection of VCoins will be available via the App. The list of Participating Collection Stores may be varied by the Promoter (as defined in section 5.13 below) from time to time, and Eligible Participants should review the App for details.

3.4 Redeeming VCoins

- (a) Once the Eligible Participant has a minimum of five (5) VCoins in the App, they will be able to redeem the VCoins against offers at Participating Redemption Stores during the Promotion Period. A full list of the Participating Redemption Stores and offers is available via the App. The list of offers and Participating Redemption Stores may be varied by the Promoter from time to time, and Eligible Participants should review the App for details of the current offers. Additional offers may apply at selected Participating Redemption

Stores for limited periods of time and details of such offers will be communicated to Eligible Participants via the App.

- (b) To redeem VCoins at a Participating Redemption Store, Eligible Participants must select the offer in the App and present their device to a member of staff. Once eligibility has been verified, the offer will be applied to the purchase and the redeemed VCoins will be deducted from the App. VCoins can be redeemed in-store at all Participating Redemption Stores, as well as online and by phone when making purchases at selected Participating Redemption Stores. Details of which Participating Redemption Stores permit the redemption of VCoins online and by phone shall be available via the App.
- (c) Each offer will require the redemption of five (5) VCoins. VCoins can only be redeemed in batches of five (5) and a maximum of five (5) VCoins can be redeemed per transaction.
- (d) Eligible Participants must purchase the offered good or service using a valid Visa card. Visa and/or the Participating Redemption Store are within their rights to not honour the offer if an Eligible Participant attempts to use a non-Visa card payment (including cash) to purchase the item. Where payment is made with a Registered Card, Eligible Participants shall collect VCoins on the actual amount paid (i.e. the balance after any offer has been applied) in accordance with section 2 above.
- (e) The ability to redeem VCoins in conjunction with any other offers is at the discretion of the Participating Redemption Store. Additional terms and conditions, including exclusions, may be applied at the discretion of the Participating Redemption Stores. Eligible Participants are encouraged to request full details before availing any offer.
- (f) Any VCoins remaining in the App, or credited to it, after the end of the Promotion Period (“Expired VCoins”), will be deleted and redemption of VCoins shall cease. For the avoidance of doubt, Expired VCoins shall have no value.

4. Collection and Use of Personal Information

- 4.1 Eligible Participants are required to provide personal information to the Promoter in order to register for this Promotion. By registering, an Eligible Participant consents to the Promoter and its appointees using his or her personal information 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 United Arab Emirates. The Promoter will ensure that the Eligible Participant’s personal data is encrypted for international transfer purposes. Eligible Participants nonetheless acknowledge that such countries may not have data protection laws which are neither equivalent nor stricter than those of the Eligible Participant’s country of residence and consents to such transfer.
- 4.2 If, during registration, an Eligible Participant opts-in to receive promotional material from Visa, his or her personal information will be used to deliver that material. This may include personalising emails or other communications to suit the individual based on the personal information supplied. For further details on how Visa deals with personal information, please see the Privacy Policy. Acceptance of the Privacy Policy is a condition of participation in this Promotion.
- 4.3 Eligible Participants may opt-out of receiving marketing communications at any time. Eligible Participants should allow thirty-six (36) hours for such opt-out to be implemented.

5 General

- 5.1 All offers are subject to availability, while stocks last.
- 5.2 Eligible Participants are still bound by any terms and conditions related to the use of third-party websites, as well as the policies of the Participating Collection Stores and Participating Redemption Stores (together, the “**Participating Stores**”). The provisions in these Terms & Conditions are superior to any provision which is in conflict with the terms and conditions of any third-party website or Participating Stores’ policies to the extent that they relate to the operation of this Promotion.
- 5.3 Accepting the return of any goods is entirely at the discretion of the Participating Store. All return policies of the Participating Stores will also be in full effect. Eligible Participants are encouraged to review the Participating Stores’ return policies before purchasing the discounted good or service. Further requirements for returns may be set out in the supplemental terms related to specific offers. If a return is accepted, VCoins may not be automatically credited back to the App and Eligible Participants should contact the customer service line in section 5.11 below for assistance.
- 5.4 Unless otherwise specified, all product guarantees, warranties, and other consumer rights in relation to the discounted goods or services will remain between the Participating Store (including, in some cases: travel operators, leisure operators, restaurants, hotels, car dealerships) and the Eligible Participant. Any cancellation charges, no-show penalties, taxes, or any costs outside of the deal are the responsibility of the Eligible Participant. If an Eligible Participant receives a discount offer on a motor vehicle, all registration fees, license fees, export costs, insurance fees, fuel costs, Salik or any other costs outside of cost of vehicles are to be borne by the Eligible Participant. If an Eligible Participant receives a discount offer on a travel offer, the Eligible Participant will be 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.
- 5.5 VCoins, or the value of any offer, may not be exchanged for cash or a cash equivalent. VCoins cannot be transferred by an Eligible Participant to a third party.
- 5.6 Eligible Participants agree to indemnify Visa (and its officers, employees and agents) 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 including, without limitation, an Eligible Participant’s use or acceptance of any offer; breach of these Terms & Conditions (including, without limitation, any warranty in relation to third party rights); or negligent or fraudulent acts or omissions in relation to the Promotion.
- 5.7 Wi-Fi charges/connection or roaming charges may be required for participation; such charges are the sole responsibility of Eligible Participants in all cases.
- 5.8 Eligible Participants are responsible for providing accurate and correct information on signing up for the promotion. The Promoter does not accept responsibility for network, computer, hardware and/or software failures of any kind, which may restrict or delay use of the App.
- 5.9 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. The Promoter

reserves the right to deny access to particular offers to Eligible Participants in its absolute discretion, including but not limited to cases of actual or suspected fraud.

- 5.10 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 visamiddleeast.com/dsf. Where these Terms & Conditions are made available in more than one language, the English language version will prevail in the event of any inconsistency.
- 5.11 Any enquiries in relation to this Promotion, including in respect of the collection and redemption of VCoins, should be directed to the customer service team using the following email address: visamarketingmena@visa.com. Complaints in relation to this Promotion will be dealt with on a case-by-case basis, at the Promoter's sole discretion. The Promoter's decisions are final and binding in all respects.
- 5.12 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.
- 5.13 The Promoter is Visa Middle East FZ LLC, Arjaan Tower, Media City, Dubai, UAE (also referred to as "Visa" in these Terms & Conditions). The Promoter can be contacted by sending an email to visamarketingmena@visa.com or by mail at PO 25500, Dubai, United Arab Emirates. Visa Middle East, along with Impact BBDO are responsible for managing this Promotion and all issues related to the offers.