



TERMS AND CONDITIONS

Mastercard Mauritius Market-Wide Cross-Border Spend Campaign

1. Campaign overview

- 1.1** The Mastercard Mauritius Market-Wide Cross-Border Spend Campaign (the “Campaign”) is organized by Mastercard in collaboration with participating issuers in Mauritius.
- 1.2** The Campaign rewards eligible Mastercard cardholders for qualifying cross-border spend made during the Campaign Period. By participating, cardholders agree to these Terms and Conditions.

2. Eligibility

- 2.1** The Campaign is open to any cardholder holding an eligible Mastercard credit card issued by CIM Financial Services Ltd (“CIM Finance”) in Mauritius.
- 2.2** Participating CIM Finance credit cards are:
- Classic Credit card
 - Gold Credit Card
 - Cashback Credit Card
 - Easypay Credit Card
 - Easypay plus Credit Card
- 2.3** Only Cross-Border Transactions made using eligible cards listed in clause 2.2 qualify for the Campaign. A “Cross-Border Transaction” means a purchase made from a merchant based outside Mauritius, whether the purchase is made in person while travelling abroad or online from Mauritius or elsewhere. A transaction may qualify irrespective of the currency in which it is made. CIM Finance’s transaction records will be used to determine whether a merchant is based outside Mauritius.
- 2.4** Excluded transactions include:
- cash withdrawals,

- cash advances,
- reversed, refunded or disputed transactions,
- fraudulent, invalid or suspicious transactions,
- cryptocurrency-related transactions, and
- transactions made using any card other than an eligible card listed in clause 2.2.

3. Campaign period

The Campaign runs from 16 September 2026 to 15 December 2026. The three Monthly prize periods (each a “Monthly Period”) and the overall Campaign Period are set out below.

Month 1	16 Sep 2026 – 15 Oct 2026	• 1st Prize : Apple Neo A18 256GB • 2nd Prize : Samsung 55” QLED Smart TVs • 3rd Prize: Samsung Galaxy Watch 7
Month 2	16 Oct 2026 – 15 Nov 2026	• 1st Prize : Apple Neo A18 256GB • 2nd Prize : Samsung 55” QLED Smart TVs • 3rd Prize: Samsung Galaxy Watch 7
Month 3	16 Nov 2026 – 15 Dec 2026	• 1st Prize : Apple Neo A18 256GB • 2nd Prize : Samsung 55” QLED Smart TVs • 3rd Prize: Samsung Galaxy Watch 7
Grand Prize	Overall campaign period	Grand Prize : An all-inclusive travel experiences to Cape Town, South Africa <u>OR</u> Istanbul, Turkey <u>OR</u> Amboseli, Kenya



4. How the Campaign works

- 4.1** A cardholder will earn points by using an eligible Mastercard card to make Cross-Border Transactions.
- 4.2** A cardholder earns 1 point after spending MUR 5,500 on eligible cross-border purchases. A cardholder earns 1 additional point for every accumulative MUR 1,500 spent on eligible cross-border purchases.

5. Monthly prizes

- 5.1** Monthly prizes are awarded by CIM Financial Services Ltd at the end of each Monthly Period.
- 5.2** For Monthly Prizes, points are calculated by reference to Cross-Border Transactions made during the relevant Monthly Period.. At the start of each Monthly Period, the cardholder's monthly points and the total value of Cross-Border Transactions are reset to zero.
- 5.3** The winners for each Monthly Period are determined by each participating issuer based on the highest number of points accumulated by its eligible cardholders during the relevant monthly period, subject to CIM Financial Services Ltd's verification. If two or more cardholders have the same number of points, the cardholder with the highest total value of Cross-Border Transactions during that Monthly Period will be the winner. If both the points and the total value of Cross-Border Transactions are equal, the cardholder who first reached the tied points total will be the winner. Each participating issuer will award prizes to its top three eligible spenders each month.
- 5.4** A cardholder who is awarded a monthly prize will not be eligible to receive another monthly prize during any subsequent Monthly Period of the Campaign. That cardholder will, however, remain eligible for the Grand Campaign Prize, subject to these Terms and Conditions.



5.5 CIM Finance will be responsible for announcing the monthly winners, notifying such winners and distributing the applicable Monthly Prizes, subject to successful winner verification and these Terms and Conditions.

6. Grand campaign prize

6.1 The travel experience prize (the “Grand Campaign Prize”) will be awarded at the end of the Campaign Period.

6.2 For the purpose of determining the winners of the Grand Campaign Prize, points will be calculated separately by reference to the total value of Cross-Border Transactions made during the full Campaign Period from 1 September 2026 to 30 November 2026. The monthly reset of points under clause 5.2 will not apply to this calculation.

