



Terms & Conditions

Do it all with your Visa debit card

- 1. Benefit.** Visa International Service Association (“Visa”) offers the promotion **Do it All with your Visa Debit Card** (the “Promotion”), subject to the rules below (the “Rules”).
- 2. Territory.** The Promotion is valid on behalf of **Jamaica** (the “Territory”).
- 3. Period.** The Promotion will be between **March 27, 2023**, and **May 21, 2023** (the “Period”).
- 4. Participants.** The Promotion applies only to the persons who meet all of the following requirements (each, a “Participant”):
 - a. Adhere to these Rules.
 - b. Be of legal age (18) at the beginning of the Promotion.
 - c. Be a Visa cardholder in the Territory and not delinquent and be up to date with the payments of your Visa payment product(s) during the Period.
 - d. And additionally:
 - i. The payment product used belongs to you.
 - ii. Be a cardholder of the following category of Visa payment products: Visa Debit Cards.
 - iii. Make purchases of minimum value J\$500.00 with your Visa payment products in the Territory during the Promotion Period
 - iv. Potential winners may be subject to additional due diligence and eligibility assessments.
 - e. The Visa Debit Card Promotion is open only to persons who have a locally issued Visa Debit card from any of the participating banks.

MECHANICS

- Make purchases of J\$500 or more using your Visa Debit card at any Visa accepted local merchant or shop online and receive 1 entry into the promotion.



- The more the cardholder uses their card to pay, the more entries they will receive.

PARTICIPATING BANKS

- i. National Commercial Bank (NCB)
- ii. JMMB
- iii. First Global Bank (FGB)
- iv. First Caribbean Bank (CIBC)

SELECTION OF WINNERS

Winners will be randomly selected via the platform Awardsys, which will be managed by Hyperativa, the Visa-authorized agency for Sweepstakes campaigns management.

Winners will be contacted by an authorized agent of the participating banks advising them of their prize. Visa's local agency OGM Integrated Communications Ltd. will distribute the prizes to the winners. A Photo will be taken on collection of the prize by the agency and shared with all relevant parties.

SELECTION OF WINNERS

- All qualifying Visa Debit cardholders may be entered into the draw.
- Potential winning entries may be generated from a database system "Awardsys Platform" managed by Hyperativa at the software developers' location in São Paulo, Visa's promotions management agency.
- Potential winning entries will be provided to Visa who will share this listing to the respective

banks.

- Once each bank has confirmed the identities of these potential winning entries, they will be subject to further review and due diligence including a check against global sanctions designations (e.g., Office of Foreign Assets Control Specially Designated Nationals and
- Blocked Persons List) to determine eligibility. If any potential winner(s) is/are deemed
- ineligible at the sole discretion of Visa, Visa may decide to withhold the distribution of any benefits indefinitely and may take any further action required by law.
- Visa may require participating banks to provide additional personal identifiable
- information (Date of birth and middle name) for the potential winning entries to properly assess eligibility.
- If a person appears on the Sanction list, it will be shared with BGLC.
- The banks will manage the calling of winners and revert to OGM Integrated
- Communications Ltd. who will arrange the handover of prizes. The draw will be done at 12:00
- p.m. Eastern Standard Time on each of the draw dates listed by Hyperativa, São Paulo.
- For each draw date, only entries entered until 11:59 p.m. Eastern Standard Time on the day preceding each draw date may be eligible to win bi-weekly prizes. All non-winning entries may be eligible to win the Grand Prize.
- Non-winning entries may be rolled over to the following bi-weekly draws and the Grand prize draw.
- Bi-Weekly winning entries may not be eligible for grand prize draw.
- Selected winners will be contacted primarily via telephone by a representative from their bank. If unable to contact the winners after 2 days (3 times per day) of attempts, a backup winner may



be selected. A call is deemed failed if all attempts are unsuccessful. Calls are unsuccessful if the phone rings without an answer or goes to voicemail for 2 days.

