

Terms and conditions of Visa's campaign to support local sellers and usage of 'Tap or Scan to Pay'

1. **Introduction:** This document outlines the terms and conditions ("**Terms**") of Visa Worldwide Pte. Limited's ("**Visa**") marketing campaign (the "**Campaign**") to support local sellers and promote usage of Tap to Pay or Scan to Pay. The Campaign is offered by Visa to all holders of a valid Visa consumer debit, credit or prepaid card ("**Eligible Card**") issued by a licensed issuer in Cambodia ("**Cardholder**", "**you**", "**your**"). The Campaign is valid for the Campaign Period (*as defined below*) subject to availability of Vouchers (*as defined in Clause 4*). For avoidance of doubt, Visa commercial and business cards do not fall within the definition of Eligible Cards and are not eligible for any benefits under the Campaign.
2. **Eligibility:**
 - To participate in the Campaign, you must be an existing Cardholder of an Eligible Card issued by any of the licensed issuers of Eligible Cards ("**Issuers**") and complete 5, 10 or 15 Eligible Transactions (*as defined in Clause 5*) in a calendar month at Eligible Merchants using Tap to Pay or Scan to Pay. Different Voucher rewards apply based on the number of Eligible Transactions completed, as set out in Clause 4 below.
 - "Eligible Merchants" are Merchants categorized with MVV tagging in the Visa system, and with annual Visa transaction volume of less than USD60,000. Examples include but are not limited to small shops selling goods/services by local people (i.e. food stalls, clothes & fabric shops, souvenir shops, handicraft shops, grocery stores), and local transportation (e.g. Tuk Tuk). "Merchants" are businesses or individuals that have an agreement with an acquirer to accept Visa cards for payment.
 - All Eligible Transactions must be processed on the VisaNet and will include those processed by the Issuer on the VisaNet.
 - Any product return, request for refund, or transaction cancellation for any reason whatsoever will disqualify that transaction from counting as an Eligible Transaction under the Campaign.
3. **Campaign Period:** The Campaign will run from 01 December 2025 to 30 September 2026 (inclusive of both dates), or until Vouchers are no longer available, whichever is earlier ("**Campaign Period**").
4. **Vouchers:** The vouchers for the Campaign (each, a "**Voucher**") are as follows:
 - For first 5 Eligible Transactions in a calendar month, get 1 Complimentary Drink voucher at Brown.
 - For next 5 Eligible Transactions in a calendar month, get 1 additional Complimentary Drink voucher at Brown.
 - For 15 or more Eligible Transactions in a calendar month, get 1 Complimentary Ticket for Running Event hosted by Cambodia Event Organizer.
 - Complimentary drink vouchers at Brown can be earned up to a maximum of 2 vouchers in a calendar month and a maximum of 12 vouchers during the Campaign Period.

- Complimentary ticket for Running Event hosted by Cambodia Event Organizer can be earned up to a maximum of 1 ticket per calendar month and a maximum of 6 vouchers during the Campaign Period.
- A total of 10,000 complimentary drink vouchers at Brown will be awarded each month throughout the Campaign period, on a first come first served basis to Cardholders who submit redemption requests in accordance with section 5 below.
- A total of 150 tickets to the running event hosted by Cambodia Event Organizer will be awarded each month throughout the Campaign period, on a first come first served basis to Cardholders who submit redemption requests in accordance with section 5 below.
- Vouchers are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute to the Vouchers will be provided. The validity of a Voucher starts from the date the Voucher is issued.

5. Redemption and Use of Vouchers:

- “Complimentary drink voucher at Brown”
Voucher can be redeemed for a small size of any hot or cold drink (except Juice) at any Brown shops located in Cambodia. The Voucher is valid for 3 months from the date the Voucher is issued.
If Voucher(s) are not redeemed within the validity period, the Voucher(s) will expire. Expired Vouchers cannot be replaced.
- “Complimentary ticket for Running Event hosted by Cambodia Event Organizer”
Voucher code can be redeemed for a complimentary running event entry pass for any events or race category that are available on the Cambodia Event Organizer registration website at the time of redemption.
- Cardholders can claim their Vouchers by clicking on the reward redemption link on the Campaign page of Visa’s website. The Cardholder will be redirected to a landing page (“**Website**”), for entering the card number, card expiry date, phone number or email address in order to log on to the redemption platform to claim the applicable Voucher(s).
- Each Voucher can only be claimed within 60 days from the end of the calendar month of the Eligible Transaction that qualifies the Cardholder for the Voucher. The Voucher details will be available to the Cardholder on the Website upon claiming such Voucher.
- “**Eligible Transactions**” means successful payment transactions of any amount made using Visa Tap to Pay or Scan to Pay at Eligible Merchants within a calendar month.
- If the Voucher is not claimed by an eligible Cardholder within the claim period, the Cardholder will forfeit the Voucher for that month.
- Visa, Issuers and Merchants will not be responsible for any delay, loss, or damage in the delivery of the Vouchers caused by circumstances beyond their reasonable control, including but not limited to force majeure, system failures or third-party service disruptions. In the event that Vouchers cannot be delivered or are significantly delayed due to such circumstances, Visa will use reasonable efforts to provide an alternate Voucher or other benefit of equal value.

