

All-Expense Paid Trip Promotion to Interswitch One Africa Music Festival

Terms and Conditions

Promotional Overview

For the purpose of these Terms & Conditions (which are in addition to the standard terms and conditions for use of the Quickteller Platform and the Quickteller for Business Platform (collectively referred to as “the Service”), found at <https://www.quickteller.com/oneafrica> and <https://oneafrica.quickteller.com> respectively), “We”, “Us” and “Our” means Interswitch Limited of Plot 1648c Oko Awo Street, Victoria Island, Lagos, while “You”, or “Your” refers to you, the Participant and user of the Service. By using the Service, You are deemed to have accepted these terms and conditions for participation in the “Interswitch One Africa Music Festival 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.

Please refer to this website for the current Terms & Conditions for the Promotion-<https://oneafrica.quickteller.com/>.

All participants during the term of the Promotion agree to be bound by the following terms and conditions:

1. The Promoter

The Promotion is organized by Interswitch Limited, having its address at Plot 1648c, Oko Awo Street, Victoria Island, Lagos, Nigeria (“Interswitch”). Consequently, Interswitch is responsible for managing this Promotion and all issues related to the redemption of prizes.

2. Duration

The duration of the Promotion is from the 15th of July 2022 till the 31st of October 2022 (the “Promotional Period”). Interswitch has the right to extend or reduce the Promotional Period, subject to approval by the National Lottery Regulatory Commission, the Lagos State Lottery Board and other relevant regulatory bodies.

3. Territory

The Promotion will only be open to participants who are resident in the Federal Republic of Nigeria (hereafter called “Nigeria”).

4. Entry Requirements

1. All persons aged 21 years or over, who possess full legal capacity, who creates an account as a registered user on Quickteller and Quickteller for Business, or conduct transactions on the Quickteller and Quickteller for Business platforms, and are legal residents of Nigeria at the time of making a qualifying entry, will be eligible to participate in the Promotion, provided:

1. they are participating voluntarily.



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RC No: 419469

2. they have reviewed and have a clear understanding of these Terms & Conditions.
3. they are fully aware and accept that any sums applied or expended in participating in this Promotion is non-refundable.

2. The following persons are excluded from participating in the Promotion:

- a. employees (and their Family Members) of Interswitch, its affiliates and subsidiary companies, as well as representatives or agents of Interswitch; and
- b. anyone else professionally connected with the Promotion.

For the purpose of these Terms & Conditions, "Family Members" includes but is not limited to spouse, ex- spouse, DeFacto spouse, child or stepchild (whether natural or by adoption), parent, stepparent, grandparent, step grandparent, uncle, aunt, niece, nephew, brother, sister, stepbrother, stepsister or first cousin.

5. Participation and Prizes

1. The Promotion is open to all new and existing registered users of Quickteller and Quickteller for Business as described in Clause 4.1 above.

2. Users with registered accounts on Quickteller and Quickteller for Business that meet the minimum conditions stated in these Terms & Conditions during the Promotional Period shall stand a chance to win an all-expense paid trip to the Interswitch One Africa Music Festival, which would take place in Houston, United States of America and Dubai, United Arab Emirates after activating their accounts as new users, or carrying out successful transactions on www.quickteller.com, www.business.quickteller.com and the Quickteller app.

3. All winners will be selected using randomizers and there are no limits to the number of total entries a Participant can make. As existing users, the more successful transactions a Participant performs on the Quickteller and Quickteller for Business Platforms, the greater the chances of winning. In the case of new users, successfully creating and activating an account on Quickteller or Quickteller business qualifies such participant as eligible to participate in the promotion. However, each participant would only be able to win one prize only. To qualify for selection customers must have registered on Quickteller and done a minimum of 3 transactions on Quickteller platform.

A confirmation email will be provided to all winners within five (5) calendar days of the random draw. Winners will be required to sign and return the confirmation email to claim their prize within five (5) calendar days from the date they receive the email from Interswitch. If any winner does not respond within the timeframe of five (5) calendar days stated above, the said winner shall forfeit the prize and a new winner may be awarded the prize, subject to the same mechanics and restrictions as described above. IN NO EVENT SHALL WINNERS BE CONTACTED BY ANY OTHER MEANS EXCEPT AS SPECIFIED IN THESE TERMS & CONDITIONS.

4. Alternatives to the prize will not be awarded. Requests to transfer the prize to another person will not be entertained or granted. Prizes cannot be sold to a third party whether in whole or in part. Each winner will be required to present a valid means of identification



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in order to claim his or her prize and shall satisfy the Interswitch that he or she has complied with these Terms and Conditions. If a participant has questions related to any aspect of the Prize, he or she should speak with Interswitch directly at Plot 1648C, Oko Awo Street, Victoria Island, Lagos, Nigeria.

6. General Conditions

1. All costs, expenses and procedures associated with prize acceptance and use exceeding the value of the prize are the sole responsibility of the winning Participant, including, without limitation, all federal, state, local and other taxes (including income and withholding taxes), transportation charges, incidentals, telephone calls, and any other costs, expenses and procedures. For the avoidance of doubt, Interswitch shall not be liable to pay any tax on behalf of winners. It shall be the responsibility of winners to pay all applicable taxes, as may be required under the federal, state or local government taxation laws/regulations.

2. Interswitch 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 entries. Interswitch 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.

