

Dashain & Tihar - Campaign in Nepal 2026 - Important Cardholder facing Terms and Conditions

1. This Offer ("Offer") is made available to you through your Bank, (the "Participating Bank"). Participation in this Offer does not create any contractual or other legal obligation to you on the part of Visa Worldwide Pte. Limited ("Visa")
2. This Offer is open to all residents of Nepal, provided they hold a valid Nepali passport, and a valid Visa consumer credit or debit or prepaid card (each an "Eligible Card") issued in Nepal by any Participating Bank ("Eligible Customer"). For avoidance of doubt, no Visa commercial, business, card shall fall within the definition of Eligible Cards or be eligible for any benefits under this Offer.
3. Any person availing this Offer will be deemed to have accepted these Offer terms and conditions ("Offer Terms"); provided, however, it is clarified that a cardholders is not bound in any manner to participate in the Offer and any such participation in the Offer is voluntary.
4. The validity of the Offer is from 1st October 2026 to 30th November 2026 (both days included) ("Offer Period"), unless extended or revoked without prior notice and without liability by Visa or the Participating Bank, at their sole discretion.
5. Subject to these Offer Terms, Eligible Customer may make any card present i.e., face to face or card not present i.e. eCommerce settled domestic or cross-border payment transaction(s) processed on VisaNet using an Eligible Card ("Eligible Transactions") to achieve the minimum spend on their Eligible Card (NPR 50,000) and minimum number of transactions (20) for the purposes of being considered for the Prize(s).
6. The minimum transaction value of an Eligible Transaction must be NPR 500 (or equivalent amount in other currencies in case of a cross-border transaction).
7. Only Off-us Domestic POS, Domestic eCommerce, Cross-Border POS, and Cross-Border eCommerce transactions are eligible for this offer.
8. On-us transactions, Domestic and Cross-Border ATM transactions, Domestic wallet top-up transactions, failed transactions, and refund/reversed transactions will not be considered. For avoidance of doubt, ATM Transactions, digital wallet 'add money' and pass-through transactions and refund transactions shall not fall within the definition of 'Eligible Transaction(s)'. Such transactions shall be identified basis the following merchant category codes (MCCs): (Wallet Load / Add Money / ATM / Pass-through): MCC 6540, 6012, 6011, 6010.
9. Eligible Transactions made with multiple Eligible Cards belonging to the same Eligible Customer cannot be clubbed together to qualify for this Offer.
10. For an Eligible Customer, only the first 5 Eligible Transactions in a day on the same merchant will be qualified as Eligible Transactions and rest of such transactions shall not be considered
11. Top ninety (90) Eligible Customers who have maximum Eligible Transactions on their Eligible Card across all Participating Banks ("Winner(s)"), shall each win Vouchers as below table ("Prize")

Nepal Dashain & Tihar campaign - Prize option	
Cardholder Count	Winner Prize (inclusive of Taxes)
5	Voucher worth NPR 250,000
10	Voucher worth NPR 50,000
75	Voucher worth NPR 5,000

12. The Winners would be announced within a reasonable time after the end of the Offer Period.
13. In the event that two or more customers have the same number of Eligible Transactions, the customer with the higher cumulative spend value from such Eligible Transactions will be ranked higher.
14. Participating Bank has the right, in its absolute discretion, to: (i) disqualify and/or remove any of the Winners or (ii) not qualify an Eligible Customer as a Winner, based on any suspicion of malpractice or malfeasance by or on behalf of such Eligible Customer.
15. Participating Bank's decision with respect to the determination of Winners shall be final and binding.
16. The Winners may be contacted by e-mail to their e-mail address registered in their respective Participating Bank (or such other form of communication as necessary).
17. The cutoff date for acceptance of the Prize shall be communicated to the Winners by their Participating Bank through e-mail (or such other form of communication as necessary). The Prize shall not be valid for claim after the cut off acceptance date has passed.
18. On the receipt of the said e-mail (or such other form of communication as necessary), Winners are required to respond with their acceptance of the Prize within 10-days of the receipt of such communication. In case of a failure to respond and/or accept the Prize, such Winners shall be considered to have forfeited the Prize. On such forfeiture, such Winner will not be entitled to the Prize, and in such an event the next Eligible Customer maybe chosen in accordance with the applicable criteria.

