



TERMS AND CONDITIONS FOR ONE AFRICA BIG WIN

PROMOTION OVERVIEW

For these terms and conditions (which are in addition to the standard terms and conditions for use of the Quickteller Service (the Service), found at <http://www.quickteller.com>, any “We”, “Us” and “Our” means Interswitch Limited of Plot 1648c Oko Awo Street, Victoria Island, Lagos (Promoter). “You”, or “Your” refers to you (the Participant), the Participant and as user of the Service. By using the Quickteller Service You are deemed to have accepted these terms and conditions i.e. Participants in “Interswitch One Africa Music Fest 2019 Promotion” (The “Promotion”). Participants automatically lose their eligibility to participate in the Promotion upon violation (or attempted violation) of these Terms & Conditions or the spirit of these Terms & Conditions.

1. DURATION

The Promotion shall run from the 1st April till the 3rd of November 2019. (“Promotional Period”).

2. TERRITORY

The Promotion will be valid in the Federal Republic of Nigeria, Kenya, Ghana, Gambia, and any other country where the Interswitch One Africa Music Festival will feature.

3. ELIGIBILITY & ENTRY REQUIREMENTS

- 3.1.** All persons aged 18 years or over, who possess the full legal capacity, and are legal residents of the Territory at the time of making a qualifying entry, will be eligible to participate in the Promotion, provided;
- 3.2.** They are participating voluntarily;
- 3.3.** They have perused and have a clear understanding of these terms and conditions;
- 3.4.** They are fully aware and accept that any sums applied or expended in participating in this Promotion is non-refundable; and

3.5 Has a valid registration on the Quickteller Application and has made a successful transaction on the Quickteller Application (www.quickteller.com).

4. PARTICIPATION AND REWARD

4.1. The Promotion is open to all eligible Participants who are nationals in the applicable Territory as described in Clause 3.1 above.

4.2. Eligible Participants who meet the minimum conditions stated herein during the Promotional Period shall stand a chance to win an all-expense paid trip to the Interswitch One Africa Music Fest - in Dubai/London/New York. (Reward).

4.3. Eligible Participants MUST have valid travel document (International Passport) with 6 months validity

4.4. Eligible Participants for the US/UK draws MUST have a valid US/UK visa (Interswitch or its media consultants shall not be responsible for the procurement of US/UK Visa.

4.5. Eligible Participants (without valid Dubai visas) MUST provide valid documents for the procurement of visas. Interswitch and its media consultants will be responsible to assist with procuring Dubai visas for the Participants. This includes payment of visa fees only, but the Promoter shall not guarantee issuance of the visa.

4.6. Eligible Participants MUST be willing and available to travel.

4.7 Reward Draws

Winners would be selected at random, using a randomizer. There are no limits to the number of total Entries an eligible Participant can perform. However, each Participant would be limited to only one Reward for the entire duration of the Promotion, irrespective of the number of transactions they conduct.

4.8 A total number of thirty (30) Winners shall emerge during this Promotion and the Draws shall be as follows:

- i.** 15 Winners shall emerge from the Dubai concert Draw and this shall include 3 Winners from a pool of existing Quickteller users and 12 Winners from a pool of new Quickteller users.
- ii.** 10 Winners shall emerge from the UK concert Draw and this shall include 2 Winners from a pool of existing Quickteller users and 8 Winners from a pool of new Quickteller users.
- iii.** 5 Winners shall emerge from the US concert Draw and this shall include 1 Winner from a pool of existing Quickteller users and 4 Winners from a pool of new Quickteller users.

4.9 We reserve the right to replace the advertised Reward with a reward of the same or greater value. There will be no cash alternative.

4.10 Alternatives to the Reward will not be awarded. Requests to transfer the Reward to another person will not be entertained or granted. Rewards cannot be sold to a third party whether in whole or in part. Each Winner will be required to present valid identification (i.e. a valid international passport) to claim his or her Reward.

