

Terms and Conditions for the Visa Ultimate Fan Campaign

1. **IMPORTANT: PLEASE READ THESE TERMS AND CONDITIONS (THESE "TERMS AND CONDITIONS") BEFORE ENTERING THE VISA ULTIMATE FAN CAMPAIGN ("CAMPAIGN"). THIS IS A LEGALLY BINDING AGREEMENT BETWEEN THE PARTICIPANTS ("YOU") AND VISA WORLDWIDE PTE. LTD. ("VISA") ESTABLISHING THE TERMS AND CONDITIONS UNDER WHICH YOU ARE ENTITLED TO PARTICIPATE IN THE CONTEST. BY ENTERING THE CONTEST, YOU CONFIRM THAT YOU HAVE READ AND UNDERSTOOD, AND AGREE TO ABIDE BY, THESE TERMS AND CONDITIONS.**
2. Visa is on the lookout for the Visa Ultimate Fan (#VisaUltimateFan) who will get an opportunity to meet a Team Visa Athlete (either Neeraj Chopra or PV Sindhu or both). The meet and greet could be in-person or online (virtual session) depending upon the availability and schedule of our athletes. While the meet and greet is the grand prize ("**Grand Prize**") that will be given to winners of the overall Challenges, winners of individual Challenges as well as top 10 winners in the final leaderboard beyond those selected as Visa Ultimate Fan will also be eligible for receiving prizes, specifically in the form of Visa branded Olympics merchandise ("**Other Prizes**", collectively with Grand Prize, "**Prizes**").
3. The Visa Ultimate Fan (i.e., the winners) will be selected based on the results of four social media challenges (collectively as "**Challenges**" and singularly, as "**Challenge**") that will run on Visa India's social media channels (Facebook and Instagram) for a period of four weeks. Details of the Challenges are given below:
 - a. **The Quiz Challenge:** In this Challenge, participants will have to answer questions about at least one of the two Team Visa Athletes. All participants need to be a valid Visa card holder. The questions for all the athletes will be hosted on Visa India's stories [Facebook (@VisaIND)/ Instagram (@visa.ind)]. Participants will have to take a screenshot of the stories, tick the correct answer, and upload it on their stories with the #VisaUltimateFan. They will also need to tag the Visa India handle on the platform [Facebook (@VisaIND)/ Instagram (@visa.ind)]. Participants who answer quiz about even one of the two Team Visa Athletes would be considered to have participated in the Challenge and hence may be eligible for the Grand Prize and/or Other Prizes.
 - b. **The Slogan Challenge:** In this Challenge, participants will have to add slogans cheering for their favorite Team Visa Athletes on the Challenge announcement post shared by Visa on Instagram and Facebook [Facebook (@VisaIND)/ Instagram (@visa.ind)]. All participants need to be a valid Visa card holder. The entries must be made only via the comments section of the aforementioned post. No other submissions across any other channels (comment on other posts, stories etc.) will be taken in consideration during the evaluation. Also, only comments with slogans and the #VisaUltimateFan will qualify for this Challenge. The comments that will have the most no. of likes will win this Challenge and hence may be eligible for Grand Prize and/or Other Prizes.
 - c. **The Workout Challenge:** In this Challenge, participants will have to share a 30-seconds video of themselves doing jump squats on their stories (Facebook or Instagram). They will also need to use the #VisaUltimateFan and tag Visa India [Facebook (@VisaIND)/ Instagram (@visa.ind)] for their entries to be considered. Only participants with 6 or more jump squats in 30 seconds will be considered to have participated in the Challenge and hence may be eligible for the Grand Prize and/or Other Prizes. People who do the most no. of jump squats in 30-seconds will win this Challenge.
 - d. **The Inspiration Challenge:** In this Challenge, participants will have to share how the Team Visa Athletes (Neeraj Chopra, PV Sindhu, or both) inspire them. Participants will have to share their response on a template shared by Visa India on our stories [Facebook (@VisaIND)/ Instagram (@visa.ind)]. To be eligible, participants will have to fill in their response and upload it on their stories (Facebook or Instagram) with #VisaUltimateFan and tag Visa India [Facebook (@VisaIND)/ Instagram (@visa.ind)]. Participants who have filled out the response for even one of the two athletes will be considered to have taken part in the Challenge and hence may be eligible for the Grand Prize and/or Other Prizes.