19. The Prize cannot be exchanged in any manner (including for cash) or refunded.
20. Visa and the Participating Bank's employees, their respective immediate family members (spouses, domestic partners, parents, grandparents, siblings, children, and grandchildren) are not eligible to win the Prize.
21. Any query / issue in relation to the Offer will be entertained by the Eligible Customer's Participating Bank till 7 days post the duration of the Offer Period. Post such date, the Participating Bank will not entertain any correspondence or communication regarding this Offer from any person.
22. Participating Bank and Visa do not endorse any of the products or services or brands being offered under the Offer and will not accept any liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products or services
23. The Prizes offered under this Offer are subject to availability and accordingly the Participating Bank and/or Visa in no circumstances shall be liable for non-availability.
24. Any disputes arising out of this Offer will be subject to the exclusive jurisdiction of the courts at Kathmandu, Nepal.
25. Participating Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary any or all these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not.
26. To the extent permitted by applicable laws, no person shall have any claim whatsoever against the Participating Bank or Visa and their respective directors, officers, employees and agents in respect of any action, proceeding, judgment, damage or loss (including, without limitation, incidental, punitive, consequential, special, direct or indirect damages, loss of profits, loss of business, loss of business opportunity or economic loss), expense, injury (including, without limitation, death or personal injury), damage to property or liability suffered or incurred by any such person in connection with or with respect to the Offer and/or any Prizes proposed to be given hereunder. By participating in this Offer, every cardholder / Eligible Customer expressly agrees that Participating Bank or Visa or any of their affiliates will not be liable or responsible for any loss or damage whatsoever that an Eligible Customer may suffer, directly or indirectly, in connection with this Offer. Nothing herein amounts to a commitment by Visa or the Participating Bank to conduct further, similar or other offers. Without prejudice to the generality of the foregoing, (i) neither Visa nor the Participating Bank shall be liable for any acts beyond their control including but not limited to acts of God or public enemies, or war; and (ii) by participating under this Offer, the Eligible Customer understands, acknowledges and agrees that any claim, complaint or dispute of any nature arising out of or in relation to this Offer (each a "**Claim**") shall be settled directly with the Participating Bank, and the Eligible Customer shall not make any Claim against Visa. Without prejudice to the foregoing, and to the fullest extent permitted by law, Visa shall not be liable to any person for any loss, damage, expense or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage, act or omission arising from or in connection with the usage or attempted usage of the Offer or goods and/or services provided under the Offer.
27. All Winners are fully responsible for any and all applicable taxes (including income tax and withholding taxes) in relation to the Prizes.
28. Visa or the Participating Bank, has the right, in its absolute discretion, to disqualify and/or remove any of the Winner and their respective companions at any time, if such individual is at any point uncooperative, disruptive, abusive, or unobservant of applicable rules, laws or regulations, or if such individual is likely to cause or has caused damage to person, property, or the reputation of Visa or the Participating Bank.
29. The Prize must be accepted as awarded, without substitution, transfer, exchange (for cash or otherwise) or assignment, unless otherwise determined in the absolute discretion of Visa and/or the Participating Bank and/or Prize supplier(s).
30. Any unused Prize, once awarded, will be deemed forfeited by the concerned Winner, and no financial compensation will be made or required in respect of such unused Prize(s). The Prize will not be replaced in the event any document related thereto is lost, destroyed, mutilated, stolen, or cannot be presented on demand, and the Winner will be deemed to have forfeited such Prize.
31. The Eligible Customer understands that the Prize or a part thereof may be substituted with prize(s) or a component of prize(s) of similar value, including, without limitation, a monetary award, if the Prize or part thereof cannot be awarded or provided to the Winner for any reason whatsoever.
32. Once awarded, the Prize cannot be resold or commercially traded in any manner, directly or indirectly
33. In order to be selected a Winner and eligible to any Prize or benefits hereunder, each Eligible Customer consents to Visa and Participating Bank's disclosure of personal information to any third party for the provision of such Prize or benefits or the fulfillment thereof. By participating in this Offer, every cardholder / Eligible Customer expressly consents to and waives any objection it may have to any publication of their names and their details, on any forum including but not limited to social media websites, in connection with this Offer.
34. Visa and/or the Participating Bank reserve the right, in their absolute discretion, to disqualify without notice, any cardholder or Eligible Customer found to be: violating these Offer Terms; tampering or attempting to tamper with the entry process or the operation of the Offer; acting in a disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person; or attempting to undermine the legitimate operation of the Offer. Any attempt by an individual to undermine the legitimate operation of this Offer may be a violation of the applicable criminal and/or civil laws. Should any such attempt be made, Visa and/or the Participating Bank reserve the right to seek remedies, including criminal prosecution, and damages to the maximum extent permitted by law

35. If a dispute arises regarding the identity of any of the Winner(s), the applicable entry will be deemed to have been submitted by the authorized cardholder of the respective Participating Bank provided at the time of entry. Any of the Winners may be required to provide proof that he or she is the authorized cardholder. Whether or not an individual constitutes the authorized cardholder in question will be determined by the Participating Bank and Visa in their sole discretion; and, if the name of the authorized cardholder does not conform with the full name provided at the time of entry, the applicable entry may be disqualified.
36. The Offer is not valid in jurisdictions where such Offers are prohibited under law. Persons residing in such jurisdictions are ineligible to avail this Offer.
37. The Winner agrees to comply with the terms and conditions applicable to the issue and use of the Prize and as decided by the offer or other service providers, as applicable from time to time
38. The Winner shall not display or publicize any political slogans or homophobic language, images of a lewd or explicitly sexual nature, images containing logos of competitors and overt brand sponsorship or anything else deemed to be ambush marketing or an abuse of the Prize, content which is defamatory, obscene, illegal, vulgar, offensive or otherwise unsuitable or infringes others' rights (including intellectual property rights) or reflects negatively upon country of destination or any sensitivity relating to the Prize. The Winner agrees and acknowledges that any breach of this clause will cause significant damage and loss to Visa / Participating Bank, and the Winner hereby agrees to be liable to Visa / Participating Bank for the damages and losses incurred by Visa / Participating Bank due to such conduct of the Winner.
39. Under no circumstance will the Prize being offered under this Offer be settled with cash in lieu by Visa or by the Participating Bank.
40. All disputes between the cardholders and their Participating Bank will be resolved *inter se*, and Visa will not (nor will be liable or obliged to) mediate or resolve any dispute or disagreement between the Eligible Customers and their Participating Bank.
41. Nothing herein shall prejudice or affect the terms and conditions of any agreement between a cardholder and its Participating Bank.
42. This Offer is a special offer for the cardholders. Notwithstanding the foregoing, the Offer Terms may be amended, cancelled, suspended, or terminated at any time and for any reason whatsoever without prior notice, and no party under this Offer shall be liable to any person in connection with such amendment, cancellation or suspension or termination of this Offer, as the case maybe
43. For any further clarification regarding the Offer Terms, please contact your Participating Bank.

[End of Offer Terms]