

TERMS AND CONDITIONS

Mastercard Mauritius Market-Wide Cross-Border Spend Campaign

1. Campaign overview

- 1.1** The Mastercard Mauritius Market-Wide Cross-Border Spend Campaign (the “**Campaign**”) is organized by Mastercard in collaboration with Bank One Limited (“**Bank One**”) in Mauritius.
- 1.2** The Campaign rewards eligible Bank One Mastercard cardholders (“**Cardholders**”) for qualifying cross-border spend made during the Campaign Period. By participating, Cardholders agree to these Terms and Conditions.
- 1.3** The prizes to be awarded are iPhone, smartwatch, and TV set, while the overall market prize winner will receive an air ticket.

2. Eligibility

- 2.1** The Campaign is open to any cardholder holding an eligible Mastercard Credit or Debit card (“**Cards**”) issued by Bank One in Mauritius, excluding Business Cards.
- 2.2** Participating BINs:
- 223187
 - 518139
 - 518795
 - 52904248
- 2.3** Only transactions made using eligible Cards linked to approved Bank One BINs qualify.
- 2.4** The Campaign is open to staff members, excluding certain designated members of the management team as per the list shared with Marketing team.
- 2.5** Excluded transactions include:
- cash withdrawals,
 - cash advances,
 - reversed funds, refunded transactions or disputed transactions,
 - fraudulent, invalid or suspicious transactions,
 - cryptocurrency-related transactions, and
 - transactions made using cards not linked to approved participating BINs.

3. Campaign period

The Campaign runs from 1 September 2026 to 30 November 2026 (“**Campaign Period**”). Monthly prize periods and the overall Campaign Period are set out below.

Period	Dates
Month 1	1 Sep 2026 – 30 Sep 2026
Month 2	1 Oct 2026 – 31 Oct 2026
Month 3	1 Nov 2026 – 30 Nov 2026
Overall	1 Sep 2026 – 30 Nov 2026

4. How the Campaign works

- 4.1** A cardholder will earn points by using eligible Cards for qualifying cross-border purchases that can be made in-store or online.
- 4.2** A Cardholder earns 1 point after spending MUR 5,500 on eligible cross-border purchases. A Cardholder earns 1 additional point for every further MUR 1,500 spent on eligible cross-border purchases.

5. Monthly bank prizes

- 5.1** Monthly bank prizes are awarded by Bank One at the end of each monthly qualification period.
- 5.2** For monthly bank prizes, points are calculated only within the applicable monthly period. At the start of each period, monthly points and qualifying spend are reset and start from zero in the new monthly period.
- 5.3** Monthly winners are determined by the issuer based on the highest number of points accumulated during the relevant monthly period, subject to Bank One's verification process and any approved tie-break rules.
- 5.4** A cardholder who is awarded a monthly prize will not be eligible to receive another monthly prize during any subsequent monthly qualification periods of the Campaign. Said Cardholder will, however, remain eligible for the overall campaign prizes, subject to these Terms and Conditions.
- 5.5** Bank One will be responsible for announcing the overall monthly winners, notifying such winners and distributing the applicable monthly Campaign prizes, subject to successful winner verification and these Terms and Conditions.

6. Overall campaign prizes

- 6.1** Overall campaign prizes are awarded at the end of the Campaign Period.
- 6.2** For overall campaign prizes, points and qualifying spend accumulate across the full Campaign Period from **1 September 2026 to 30 November 2026**.
- 6.3** Overall winners are determined using eligible Mastercard transaction data and Campaign criteria, subject to applicable law and any approved tie-break rules.
- 6.4** Bank One will be responsible for announcing the overall Campaign winners, notifying such winners and distributing the applicable overall Campaign prizes, subject to successful winner verification and these Terms and Conditions.

7. Qualifying transactions

- 7.1** Eligible transactions are cross-border purchases made either in-store (card-present) or online (card-not-present) using eligible Cards.
- 7.2** Transactions must be successfully authorized, processed and posted to an eligible Mastercard account linked to Bank One BIN during the relevant period.
- 7.3** Mastercard and Bank One may exclude any transaction considered fraudulent, invalid, reversed, refunded, disputed or inconsistent with the Campaign.
- 7.4** Eligibility is restricted to customers whose accounts are active and in good standing. Customers with inactive accounts or non-performing facilities are excluded from participation.

8. Winner selection, notification and fulfilment

- 8.1** Bank One is responsible for verifying winners, contacting winners, collecting any personal information required for prize fulfilment, and distributing prizes to winners during the monthly qualification period.
- 8.2** Mastercard will not receive, collect, process or store customer personal information for prize fulfilment purposes. Mastercard may provide Bank One with winner identification information derived from eligible transaction and Campaign data solely to enable winner verification and fulfilment by Bank One.

8.3 Prizes are not transferable, refundable, exchangeable or redeemable for cash. Mastercard may substitute a prize with another prize of equal or greater value where necessary.

8.4 By accepting the prize, each Winner consents, subject to applicable law and any required consent, to Bank One using their name, image, voice, video, and prize details for Campaign-related publicity across any media or promotional channels, during and after the Campaign, without further compensation.

9. Travel prize conditions

9.1 Where a prize includes international travel, winners are solely responsible for obtaining any passports, travel permits, travel visas or other travel documentation required for travel.

9.2 Mastercard and Bank One will **not** be responsible for any fees associated with the winner obtaining visas and travel permits.

9.3 Mastercard and Bank One make no representation or warranty that any visa application, passport application, travel permit or other travel documentation will be approved or issued.

9.4 Mastercard and Bank One shall not be responsible for any costs, losses, cancellations, delays or changes resulting from a winner's inability to obtain a visa, passport, permit or other required travel documentation.

10. General terms and liability

10.1 Mastercard may amend, suspend or terminate the Campaign at any time, subject to applicable law. Mastercard and Bank One may disqualify any participant suspected of fraud, abuse, misconduct or activity inconsistent with these Terms and Conditions.

10.2 To the fullest extent permitted by applicable law, Mastercard and Bank One shall not be liable for any loss, damage, injury or expense arising from participation in the Campaign, acceptance or use of any prize, technical failures, transaction delays, system interruptions or circumstances outside their reasonable control. If a selected winner dies or is incapable of accepting the prize before fulfilment, Bank One reserves the right to award the prize to another eligible participant.

10.3 These Terms and Conditions shall be governed by and construed in accordance with the laws of Mauritius. The courts of Mauritius shall have exclusive jurisdiction over any dispute arising out of or in connection with the Campaign.