3. Interswitch's staff, its affiliates' staff and participating companies' staff will not be responsible for any loss or damage suffered by any participant, prize winner or any other person in connection with the Promotion, or acceptance of the Prize. As such, to the extent permitted by the Federal Competition and Consumer Protection Act, 201 and any other applicable law, the participant agrees to indemnify Interswitch (and its officers, employees and agents) against, and hold the Interswitch harmless from, all 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 prize, the participant's breach of these Terms & Conditions or the participant's negligent or fraudulent act or omission in relation to the Promotion. Interswitch excludes all warranties (express or implied), representations and liabilities regarding the Promotion (other than for death or personal injury caused by its negligence and/or fraud).

4. Winners will sign a consent form allowing Interswitch and its appointees to use his or her personal data or image to the extent necessary for the effective conduct of the Promotion or for marketing/promotional purposes in accordance with the Nigeria Data Protection Regulation, 2019, which may include the transmission of such personal data or image to third parties, as well as to parties outside the participant's country of residence. The participant acknowledges that such countries may not have data protection laws which are neither equivalent nor stricter than those of participant's country of residence.

5. All participants are still bound by any terms and conditions related to the use of third-party websites, including but not limited to travel agencies', airlines' or lodging providers' websites. The provisions in these Terms & Conditions are superior to any provision which conflicts with the terms and conditions of any third-party website to the extent they relate to the operation of this Promotion.

6. 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 &



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Conditions, or the spirit of these Terms and Conditions in the absolute discretion of the Promoter, will be disqualified.

7. Interswitch retains the right to nullify and void any entry based on fraudulent transactions, or where a transaction is rejected or reversed for any reason.

8. To the extent permitted by law, Interswitch shall inform participants of any change to the Terms & Conditions for this Promotion through publication of the revised Terms & Conditions on the Quickteller website: www.quickteller.com and the Quickteller for Business website: www.business.quickteller.com. The onus rests on participants to constantly check the aforementioned websites for updates to the Terms & Conditions.

9. Prize winners will sign consent form agreeing to the publication of their names and/or photographs in any media platform without notice.

10. Interswitch shall not be responsible for the processing of Visa to The United States, so the United States travel offer is only open to customers with valid Visa.

11. Interswitch accepts no responsibility for any incorrect or incomplete registration details that you may supply as part of your registration.

12. Interswitch gives no warranty or guarantee in relation to any prize, and you hereby release and hold Interswitch and its agents harmless from any and all liability, injury, loss or damage of any kind, so far as it is permitted by law, arising from Interswitch's (or its agents) participation or Your acceptance of use or use of any prize.

13. Upon consent and approval by Federal Competition and Consumer Protection Commission (FCCPC) and the National Lottery Regulatory Commission (NLRC), events may occur that may result in Interswitch extending, refusing, reclaiming, cancelling, terminating, modifying or suspending the Promotion, these terms and/or the awarding of prize(s) at any point and for any reason. These events include but are not limited to a third party's illegal activity, technical difficulties and/or any other reasons beyond the control of Interswitch and accordingly each participant agrees that Interswitch shall have no liability as a result thereof.

14. If the Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of Interswitch, including but not limited to technical difficulties, unauthorized intervention or fraud, Interswitch reserves the right, in its sole discretion, to the fullest extent permitted by law to:

(a) to disqualify any participant; or

(b) to modify, suspend, terminate or cancel the Promotion as appropriate, subject to the approval of relevant regulatory authorities (if required).



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15. Save as permitted by law and upon approval by Federal Competition and Consumer Protection Commission (FCCPC) and the National Lottery Regulatory Commission (NLRC), Interswitch may cancel, suspend or terminate the Promotion, and such cancellation, suspension or termination shall be deemed to have taken effect from the date of publication on www.quickteller.com/oneafrica and www.oneafrica.quickteller.com. No liability shall lie against Interswitch in favour of any participant, winner(s) and/ or third party arising from such cancellation, suspension or termination. Therefore, each participant waives any right which he/she may have against Interswitch and acknowledges that he/she will have no right of recourse or claim of any nature whatsoever against Interswitch.

16. Upon consent and approval by Federal Competition and Consumer Protection Commission (FCCPC) and the National Lottery Regulatory Commission (NLRC), Interswitch may withhold any prize until it is entirely satisfied that the claimant of the prize is the bona fide winner and reserves the right to call for such proof as it may deem necessary.

17. Interswitch accepts no liability or responsibility, whether occasioned by any circumstance not foreseeable and not within its reasonable control for late or delayed delivery of any prize owing to, but not limited to strike, lock out, any civil commotion or disorder, riot, threat of war, any action taken by any governmental authority or public authority, fire, explosion, epidemic, pandemic, storm, flood, earthquake or other acts of God.

18. If part or all of any clause of these Terms & Conditions is illegal, invalid or unenforceable:

(a). It will be read to the extent necessary to ensure that it is not illegal, invalid or unenforceable, but if that is not possible.

(b). It will be severed from these Terms & Conditions and the remaining provisions of these Terms and Conditions will continue to have full force and effect.

19. These Terms & Conditions shall be governed by the laws of the Federal Republic of Nigeria and any dispute or claim arising out of or in connection with the Promotion shall be referred to a court of competent jurisdiction in Nigeria.

For service issues, please contact Interswitch's Customer Service by calling +234 700 906 5000 or by sending an email to support@interswitchgroup.com.



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