

TERMS AND CONDITIONS: RAMADAN SPEND AND WIN OFFER 2026

1. This Offer is open to all residents of Bangladesh and a valid Visa consumer card, including debit, prepaid, and credit card (each an "**Eligible Card**") issued in Bangladesh by any Participating Bank (each a "**Eligible Customer**").
2. Any person availing this Offer will be deemed to have accepted these Offer terms and conditions ("**Offer Terms**"); provided, however, it is clarified that Cardholders are not bound in any manner to participate in the Offer and any such participation in the Offer is voluntary.
3. The validity of the Offer is from February 01 – March 31' 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.
4. Any settled domestic and cross-border payment transaction processed on VisaNet (, "**Eligible Transaction**") made by an Eligible Customer using an Eligible Card; provided, however, any, digital wallet 'add money' and pass-through transactions as well as domestic ATM cash withdrawal transactions shall not fall within the definition of "Eligible Transaction" for this campaign; provided, further, both e-commerce or online and point-of-sale or face-to-face transactions along with cross border cash withdrawal will be considered within the definition of 'Eligible Transaction'.
5. Final Winners:
 - (a) The first Eligible Customers at the end of the Offer Period basis the Ranking shall receive the Grand Prize ("**Grand Prize Winner**").

Such Ranking shall be based on the cumulative volume of Eligible Transactions that the Eligible Customer has achieved through the entire duration of the Offer Period. For the purposes of the "Spend and Win" Campaign, the ranking of the top fifty (50) eligible cardholders ("Top Spenders"), subject to legal and regulatory screening, shall be determined by Visa based on the aggregate payment volume generated on the eligible card(s) by each cardholder during the Campaign Period.

In the event that two or more cardholders generate an identical aggregate payment volume during the Campaign Period, the ranking among such cardholders shall be determined based on the total number of eligible transactions executed by the respective cardholders during the Campaign Period. The cardholder with the higher number of eligible transactions shall be assigned a higher rank.

Visa's determination of payment volume, transaction count, and final ranking shall be final, binding, and conclusive for the purposes of the Campaign, subject to applicable laws.

6. The prizes shall be as follows:

(a) Grand Prize: As stipulated hereunder.

SL	Award	Tentative Service Provider	Number of awards
1	Full paid trip to London	GoZayaan	1
2	Full paid trip to Istanbul (Turkey)	GoZayaan	1
3	Full paid trip to Singapore	GoZayaan	1
4	Full paid trip to Maldives	GoZayaan	1
5	Full Paid trip to Thailand	GoZayaan	1
6	iPhone	Star Tech	9
7	Smart TV	MK Electronics	9

8	Voucher for Gold Jewelry	Amin Jewellers	9
9	Gift Voucher	Aaarong	9
10	Gift Voucher	Unimart	9

7. In addition, for Transact and Win part of the campaign, each Visa Card holder doing a total of 20 and above eligible transactions (referring to point 5 above) during the campaign period will be eligible to win a FoodPanda/similar voucher of BDT 200 subject to legal and regulatory screening. Visa shall decide the Final Winners based on the VisaNet data.
8. Visa, has the right, in its absolute discretion, to: (i) disqualify and/or remove any of the Final Winners or (ii) not qualify an Eligible Customer as a Final Winner, based on any suspicion of malpractice or malfeasance by or on behalf of such Eligible Customer.
9. Visa's decision with respect to the determination of Final Winners shall be final and binding.
10. Eligible Transaction Criteria:
The Offer is valid on Eligible Transactions made by Eligible Customers during the Offer Period which is from February 01, 2026 to March 31' 2026 (both days included). The restrictions on the Eligible Transactions are listed below:
 - a. Only the first 5 Eligible Transactions in a day on the same merchant will qualify as Eligible Transactions and rest of such transactions shall be excluded from Ranking.
 - b. Eligible Transactions with the following merchant category codes (MCCs) will be excluded for the purposes of Ranking: (Wallet Load / Add Money / / Pass-through): MCC 6540, 6012, 6010.
 - c. Domestic Cash withdrawal transactions will not be considered as eligible transactions; however, cross border cash withdrawal transactions will be considered as eligible transactions for this campaign
11. Any payment transaction using equated monthly installments will not be considered for the purposes of this Offer as an 'Eligible Transaction'.
12. The Prize Winners would be announced within 60-90 days after the end of the Offer Period.
13. The Final Winners may be contacted by e-mail to their e-mail address registered in their respective Participating Bank.
14. On the receipt of the said e-mail, Final Winners are required to respond with their acceptance of the Final Prize within 15 days of the receipt of the e-mail. In case of a failure to respond and/or accept the prize, such Final Winners shall be considered to have forfeited the Final Prize offered. On such forfeiture, such Final Winner will not be entitled to the Final Prize, and in such an event the next Eligible Customer shall be chosen in accordance with the applicable criteria.
15. Visa and the Participating Bank agree that their employees, their respective immediate family members (spouses, domestic partners, parents, grandparents, siblings, children, and grandchildren) are not eligible to win any Grand Prize. However, this restriction does not apply for the transact and win part of the campaign.
16. Any query / issue in relation to the Final Prize will be entertained by the Eligible Customer's Participating Bank only till May 31' 2026. Post such date, neither Visa nor the respective Participating Bank will entertain any correspondence or communication regarding this Offer from any person.
17. Participating Bank and Visa do not endorse any of the products 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.
18. The Final Prize 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 of the Final Prize or any part thereof.
19. The pictures of the Final Prize shown in the communication sent to you either through mailers or advertised on any website, are representative only and may not bear a resemblance to the actual products
20. Any disputes arising out of this Offer will be subject to the exclusive jurisdiction of the courts at Singapore.
21. The Participating Bank and Visa reserve 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.
22. 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.

