

Win your way to the 2018 FIFA World Cup™, thanks to Visa



SPECIFIC TERMS AND CONDITIONS

GENERAL

As an **ibq** Visa Platinum and/or **ibq** Visa Signature Credit Card customer (“the Customer”), you will automatically be enrolled in the **ibq** credit card campaign (“the Campaign”) **“Use your *ibq* Visa credit card and get a chance to win 2 tickets to the 2018 FIFA World Cup Russia™, courtesy of Visa”**, as per terms and conditions herein.

These Specific Terms and Conditions supplement, but do not in any way whatsoever amend, impair or vitiate any terms and conditions thereunder the credit card agreement between the bank and the Customer and any other agreements between the Bank and the Customer.

By participating in the Campaign, the Customer expressly acknowledges to have read and accepted these Specific Terms and Conditions.

CAMPAIGN PERIOD

The Campaign Period: 1 January 2018 – 31 March 2018, both days inclusive.

Raffle Draw date: 05 April 2018.

PARTICIPATION

To Participate in the Campaign and enter the draw (“the Raffle Draw”), the Customer must meet the cumulative Eligibility Criteria below.

1. The Customer must be a holder of one of the following **ibq** credit cards accounts (“the Participating Cards”) for the Campaign:
 - ✓ **ibq** Visa Platinum
 - ✓ **ibq** Visa Signature
2. The Customer must spend (“the Spend”) within the Campaign Period on the Participating Cards a minimum total of QAR 250 or equivalent in foreign currency, in order to receive one entry into the Raffle Draw. For each additional qualifying Spend of QAR 250, the Customer will receive one additional entry into the Raffle Draw.
3. The Spend includes retail transactions where the transaction date is within the Campaign Period and billed to the credit card account before the Raffle Draw date, and excludes the following: balance transfers, cash withdrawals, quasi cash, credit card cheques, finance charges, fees and other bank charges, transactions reversed by a merchant, chargebacks/fraudulent/disputed transactions, other transactions determined by the Bank as not being retail transactions.
4. The Spend of a supplementary card will be added to the primary customer’s qualifying Spend.
5. The Participating Card must be in good standing and the client must not be overdue or delinquent on any of **ibq** products at date of the Draw.
6. The Customer must be enrolled for **thanq** Rewards Programme.

7. The Bank employees are not included in the Campaign.

CAMPAIGN PRIZE

The Prize:

There will be 1 winner ("the Winner") of the Campaign who will receive 1 Visa Package ("the Prize") with 2 match tickets for **2018 FIFA World Cup Russia™**.

The Package is inclusive of:

- ✓ 5 day/4 night programme for 2 people (above 16 years old)
- ✓ Airport meet-and-greet service
- ✓ Deluxe hotel accommodation based on double occupancy (the Winner must share the room with the travel companion)
- ✓ Daily Breakfast
- ✓ Visa Prepaid Product with a value of approximately USD 450 per package (approx. 26,000 RUB)
- ✓ FIFA Category One Match ticket with Pre-Match hospitality for 2 people to the applicable group stage match
- ✓ Event transportation to/from all scheduled events for 2 people
- ✓ Group activity for 2 people
- ✓ Amenity Item/Gift
- ✓ Event support staff – Russian and English Languages

The Bank shall purchase the flight tickets or credit the Winner's loyalty account with **thanoq** points, or credit the Winner's bank account with the enough amount for the 2 economy class tickets, to attend the FIFA World Cup Russia 2018, as part of the Package.

Exclusions:

- ✓ No other travel expenses than the one mentioned above.
- ✓ Travel visa and other travel related expenses (please note that the Bank and Visa will not be responsible for obtaining or funding any visas or other entry permits that may be required)
- ✓ Long distance phone calls, room service, laundry, mini-bar items, room service, loss of hotel property, damage to hotel property, or any other expenses incurred in the hotel
- ✓ Personal expenses unrelated to the program (shopping, transportation to local sites during free time not part of the tour, food expenses aside from scheduled meals)
- ✓ Any other transportation except that provided to the scheduled event(s)
- ✓ Accident insurance coverage
- ✓ Any personal tax that may be levied on guests with respect to their receipt of the Packages or any part thereof

The Raffle Draw:

- ✓ For each QAR 250 of qualifying Spend on the Participating Cards, the Customer will get automatically 1 entry into the Raffle Draw.
- ✓ There is no limitation on the number of entries which the Customer will have into the Raffle Draw.
- ✓ The Raffle Draw will be electronic and will be supervised by the Ministry of Economy and Commerce.

OFFER FULFILLMENT

The prizes are subject to the Terms and Conditions of Visa and FIFA and the Bank shall not be held responsible for any changes and/or cancellation for the prizes details mentioned above.

The Winner will be contacted by the Bank via phone call and SMS at the date of the extraction. The Winner shall determine the travel companion with no responsibility on the Bank. The Winner and the travel companion must be 16 years or above.

Winner should arrange to obtain the required travel visa and shall be given 10 working days to apply for the same starting

from the date of the prize announcement. If by 30 April 2018, the travelling visa for the Winner and the travel companion is not obtained, or if the Winner was not reachable by the Bank in due course, or if the Winner refuses or cannot avail the Prize for whatsoever reasons, the Package shall be deemed null and void, however the Winner has the right to claim cash reimbursement from the Bank of QAR 14,000, no later than 05 October 2018.

The Winner cannot transfer or change the Prize.

Tickets to the 2018 FIFA World Cup Russia™, must be accepted as awarded and are subject to all of the applicable terms and conditions prescribed to such tickets from time to time by FIFA. Such terms and conditions are contained in the General Terms and Conditions for the Use of Tickets and the Stadium Code of Conduct (which can be reviewed at www.fifa.com/tickets). By accepting tickets as a prize and/or as part of a promotion, the Winner is deemed to have accepted all of the applicable terms and conditions.

The Bank shall not be held responsible for any private or medical expenses of the Winner and the companion, or for any insurance during the trip.

By accepting the Prize, the Winner grants the right to the Bank, Visa and FIFA to use their names and their personal pictures related to the Campaign and the Prize, and any needed information the Bank considers solely necessary to announce the Campaign's Winner throughout all media channels or government institutions.

GENERAL

The Bank may, at any time, at its sole and absolute discretion, without any notice or reason whatsoever, cancel, remove, vary, supplement, amend or modify any one or more of the Specific Terms and Conditions of this Campaign.

The Specific Terms and Conditions as well as any further changes will be available on the **ibq** website during the Campaign Period.

These Specific Terms and Conditions shall be construed and governed in accordance with the laws of the State of Qatar and shall be subject to the jurisdiction of the Courts of Qatar.