- Selected Winners may be instructed to claim their prize at OGM Integrated Communications Ltd, 3 Ardenne Road, Kingston. Winners will be required to present a government-issued ID (Passport, Driver's License, Voter's ID), or school ID (photo ID) for validation.
- Upon confirming eligibility, if the selected winners do not show up at the location to redeem their prizes within 30 days of contact, the backup entry selected may be granted the prize. If the backup entry does not redeem the prize, it will be invalidated, and Visa will keep the prize.
- If the winner is unable to collect the prize in person, a representative may collect the prize on the winner's behalf. Representatives must present a notarized copy of the winner's government-issued photo ID, a valid government-issued photo ID (National ID, Driver's License or Passport) of the representative along with a letter from the winner.

PRIZES

BI-WEEKLY PRIZES

WEEKS 2, 4, 6, & 8 PRIZES: At the end of weeks 2, 4, 6 & 8, as per the Draw Schedule,

- **One (1)** entry will be randomly, electronically drawn **from the database** to win an Air Fryer, valued **USD\$125**. An additional two (2) entries will then be selected as back up (two for each selected entry).



- Next, **Two (2)** entries will then be randomly, electronically drawn from the database to be the prize winners of a **Supermarket Voucher**, valued each. An additional four (4) entries will then be selected as back up (two for each selected entry).
- Next, **Two (2)** entries will then be randomly, electronically drawn from the database to be the prize winners of a **Gas Voucher**, valued at **USD\$100** each. An additional four (4) entries will then be selected as back up (two for each selected entry).

GRAND PRIZES

- On **June 5, 2023, one (1)** Entry will be randomly, electronically drawn from the database to win the **FIRST PRIZE of a Home Improvement, valued at \$7,000USD**. An additional two (2) entries will then be selected as back up.
- Another entry will be randomly, electronically drawn from the database to win the
- **SECOND PRIZE of 2 Positive Space Round Trip Airline Tickets to any Copa Airline Destination up to the value of USD\$3,500 and USD \$1,000 spending money**. An additional two (2) entries will then be selected as back up.
- A final entry will be randomly, electronically drawn from the database to win the **THIRD PRIZE of a Staycation at Sandals (for 3 nights, 4 days for 2)**. An additional two (2)
- entries will then be selected as back up

6. PRIZES

1. The prizes of this Promotion are:

Prizes	Quantity	Value (USD)	Total (USD)
Home Improvement	1	\$7,000.00	\$7,000.00
2 Tickets to a Copa Destination + Shopping Money	1	\$4,500.00	\$4,500.00
Staycation	1	\$2,500.00	\$2,500.00
Air Fryer	4	\$125.00	\$500.00
Supermarket Voucher	8	\$100.00	\$800.00
Gas Voucher	8	\$100.00	\$800.00
Total	23		\$16,100.00



- A. First Prize:** Winner can select items from any of the following Stores (Courts Jamaica, Active Home Center, H & L Rapid True Value)
- B. Second Prize:** Winner is responsible for all taxes and visas for travel tickets to their desired destination. The USD\$1,000 spending money will be deposited to their Visa Debit Card. (USD\$1 = JMD\$145). Tickets are valid up until December 23, 2023.
- C. Third Prize:** The winner and their plus one must be over the age of 18 and is subjected to the rules of the resort on arrival. The winner must redeem this prize on or before March 2024. There are no blackout days, the winner must let us know their reservation a month in advance.

The second-place prize of 2 Positive Space Round Trip Airline Tickets to any Copa Airline from Jamaica to a Copa Airline location of their choice. **BLACK OUT DATES APPLY. BLACKOUT DATES:**

The period of high season covers the following dates:

- a. 8th June - 14th August 2023,
- b. 26th October - 13th November 2023,
- c. 16th -18th November 2023,
- d. 22nd - 28th November 2023,
- e. 14th December 2023 -15th January 2024.