23. Each Final Winner must (i) be of at least 18 years of age, unless accompanied by a parent or legal guardian, (ii) hold a Bangladesh government issued ID that is recognized as a testament for such Final Winner’s resident status, and (iii) sign and return (or in the case of a minor have his/her parent or legal guardian sign and return on his/her behalf) a release of liability and consent to publicity form and/or any other document required for the purposes connected with the Final Prize (as provided / issued by Visa).
24. All Final Winners are fully responsible for any and all applicable taxes (including income tax and withholding taxes).
25. Visa, has the right, in its absolute discretion, to disqualify and/or remove any of the Final Winner 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, as determined in the absolute discretion of Visa.
26. No financial compensation will be provided or available to the Final Winner if the Final Prize is redeemed for a product that is defective in any manner or otherwise does not conform to the standard of the Eligible Customer. The Final 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).
27. The Final Prize shall be valid for a period of [90] days].
28. The Final Prize cannot be replaced if stolen or lost or for any reason, not in the possession of the respective Final Winner. Such Final Winner shall immediately report such loss to its Participating Bank.
29. Any unused portion of the Final Prize, once awarded, will be deemed forfeited by the concerned Final Winner, and no financial compensation will be made or required in respect of such unused portion.
30. The Eligible Customer understands that the Final 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 Final Prize or part thereof cannot be awarded or provided to the Final Winner for any reason whatsoever.
31. Once awarded, the Final Prize cannot be resold or commercially traded in any manner, directly or indirectly.
32. In order to be selected as a Final Winner and eligible to any offers 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.
33. 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.
34. If a dispute arises regarding the identity of any of the Final 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 Final 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 its sole discretion; and, if the name of the authorized Cardholder does not accord with the full name provided at the time of entry, the applicable entry may be disqualified.
35. 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.
36. The Final Winner agrees to comply with the terms and conditions applicable to the issue and use of the Final Prize and as decided by the voucher provider, as applicable from time to time.
37. The Final 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 Final Prize, content which is defamatory, obscene, illegal, vulgar, offensive or otherwise unsuitable or infringes others’ rights (including intellectual property rights) or any sensitivity relating to the Final Prize. The Final Winner agrees and acknowledges that any breach of this clause

- will cause significant damage and loss to Visa, and the Final Winner hereby agrees to be liable to Visa for the damages and losses by the Final Winner.
38. Under no circumstance will the Final Prizes being offered under this Offer be settled with cash in lieu by Visa or by the Participating Bank.
39. 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.
40. Nothing herein shall prejudice or affect the terms and conditions of any agreement between a Cardholder and its Participating Bank.
41. 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.
42. All prizes, gift vouchers, coupons, benefits and other rewards issued, sponsored and/or fulfilled by third-party merchants or service providers (including travel partners, retailers and e-commerce platforms) under this Offer shall be subject to all applicable laws, regulations, sanctions, embargoes and internal compliance policies, including but not limited to any legal, regulatory, tax, anti-money laundering, anti-bribery and sanctions-related screening, due diligence and onboarding requirements of Visa and/or the Participating Bank, and, where applicable, of such merchants or service providers. Visa and/or the Participating Bank reserve the right, at any time and without any liability, to withhold, cancel, substitute or modify any such prize, voucher or benefit, or to disqualify any Eligible Customer from receiving the same, if (i) the proposed issuance, transfer, use or enjoyment of such prize, voucher or benefit is, or is suspected to be, inconsistent with or in violation of any applicable law, regulation, sanctions program or internal compliance policy, or (ii) any required screening, due diligence, verification or approval relating to the relevant merchant, service provider or Eligible Customer is not completed to the satisfaction of Visa and/or the Participating Bank. The availability, quality, safety and/or fulfilment of any prizes, vouchers or benefits offered by third-party merchants or service providers shall at all times remain the sole responsibility of the relevant merchant or service provider, and Visa and the Participating Bank make no representation or warranty of any kind, and shall have no liability, in this regard.
43. For any further clarification regarding the Terms and Conditions of the Offer, please contact your Participating Bank.
44. List of participating Banks:

STANDARD CHARTERED BANK
PRIME BANK LIMITED
EASTERN BANK PLC.
NATIONAL CREDIT AND COMMERCE BANK PLC
CITY BANK PLC
SOUTHEAST BANK LIMITED
UNITED COMMERCIAL BANK
MUTUAL TRUST BANK
MERCANTILE BANK LIMITED
DHAKA BANK
BRAC BANK LIMITED
DUTCH-BANGLA BANK LIMITED
IFIC BANK PLC
JAMUNA BANK LIMITED
TRUST BANK LIMITED
EXPORT IMPORT BANK OF BANGLADESH_LTD
ISLAMI BANK BANGLADESH PLC
PUBALI BANK LTD
ONE BANK PLC
NRB BANK LIMITED
MIDLAND BANK LIMITED
MEGHNA BANK LIMITED

[End of Customer facing terms and conditions]