4. All photos, drawings, text, and any other content or information submitted by You to Visa shall become the sole and exclusive property of Visa, and Visa shall have no obligation to preserve, return, or otherwise make available to participants or others any materials. Visa may use, reproduce, edit, display, transmit, prepare derivative works of, modify, publish, and otherwise make use of materials in any and all media, whether now known or hereinafter created-throughout the world and for any purpose-without compensation to participants of any kind. You agree and acknowledge that You shall not claim any right in present or in future, on any content or information submitted by You for this Campaign.
5. You must send your entries as contemplated under these Terms and Conditions in order to be eligible for winning the Prizes. Entries received for a particular Challenge after it has been declared complete/closed on our social media will be ineligible, null, and void. Visa will not consider incomplete or incorrect entries and will not be held responsible for the same. Visa is not responsible for entries that are sent but not received by Visa for any reason.
6. You are allowed to share multiple entries for the Slogan Challenge and the Inspiration Challenge. For the Quiz Challenge and the Workout Challenge, only one entry per participant is allowed.
7. You must make your profile public (for both Facebook and Instagram) to participate in the Challenges. This is a mandatory condition- entries sent through DM to Visa's respective social media handles will not be considered.
8. Only participants who have participated in all the four Challenges mentioned above (Quiz Challenge, Slogan Challenge, Workout Challenge, and Inspiration Challenge) will be eligible for the Grand Prize.
9. The meet and greet session could be either virtual or in-person depending on the schedule and availability of the Team Visa Athletes. Winners will be informed about the session details at least one week before it is scheduled so that they can plan to attend.
10. All communications to the winners will happen via DMs on Instagram and Facebook. Winners of the Campaign are therefore requested to constantly check out their "Others" tab in the messages section of their social media application to stay on top of any updates shared by the Visa Team. In case the winner fails to acknowledge and confirm the acceptance to the Prize thereof in the communication within 48 (Forty-Eight) hours of receiving the DM, the Prize shall stand forfeited, and the Winner shall have no right to claim such Prize thereafter.
11. Any query / issue in relation to the Challenges will be entertained by Visa only till August 11, 2024. Any query / issue in relation to the winners will be entertained by Visa only till a week from the notification of the winners of the Challenges. The decision of Visa in this regard would be final.

Entry Guidelines

12. The Contest shall run from July 16th 2024 to August 11th 2024(both days included), unless extended or revoked without prior notice and without liability by Visa, at its sole discretion.
13. By submitting any photos, drawings, text, video or any other content or information for entering these Challenges (the "**Materials**") to Visa, You represent and warrant that the Materials do not infringe any copyright, trademark, property rights, rights of privacy or publicity of any person, or any other right of any third party and that You have full and unrestricted right to transfer the Materials to Visa free and clear of any claims or encumbrances. You agree and acknowledge that You shall not claim any right title or interest, in future, on the Materials submitted to Visa for entering the Contest.
14. The winners of each of the Individual Challenges within the Campaign will be decided as follows:
 - a. **The Quiz Challenge:** Participants who answer all the questions correctly for their chosen Visa Athlete will win this Challenge, subject to them following all the submission guidelines and meeting the eligibility criteria.
 - b. **The Slogan Challenge:** Participants with maximum no. of likes on their comments/slogans will win this Challenge, subject to them following all the submission guidelines and meeting the eligibility criteria.
 - c. **The Workout Challenge:** Participants who complete the maximum no. of jump squats in 30-seconds will win the Challenge, subject to them following all the submission guidelines and meeting the eligibility criteria. In the event where the no. of people who complete the Challenge is higher than the planned no. of winners for the Challenge, the first 10 no. of

participants who qualify and gave the right answers will be selected (10 being the number of planned winners). The participant who is doing the Workout Challenge needs to be appropriately dressed in sportswear to be able to qualify for the Challenge. The participant is required to wear a white top with black/blue shorts/trousers. Further, the attire of the participant shall not carry any third-party branding except that of a recognized brand. The determination of which third-party logo of the recognized brand qualifies the eligibility shall be in the sole discretion of Visa.