5. GENERAL CONDITIONS

- 5.1** All costs, expenses and procedures associated with Reward acceptance and use exceeding the value of the Reward are the sole responsibility of the winning Participant, including, without limitation, all federal, state, local, county, provincial, and other taxes (including income and withholding taxes), transportation charges, incidentals, telephone calls, and any other costs, expenses, and procedures.
- 5.2.** The Promoter does not accept responsibility for network, computer, hardware, and/or software failures of any kind, which may restrict or delay the sending or receipt of valid Entries. The Promoter does not guarantee that data will be accurately reported and is not responsible for the lost opportunity in entering the Promotion should any such data not be reported. Put differently, participation in this Promotion is not guaranteed.
- 5.3.** Interswitch Limited staff, participating companies' staff and associated companies will not be responsible for any loss or damage suffered by any Participant, Winner or any other person in connection with the Promotion, or in the use of the Reward. As such, the participant agrees to indemnify the Promoter (and its officers, employees and agents) against, and hold the Promoter harmless from, any damages, liabilities, losses, or expenses incurred arising directly or indirectly out of the Participant's participation in the Promotion, the Participant's use or acceptance of any Reward, the Participant's breach of these Terms and Conditions or the Participant's negligent or fraudulent act or omission in relation to the Promotion.
- 5.4.** By entering this Promotion, a participant consents to the Promoter and its appointees using his or her personal data or image to the extent necessary for the effective conduct of the Promotion and any other activity of the Promoter now and in the future. This use may include the passing of such personal information or image to third parties, as well as to parties outside the Participant's country of residence. Participant acknowledges that such countries may have data protection laws which are neither equivalent nor stricter than those of Participant's country of residence.
- 5.5.** All Participants are still bound by any terms and conditions related to the use of third party websites, including travel agencies, airlines or lodging provider websites. The provisions in these Terms & Conditions are superior to any provision which is in conflict with the terms and conditions of any third-party website to the extent they relate to the operation of this Promotion.
- 5.6.** Interswitch reserves the right to publish the names and images of winners without prior notice.
- 5.7.** Interswitch's decisions are final and binding in all respects. No correspondence will be entered into or entertained. Entries that do not comply in full with these Terms & Conditions, or the spirit of these Terms and Conditions in the absolute discretion of the Promoter, will be disqualified.
- 5.8.** Interswitch at its sole discretion retains the right to nullify and void any Entry based on fraudulent transactions, or where a transaction is rejected or reversed for any reason. This right would apply to (but not limited to) the use of suspect, disposable or temporary email addresses.
- 5.9.** This Promotion is governed by the relevant laws in the applicable territory.
- 5.10.** The Promoter will not be held responsible to make any tax payments of any kind relating to the Reward. The Winner will be liable to make all necessary tax payments and to make any necessary notifications to the appropriate authorities relating to the Reward and subsequent dealing with the Reward.
- 5.11.** To the extent permitted by law, Interswitch reserves the right to change the Terms & Conditions for this Promotion without any notice. Any changes to the Promotion details or these Terms & Conditions will be posted on Quickteller website: www.quickteller.com oneafrica.
- 5.12.** Interswitch (also referred to as "the Promoter" in these Terms & Conditions) and the

Promotion and all issues related to the Reward are being handled by One Africa Global on behalf of Interswitch.

- 5.13.** The Promotion and features within the Promotion may also be protected by intellectual property rights belonging to the Promoter or to its licensors. No license is granted to You in respect of any such rights, except to the extent required for Your personal use in accordance with these terms and conditions. Promoter and any other Promoter product or service name are trademarks of Promoter and You shall not be entitled to use or reproduce such marks (other than to the extent required for Your personal use of the Promoter products or services) without our prior written consent.
- 5.14.** Our officers, directors, employees, consultants or agents of or any of our subsidiaries, parent or associated companies, or any of Our or their respective suppliers or vendors (including advertising, printing and publicity agencies) or any officers, directors, employees, consultants or agents of any entity connected with the Promotion, or relatives of any of the foregoing persons, "relative" shall include, but not be limited to, a spouse, partner, child or sibling and any person residing in the same household as any of the foregoing persons shall not be eligible to participate in the Promotion.
- 5.15.** If a non-eligible person as described in 4.2 above, participates in any Promotion, We reserve the right, without prejudice to any other rights available under law, to seek the return of any bonus, payment, award or other Reward from that person.
- 5.16.** All Winners are required to present themselves physically in Lagos for proper identification and collection of Rewards. Winners that are unable to attend the presentation ceremonies shall present themselves at our Lagos offices for Reward collection. The associated costs of Winners presenting themselves in Lagos for Reward collection shall be borne solely by the respective Winners.
- 5.17.** Winners will be notified of their winnings via Interswitch Customer care hotline **017004347** only. A customer is not confirmed as being an actual Winner until evidence that he/she is a user of the Quickteller Platform is verified by Us. Interswitch will contact You via its Customer Care Hotline **017004347** about how you can confirm ownership of the winning number and the date, time and location of Reward redemption. **IN NO EVENT SHALL WINNERS BE CONTACTED BY SMS OR ANY OTHER MEANS EXCEPT AS SPECIFIED IN THIS TERMS AND CONDITIONS.**
- 5.18.** No third party shall have a right to enforce any provisions of this Terms and Conditions.
- 5.19.** Failure by Us to enforce a right under this Terms and Conditions does not result in waiver of such right.
- 5.20.** If any part of this Terms and Conditions is found to be unenforceable as a matter of law, all other parts of the Terms and Conditions shall be unaffected and shall remain in force.