6.3 Eligible cardholders of all participating issuers will be ranked according to the number of points accumulated during the full Campaign Period, with the cardholder having the highest number of points ranked first. If two or more cardholders have the same number of points, the cardholder with the highest total value of Cross-Border Transactions during the Campaign Period will be the winner. If both the points and the total value of Cross-Border Transactions are equal, the cardholder who first reached the tied points total will be the winner..

6.4 CIM Finance will be responsible for announcing the Grand Campaign winner, notifying the winner and distributing the prize, subject to successful winner verification and these Terms and Conditions.

7. Cross-Border transactions

7.1 Cross-Border Transactions may be made either in person at a merchant based outside Mauritius (card-present) or online with a merchant based outside Mauritius (card-not-present), using an eligible card listed in clause 2.2.



7.2 To qualify, a Cross-Border Transaction must be authorised during the relevant period and subsequently successfully processed and posted to the account relating to an eligible card. The Cross-Border Transaction will be allocated to the relevant period based on the authorisation date recorded in CIM Finance's systems.

7.3 Mastercard and CIM Finance may exclude any transaction considered fraudulent, invalid, reversed, refunded, disputed or inconsistent with the Campaign.

7.4 Where a Cross-Border Transaction is made in a currency other than MUR, its value for the purpose of calculating points will be the final MUR amount posted to the cardholder's account, excluding any applicable fee or charge.

8. Winner selection, notification and fulfilment

8.1 CIM Finance is responsible for verifying winners, contacting winners, collecting any personal information required for prize fulfilment, and distributing prizes to winners following the applicable monthly qualification period or the overall Campaign Period.

8.2 Mastercard will not receive, collect, process or store customer personal information for prize fulfilment purposes. Mastercard may provide CIM Finance with winner identification information derived from eligible transaction and Campaign data solely to enable winner verification and fulfilment by the relevant participating issuer.

8.3 Prizes are not transferable, refundable, exchangeable or redeemable for cash unless required by applicable law. Mastercard may substitute a prize with another prize of equal or greater value where necessary.

8.4 A winner must respond to the notification and provide any information reasonably required for verification within five business days. If the winner cannot be contacted, does not respond within that period, declines the prize or fails the verification process, the prize may be awarded to the next highest-ranked eligible cardholder.

8.5 Any personal information collected for the Campaign will be processed for the purposes of winner verification, prize fulfilment, fraud prevention and compliance with



applicable law, in accordance with the Data Protection Act 2017 and CIM Finance's Data Privacy Statement.

9. Travel prize conditions

- 9.1** The winner of the Grand Campaign Prize is solely responsible for obtaining any passports, travel permits, travel visas or other travel documentation required for travel.
- 9.2** Mastercard and CIM Finance will **not** be responsible for any fees associated with the winner obtaining a passport, travel permits, travel visas or other travel documentation required for travel.
- 9.3** Mastercard and CIM Finance make no representation or warranty that any visa application, passport application, travel permit or other travel documentation will be approved or issued.
- 9.4** Mastercard and CIM Finance shall not be responsible for any costs, losses, cancellations, delays or changes resulting from the winner's inability to obtain a visa, passport, permit or other required travel documentation.
- 9.5** The Grand Campaign Prize comprises an all-inclusive travel experiences to Cape Town, South Africa **OR** Istanbul, Turkey **OR** Amboseli, Kenya.. The prize is subject to availability and the terms and conditions of the relevant airline and/or travel provider and must be booked and used within the time range which will be provided.
- 9.6** Unless expressly stated as forming part of the Grand Campaign Prize, the winner will be responsible for all accommodation, transfers, meals, travel insurance, vaccinations, taxes, fees and personal expenses associated with the travel.



10. General terms and liability

10.1 Mastercard may amend, suspend or terminate the Campaign at any time, subject to applicable law. Mastercard and CIM Finance may disqualify any participant suspected of fraud, abuse, misconduct or activity inconsistent with these Terms and Conditions.

10.2 To the fullest extent permitted by applicable law, Mastercard and CIM Finance shall not be liable for any loss, damage, injury or expense arising from participation in the Campaign, acceptance or use of any prize, technical failures, transaction delays, system interruptions or circumstances outside their reasonable control.

10.3 This Campaign is subject to all applicable laws and regulatory requirements in Mauritius. Any disputes relating to the Campaign should be directed to CIM Finance in the first instance.