- d. **The Inspiration Challenge:** Participants with the most creative and innovative responses to the question shall win this Challenge, subject to them following all the submission guidelines and meeting the eligibility criteria.
 - e. In each case, if the number of people who win is higher than the planned no. of winners for the Challenge, the first 10 people to participate and win will be selected as winners, 10 being the originally planned number of winners. Visa may change the number of originally planned winners at its sole discretion.
 - f. For the selection of winners for the Prize, a leaderboard would be created by Visa with the following weightage to each of the Challenges: Workout (50%), Slogan (30%), Quiz (10%), Inspiration (10%). For every participant, their score (to be decided by Visa) in each Challenge along with the weightage of that Challenge shall be used to calculate their total scores. Top 5 participants in the leaderboard who have mandatorily participated in all the four Challenges shall win the Grand Prize. The next 10 participants on the leaderboard (including those who may not have participated in every Challenge) will be eligible to win Other Prizes.
 - g. Top 10 Winners of every individual Challenge will also be eligible to win Other Prizes.
15. Winners of the challenge(s) shall forfeit their Prize and be considered to be disqualified if:
 - a. It is found that they do not have a valid Visa card
 - b. It is found that they have made use of dishonest means to win the contest in any manner or in any manner intended to subvert the spirit and meaning of this Campaign.
 16. Participants in the any Challenge who communicate through any means anything that impacts that is of, in Visa's sole discretion, sensitive nature or impact the integrity of the Campaign (including but not limited to political comments, explicit/abusive language, competitor ambush) will be disqualified from the entirety of the Challenge and not be eligible for any Prizes.
 17. Participants who share videos displaying any third-party logos shall not be considered for the Workout Challenge.
 18. Visa shall have no obligation to post, display, or otherwise make publicly available any Materials submitted You on any of Visa's platform.
 19. Materials submitted by You may be made available by Visa for viewing, rating, reviewing, and commenting by the public. You must acknowledge that comments or ratings, including negative comments that You disagree with or are unhappy about may be published or otherwise become associated with Materials that You submit to Visa.
 20. Evaluations of Materials submitted as part of the Challenge will be judged entirely in the sole and absolute discretion of Visa. Decisions by Visa are final and binding.
 21. No employee of Visa, Denstu Isobar Pvt. Ltd., their affiliates, and their respective family members (spouses, domestic partners, parents, grandparents, siblings, children and grandchildren) shall participate in this Campaign. If such person enters any Challenge and qualifies to be a winners, the Prize that such person may otherwise be entitled to win will be deemed to be forfeited.

Personal Data

22. By participating in the Campaign, You acknowledge and agree that Visa, and service providers acting on Visa's behalf (including Dentsu Isobar Pvt. Ltd.), may collect, use, process and share your personal data (as defined in the Digital Personal Data Act 2023), including your name, social media handles, contact information and/or any other information that we may require from You, for the purposes of:
 - a. administering and managing the Challenge;
 - b. re-posting your entries and/or social media posts on Visa's social media channels; and
 - c. contacting You if You are the winner, and arranging the Prizes.

For more information on how Visa collects and protects your personal data, please review our Global Privacy Notice (<https://visa.com/privacy>).

23. By entering the Campaign, You acknowledge that in the event that You win the Grand Prize, your meeting of the Team Visa Athlete may be photographed or recorded for Visa's marketing purposes. You shall also be deemed to have waived any claim in relation to such photographs or recordings being used by Visa in its sole discretion without any remuneration or consideration to anyone whatsoever. If You do not agree to the foregoing, You acknowledge and agree that Visa reserves the right to forfeit the Grand Prize and/or select a different winner.
24. Where You wish to exercise any of your privacy rights, please contact us at our Visa Consumer Rights Portal (<https://privacyportal.onetrust.com/webform/dd0d9755-b749-45c9-8c89-f768637132db/2820c4d2-137a-425e-bf35-ffb2bab5611d>).