It is necessary to request tickets with a minimum of thirty (30) days in advance to the travel date. COPA AIRLINES do not guarantee the availability of flights .



The winner is responsible for the payment of government and/or airport taxes of the cities of origin and destination related to the air tickets. Such taxes must be paid at the moment of issuing the tickets.

The winner is responsible for their accommodation and duration of stay.

Tickets are not transferable, refundable in cash or transferable to other airlines. Cannot be sold, redeemed or extended after the expiration date nor allowed to change routes. Failure to comply with the provisions of this section will result in immediate termination by Visa.

**DRAW DATES**

Campaign Period (March 27 - May 21, 2023)					
Prize Schedule	Eligibility Period	Draw Date	Visa Shares info with Banks	Calling of Winners	Collecting of Prizes
Week 1 - 2	March 27 - April 9, 2023	21-Apr, 2023	21-Apr, 2023	Mon - Fri	Mon - Fri
Week 3 - 4	April 10 - April 23, 2023	9-May, 2023	9-May, 2023	Mon - Fri	Mon - Fri
Week 5 - 6	April 24 - May 7, 2023	22-May, 2023	22-May, 2023	Mon - Fri	Mon - Fri
Week 7 - 8	May 8 - 21, 2023	5-June, 2023	5-June, 2023	Mon - Fri	Mon - Fri
Grand Prize Draw	March 27 - May 21, 2023	5-June, 2023	5-Jun, 2023	Mon - Fri	Mon - Fri



COPA DESTINATIONS

Caribbean

Aruba AUB, Bahamas NAS, Barbados BGI, Curacao CUR, Georgetown GEO, Havana HAV, Holguin HOG, Kingston KIN, Montego Bay MBJ, Paramaribo PBM, Port of Spain POS, Punta Cana PUJ, Santa Clara SNU, Santiago de los Caballeros STI, Santo Domingo SDQ, St. Maarten SXM

North America

Atlanta ATL, Boston BOS, Chicago ORD, Denver DEN, Fort Lauderdale FLL, Las Vegas LAS, Los Angeles LAX, Miami MIA, Montreal YUL, New York JFK, Orlando MCO, San Francisco SFO, Tampa TPA, Toronto YYZ, Washington D.C. IAD

Colombia

Armenia AXM, Barranquilla BAQ, Bogota BOG, Cali CLO, Cartagena CTG, Cucuta CUC, Medellin MDE, Pereira PEI, San Andres ADZ, Santa Marta SMR, Bucaramanga BGA

South America

Asuncion ASU, Barcelona BLA, Belo Horizonte BHZ, Brasilia BSB, Caracas CCS, Chiclayo CIX, Cordoba COR, Guayaquil GYE, Lima LIM, Manaus MA, Maracaibo MAR, Mendoza MDZ, Montevideo MVD, Porto Alegre POA, Quito UIO, Rio de Janeiro GIG, Rosario ROS, Santa Cru VVI, Santiago de Chile SCL, Sao Paulo GRU, Valencia VLN, Salta SLA



Central America

Belize BZE, David DAV, El Salvador SAL, Guatemala GUA, Managua MGA, Mexico City MEX, Guadalajara GDL, Panama PTY, San Jose SJO, San Pedro Sula SAP, San Salvador SAL, Tegucigalpa XPL, Cancun CUN, Monterrey MTY, Felipe, Angeles NLU, Puerto Vallarta PVR, Liberia LIR

2. If for any reason any prize and / or designated benefit is exhausted or is not available for any reason, Visa reserves the right to substitute said prize and / or benefit for another, unless the applicable law does not allow it.

Use of Any Prize and / or Benefit

1. Each Participant who receives any prize and / or benefit is solely responsible for paying any tax on the value of said prize and / or benefit.
2. If required by the Promotion organizer, when withdrawing any benefit and / or prize, any beneficiary of any Promotion benefit and / or prize will have to declare in writing that he / she has received said prize and / or benefit accordingly and authorizes, in an unlimited manner and without any remuneration, to Visa to make use for advertising purposes of his / her name and image rights, using a form as provided by Visa.
3. If any prize and / or benefit includes any trip, regardless of destination or date of travel:
 - a. The Participant is exclusively responsible for:
 1. Prior to the trip, identify and comply with all the requirements to travel to and legally enter the final destination of any trip.

