

Terms and conditions of Visa's campaign for driving [International Spend & Win] on Visa cards

Introduction: This document outlines the terms and conditions ("**Terms**") of the Visa Worldwide Pte. Ltd.'s ("**Visa**") 'International Spend and Win' campaign ("**Campaign**") to promote international spends on Visa cards by Cardholders (*as defined below*). The Campaign is offered by Visa to all holders of a valid and active Visa consumer debit card, Visa consumer credit card and/ or Visa consumer forex prepaid card ("**Eligible Card**") issued by licensed issuers in India ("**Cardholder**", "**you**", "**your**"). The Campaign shall be valid for the Campaign Period (*as defined below*) subject to availability of stock. For avoidance of doubt, no Visa domestic prepaid card, or Visa commercial, business or corporate card shall fall within the definition of Eligible Card and be eligible for any benefits under the Campaign. For avoidance of doubt, Forex prepaid cards that carry the word "Corporate" on the card are not consumer forex prepaid cards and are not eligible for this offer.

1. **Eligibility:**

- To participate in the Campaign, you must be an existing Cardholder of an Eligible Card or obtain a new Eligible Card ("**New Eligible Card**") issued by any of the licensed issuers of Eligible Cards ("**Issuers**") and perform the following:
 - Spend at least \$1000 (United States Dollars one thousand) or an equivalent amount in foreign currency, which is equal to or exceeding INR 85,000 (Indian Rupees Eighty Five Thousand) (whichever is higher) ("**Eligible Spend**") either online at an international merchant in a non INR currency or physically at a merchant Point of Sale (POS) outside India (**International Merchant**) or cash withdrawals at an ATM outside the geography of India during the Campaign Period between October 15, 2025 to February 15, 2026.
- All transactions on an Eligible Card should have been processed on VisaNet in order to be considered as part of the Eligible Spend.
- A Cardholder will qualify for the Campaign only if the payment transaction value on an Eligible Card or a New Eligible Card for products and services that are not cancelled or returned during the Campaign Period meets the Eligible Spend criteria mentioned above.

2. **Campaign Period:** The Campaign will run from October 15, 2025 till February 15, 2026 (inclusive of both dates), or till such date the stocks last, whichever is earlier ("**Campaign Period**").

3. **Voucher:**

- Each Cardholder fulfilling the Eligible Spend criteria for the Campaign will win a Voucher of INR 1000 (Indian Rupees Eighty Five Thousand) for availing discounts on Amazon ("**Voucher**").
- Vouchers are non-exchangeable, and non-refundable. No cash alternative or substitute to the Vouchers will be provided. The validity of a Voucher will start from the date of the code made available to a Cardholder redeeming the Voucher as provided below.
- Cardholder of one Eligible card is entitled to receive a maximum of one Amazon Voucher of Rs. 1000 in this campaign.

4. **Redemption and Use of Vouchers:**

- Eligible Cardholders can redeem their Voucher by logging into the website – www.visarewards.poshvine.com ("Website").
- On the Website, eligible Cardholders will have to enter the 16-digit card number, CVV, card expiry date of the Eligible Card and mobile number.
- An OTP will be sent to the registered mobile number of the eligible Cardholder, which will have to be entered for verification.
- Once the Cardholder is successfully authenticated, the Voucher will be displayed. The 'Know more' widget will provide the offer details and offer terms and conditions.
- A unique 13-character Amazon Shopping Voucher code will be displayed for the Voucher that a Cardholder has claimed and will also be sent on the mobile phone of the Cardholder.
- This code can be used on the Amazon website (www.amazon.in/vouchers) to redeem the Voucher.

- In case of any issues or queries regarding the redemption process or the redemption website, an eligible Cardholder can write to the customer care team at visaoffersupport@razorpay.com, managed by RazorPay International Services Pte. Ltd.
- A Voucher can only be claimed after 7 (seven) days from the date of completing the last of the transactions on the Eligible Card that qualifies the Cardholder for the Voucher, but no later than 97 (ninety-seven) days from the aforesaid date. The Voucher details will be available to the Cardholder on the Website upon claiming the Voucher. Additionally, Visa may deliver the Voucher details to the Cardholder via SMS.
- Amazon Shopping Vouchers, once claimed, must be redeemed on the Amazon website (www.amazon.in/vouchers) within 90 (ninety) days from the date of receiving the code. If Voucher(s) are not redeemed within the above date, the Voucher(s) will expire. Expired Vouchers cannot be replaced.
- Visa, Issuers and Amazon will not be responsible for any delay, loss, or damage in the delivery of the Vouchers.
- Terms and conditions relating to redemption of the Voucher:
 - The Voucher code can be redeemed only on Amazon.in by adding it to the Cardholder's Amazon Shopping Voucher Balance.
 - Each Voucher can be used only once, and the full value will be credited to the Cardholder's Amazon Shopping Voucher Balance upon redemption.
 - If the amount of the purchase is less than the Voucher denomination, the remaining value will stay in the Amazon Shopping Voucher Balance for future use in accordance with Amazon's policies.
 - If the purchase amount exceeds the Voucher value, the balance payment shall be made using any other valid payment method accepted on Amazon.in.
 - The Voucher cannot be used for recharges, bill payments, subscriptions (including Amazon Prime, Kindle, Audible, etc.), purchase of gold, jewellery, or any other restricted categories as per Amazon's policy.
 - The Voucher cannot be transferred or cancelled once it is issued.
 - The Voucher cannot be transferred for value or redeemed for cash.
 - No returns and no refunds on gift cards, e-gift cards and gift vouchers. Please refer to Amazon's Returns & Refund policies for more details.
 - This offer cannot be clubbed with any other platform discounts or benefits.
 - The Voucher must be used within 90 (ninety) days from the date of receiving the Voucher code by the Cardholder. Post expiry, the Voucher will no longer be valid and cannot be reissued.

