Barclays Bank of Ghana Ltd

Visa Integrated Marketing System (VIMS) Promotion

Terms and Conditions

1. Terms and conditions: Information on how to enter “Visa Integrated Marketing System (VIMS)” Promotion and information on prizes form part of these terms and conditions. Any entry not complying with these terms and conditions is invalid and will be rejected.

2. The Promoter: is Barclays Bank of Ghana Limited who is collaborating with Visa to organize this promotion. Barclays Bank of Ghana Limited (registered number CS144072016) whose registered office is at Barclays House, High Street, Accra acting for itself.

3. The participant acknowledges that he/she has been given enough time to read these terms and conditions before entering into this promotion. The entrant is aware of all the terms printed in bold.

4. In order to qualify as an entrant:

   4.1. the entrant must live in the Republic of Ghana;
   4.2. the entrant must provide correct and full; personal contact details, as required;
   4.3. the entrant must be 18 years and older;
   4.4. the entrant and his/her partner must be the holders of valid passports;
   4.5. the entrant must be a Barclays Customer;
   4.6. the entrant must have a Barclays Visa debit or credit Card

5. Barclays, its directors, members, partners, employees, agents or consultants, the suppliers of goods or services and their respective spouses, business partners or immediate family members are not permitted to participate in this promotion.


7. How to enter:

   7.1. To gain entry, customers are expected to utilize their Barclays Visa cards to transact at/on;
   
   - Point of Sales terminals
   - Online

   7.2. Each time a card is used for a transaction the entrant earns a point

   7.3. Entrant accumulates points over the period of the campaign for the frequency of usage of the card

8. Draws:

There will be no draws. The top 5 users of cards by frequency on point of sales terminals and online for the period will be selected as winners for the campaign.
9. Prizes:

The prize will be in the form of a holiday package to a destination of the winner’s choice for 2 valued at GHC18,500 (Eighteen thousand five hundred Ghana Cedis)

10. The Reward:
   10.1. Cannot be transferred and will only be handed over to the participants if all details given are factually correct;
   10.2. The selection of the holiday destination will be made by the winner. The promoter will pay for the cost of the travel up to the prize amount of GHC18,500;
   10.3. Acquisition of travel visa is the responsibility of the winner although promoter may provide an introductory letter for the visa application process as may be required;
   10.4. The prize amount will be paid directly to the travel company to cover the cost of the trip and the difference paid to the winner.

11. Once the reward has been handed over in terms of these rules, the results of the promotion are final in all respects and no correspondence will be allowed.

12. The Promoter is not liable for any loss or damage whatsoever which is suffered, including but not limited to indirect or consequential loss, or for death or personal injury suffered or sustained during the course of accepting or using the prize, except for any liability which cannot be excluded by law.

13. The Promoter reserves the right to publish the names and photographs of prize-winners or to publicize the prize-giving presentation during or after the closing date of the promotion.

14. The Promoter reserves the right to terminate or amend this promotion at any point during the promotion period by giving notice.

15. Inability to accept the prize or the associated terms and conditions will result in it being withdrawn and possibly allocated, at the discretion of the Promoter, to an alternative prize-winner.

16. The Promoter’s decision is final and no correspondence will be entered into.