2. Expenses and procedures to obtain any travel permit and / or funds required for and / or during the trip.
 3. Actions and omissions during the trip of any companion designated by the Participant.
 4. Airport Taxes and fees.
- b. The trip is considered waived if the winning Participant cannot travel on the stipulated day for such trip, unless applicable law does not allow it.
5. If any prize and / or benefit includes any trip that allows any companion, said companion may only be of legal age in the Territory, unless Visa, at its discretion, permits the travel of a minor upon written request from the corresponding Participant.
 6. Visa, and its affiliates, are not responsible for the use of any Promotion prize and / or benefit. Visa, and its affiliates, are also not responsible for judicial, extrajudicial or any other type of proceedings that may be instituted in relation to a claim of any type of liability or for damages or losses that may result from events that occurred during or as a result of the execution of any Promotion prize and / or benefit, as well as related to the quality, guarantees for damages, losses or damages caused by the use and enjoyment of any prize and / or benefit.

ADDITIONAL RESTRICTIONS.

The prize(s) and / or benefit(s) cannot be transferred, exchanged, or sold. Nor can they be exchanged for cash or other prize(s) and / or benefit(s). The Promotion cannot be combined with any other promotion or offer.



Purchases not eligible for the promotion include cash disbursements; cash advances and ATM withdrawals; balance transfers and balance transfer charges; and purchase returns.

Privacy.

Each Participant and beneficiary of any prize and / or benefit of the Promotion consents to the use of their name, address, telephone number, e-mail address and any other information provided by said Participant and beneficiary to Visa and its affiliates in relation to the Promotion. Visa and its affiliates will use this information to execute the Promotion and distribute any benefit and prize of the Promotion. Each Participant and beneficiary authorize Visa and its affiliates to send, transmit and store such information outside the Territory. The use of such information will also be regulated by the following privacy policy: <https://www.visa.com.jm>

Limitation of liability.

By participating in this Promotion, the Participants, on their own behalf and on behalf of their immediate family members (spouse, parents, children and siblings and their respective spouses) and the people who live in the same house as those Participants, as were related or not, accept to hold harmless Visa, Inc. and Visa International Service Association, and its affiliates, and their respective officers, representatives, directors, employees and agents, against any and all obligations and damages of any kind (direct, indirect or emergent), including, but not limited to, personal injury, death or property damage, resulting from or arising from participation in the Promotion, or the acceptance, possession, use or enjoyment of the distributed prizes (if any), the misuse of any of the prizes, any travel activity (if any) or related to those trips, or any event or



combination of events related to the Promotion.

Jurisdiction and Disputes.

These Rules, their validity, interpretation and treatment, and the rights and obligations emanating from them, are subject to and interpreted in accordance with the laws of the Territory. Any controversy or claim arising out of these Rules or relating to the Rules, or their non-compliance will be resolved through arbitration administered by the International Center for Dispute Resolution in accordance with its International Arbitration Rules. The number of arbitrators will be one. The arbitration headquarters will be Miami, Florida, United States. The arbitration language will be Spanish.

Nullity and Modifications.

The Promotion is void in places where applicable laws prohibit or restrict it. Visa reserves the right to modify, change, extend or cancel the Promotion and its Rules, at any time, without prior notice and without any additional obligation, for whatever reason, unless applicable law does not allow it.

Contact.

In case of questions or concerns regarding the Promotion, please contact OGM Integrated Communications Ltd., 3 Ardenne Road, Kingston, Jamaica.

(876) 978-1516 | (876) 618-0664-5

Authorized under Section 58(3) of the Betting, Gaming & Lotteries Act