5. **General terms and conditions:**

By participating in the Campaign, you agree to/that:

- Abide by these Terms and the decision of Visa with respect to the Campaign.
- Release and indemnify Visa, Issuers and Merchants from any liability, claim, loss, damage, cost, or expense arising from or in connection with the Campaign or the Vouchers.
- Understand that participation in the Campaign is voluntary and not binding in any manner.
- Accept that Visa reserves the right to modify, suspend, cancel, or terminate the Campaign and these Terms or any part of it without prior notice or reason.
- Accept that Visa has the sole and final discretion to determine the winners and the Vouchers, and that their decisions are final and binding.
- All taxes, fees, and surcharges on Vouchers are the sole responsibility of the Cardholder.
- Visa reserves the right to disqualify any Cardholder who tampers with the entry process or does not qualify in accordance with these Terms or in any manners subvert or tries to subvert the objective of this Campaign.
- Visa is not responsible for any technical failures that may prevent an individual from participating in the Campaign.
- Visa shall not be liable for any failure or delay in fulfilling its obligations under this Campaign where such failure or delay is caused by any event or circumstances beyond Visa's reasonable control, including but not limited to acts of God, fire, flood, war, terrorism, government action,

pandemic, epidemic, or any breakdown of or interruption to communication or computer systems.

- Once awarded, the Voucher shall not be resold or commercially traded in any manner, directly or indirectly.
- Comply with the terms and conditions applicable to the issue and use of the Vouchers as decided by Amazon
- Visa may, in its sole discretion, provide an alternate voucher or such other benefit of equal amount.
- Nothing herein amounts to a commitment by Visa, Issuers or Merchants to conduct further similar or other Campaigns.
- this Campaign is void where prohibited by law.

6. Limitation of Liability:

- Visa, Issuers and Merchants are not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Campaign.
- Visa, Issuers and Merchants assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries.
- Visa, Issuers and Merchants are not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the internet or at any website or combination thereof, including injury or damage to participants or to any other person's computer related to or resulting from participating or downloading materials in the Campaign.
- Visa, the Issuers and the Merchants shall not be responsible for the services provided by Amazon.

7. Personal Data:

- By participating in the Campaign, you acknowledge and agree that Visa, and service providers acting on Visa's behalf, may collect, use, process and share your personal information for the purpose of administering and managing the Campaign ("**Personal Data**"). The Personal Data may include amongst other things name and contact information, or special requirements for arranging the prize. For more information on how Visa collects and protects your personal information, please review our Global Privacy Notice (<https://www.visa.co.in/legal/global-privacy-notice.html>).
- Where you wish to exercise any of your privacy choices under relevant laws, please contact us at Visa Privacy Centre (<https://www.visa.co.in/legal/privacy-policy.html>).

8. Intellectual Property: By participating in the Campaign, you acknowledge that any intellectual property rights in the Campaign and any materials used in connection with the Campaign are owned by Visa, and you do not have any rights to such materials.

9. Governing Law:

- These Terms are governed by the laws of India and any dispute arising out of or in connection with them will be subject to the exclusive jurisdiction of the courts at New Delhi, India.

10. Entire Agreement:

- These Terms constitute the entire agreement between each participant and Visa with respect to the Campaign and supersede all prior or other arrangements, understandings, negotiations, and discussions, whether oral or written.
- No waiver of any of the provisions of these Terms shall be deemed or shall constitute a waiver of any other provisions.

Please read these Terms carefully. If you do not agree to these Terms, please do not participate in the Campaign. Participation in the Campaign signifies your agreement to these Terms. You will be prompted to accept the Terms on the Website.

For any queries or concerns, please reach out to the customer service team at Razorpay at Visaoffersupport@razorpay.com . Please note that Visa and Issuers are not responsible for customer service related to this Campaign. For avoidance of doubt, the sole responsibility of customer services shall be of Razorpay.