General Conditions

25. You agree to hold Visa and its officers, directors, employees, agents, successors, or assigns harmless from and against-and hereby waive any right to pursue-any claims of any nature arising in connection with Visa's use of the Materials submitted to Visa and used in any manner in Visa's sole and absolute discretion.
26. By participating in this Campaign, You expressly agree that Visa or any of its affiliates will not be liable or responsible for any loss, damage, injury or any other claims whatsoever that You may suffer, directly or indirectly, in connection with this Campaign.
27. You must be a resident of India of at least 18 years of age, unless otherwise stated or posted.
28. Winners may not request substitutions of Prize winnings.
29. Entry into this Campaign is voluntary.
30. The participants should not upload videos with background music or music which is not licensed else their video would be taken down for copyright infringement by the portal / social media website which could disqualify them.
31. By participating in the Workout Challenge, the participants and / or their heirs completely and fully waive off any claims against Visa for any health-related mishaps, injuries etc. The participants are willfully participating in the challenge and Visa shall not be responsible for any claims raised against them either by the participants or their heirs.
32. 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.
33. No slots for meeting with the Team Visa Athlete may be rescheduled by the winners.
34. Visa reserves the right in its sole and absolute discretion to reschedule or cancel the slots for meeting the Team Visa Athlete at any time without prior notice.
35. Visa has no liability for any death or personal injury in connection with You taking part in the Campaign or the winners availing the Prize.
36. The winners shall wear appropriate attire for the meet and greet event and comply with instructions from Visa during their meeting.
37. The Winners must not be intoxicated or under the influence of narcotic substances during their meet and greet with the Team Visa Athlete
38. The participants or winners 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 Campaign, content which is defamatory, obscene, illegal, vulgar, offensive or otherwise unsuitable or infringes others' rights (including intellectual property rights) or reflects negatively upon Visa. The participants and winners agree and acknowledge that any breach of this clause will cause significant damage and loss to Visa, and the participants and winners will be held liable to Visa for the any and all damages and loss, caused to Visa by the participants or winners.
39. If the specified Prize becomes unavailable for any reason, Visa in its sole and absolute discretion may substitute a Prize of like or equal value.
40. The Campaign is not valid where prohibited by law. Persons residing in such places are ineligible to participate.
41. Visa reserves the right in its sole and absolute discretion to terminate the Campaign at any time without prior notice.

42. Visa reserves the right in its sole and absolute discretion to alter any Campaign details or terms at any time without prior notice.
43. By entering a Campaign, You conclusively are deemed to have agreed to be bound by these Terms and Conditions as well as by any rules specific to such Campaign. This is an irrevocable condition of entry.
44. No purchase or payment of any consideration is necessary to enter the Campaign.
45. Visa reserves the right to require the winner to provide proof of eligibility as a condition of receipt of the Prize. If a dispute arises regarding the identity of the winners, Visa may request to scrutinize the identity documents (such as passport, Aadhar card, voter ID card, driving license, etc.) of such disputed winners. Visa, in its sole discretion will decide upon such dispute based on the identity documents provided. The decision of Visa in this regard would be final, binding and irrevocable.
46. Visa reserves the right to condition the award of Prize upon the execution by the winners of a publicity release. Notwithstanding this reserved right, entry is conclusively deemed to be permission by You to use Your name (without compensation to You), if You are a winner to publicize the Campaign and otherwise, as determined by Visa, unless prohibited by law.
47. Visa, has the right, in its absolute discretion, to disqualify and/or remove the winners 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.
48. Visa would have no liability or pay any compensation to the winners if the meeting with the Team Visa Athlete gets canceled for any reason whatsoever.
49. Any disputes arising out of this Campaign will be subject to the exclusive jurisdiction of the courts at Mumbai, India.
50. All brand names, logos and/or trademarks are the property of their respective owners, are used for identification purposes only, and do not necessarily imply product endorsement or affiliation with Visa.