6. General terms and conditions: By participating in the Campaign, you:

- agree to abide by these Terms and the decision of Visa with respect to the Campaign.
- agree to release and indemnify Visa, Issuers and Merchants from any liability, claim, loss,

damage, cost, or expense arising from or in connection with the Campaign or the Vouchers.

- understand that participation in the Campaign is voluntary and not binding in any manner.
- accept that Visa reserves the right to modify, suspend, cancel, or terminate the Campaign and these Terms or any part of it by providing prior notice to Cardholders.
- accept that Visa has the sole and final discretion to determine the payment transactions that qualify as an Eligible Transaction, and the redemption of Vouchers, and that its decisions are final and binding.
- agree that all taxes, fees, and surcharges imposed by any third parties other than Visa on the redemption or use of Vouchers (i.e. Internet fees, add-ons, delivery etc.) are the sole responsibility of the Cardholder.
- agree that Visa reserves the right to disqualify any participant who tampers with the entry process or submits an entry not in accordance with these Terms or in any manners subvert or tries to subvert the objective of this Campaign.
- agree that Visa is not responsible for any technical failures that may prevent an individual from participating in the Campaign.
- agree that once awarded, the Voucher shall not be resold or commercially traded in any manner, directly or indirectly.
- agree to comply with the terms and conditions applicable to the issue and use of the Vouchers as decided by Brown and Cambodia Event Organizer, as applicable on their respective platforms.
- agree that Visa may, in its sole discretion, provide an alternate voucher or other benefit of equal value.
- agree that nothing herein amounts to a commitment by Visa, Issuers or Merchants to conduct further similar or other Campaigns.
- agree that this Campaign is void where prohibited by law.

7. Limitation of Liability:

- Visa, Issuers and Merchants are not responsible for any incorrect or inaccurate information, whether caused by participants or by any of the equipment or programming associated with or utilized in the Campaign.
- Visa, Issuers and Merchants assume no responsibility for (i) any error, omission, interruption, deletion, defect, delay in operation or transmission, or communications line failure, (ii) theft, destruction or unauthorized access to, or alteration of, Cardholder data or information submitted to the Website; or (iii) log in or authentication errors arising from Cardholder entering incorrect information or failing to follow Website instructions correctly.
- Visa, Issuers and Merchants are not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the internet or at any website or combination thereof, including injury or damage to participants or to any other person's computer related to or resulting from participating or downloading materials in the Campaign.
- Visa, the Issuers and the Merchants shall not be responsible for the services provided by Brown or Cambodia Event Organizer or any alternate property allocated by Visa and for

any accidents or incidents that may occur while redeeming the Voucher(s).

8. Personal Data:

- By participating in the Campaign, you acknowledge and agree that Visa, and service providers acting on Visa's behalf, may collect, use, process and share your personal information for the purpose of administering and managing the Campaign ("**Personal Data**"). The Personal Data may include amongst other things name and contact information, or special requirements for arranging the rewards. For more information on how Visa collects and protects your personal information, please review our Global Privacy Notice (<https://www.visa.com.kh/en KH/legal/global-privacy-notice.html>)
- Where you wish to exercise any of your privacy choices under relevant laws, please contact us at Visa Privacy Centre (<https://www.visa.com.kh/en KH/legal/privacy-policy.html>).

9. Intellectual Property: By participating in the Campaign, you acknowledge that any intellectual property rights in the Campaign and any materials used in connection with the Campaign are owned by or licensed to Visa for use in the Campaign, and you do not have any rights to such materials.

10. Governing Law:

- These Terms are governed by the laws of Singapore and any dispute arising out of or in connection with them will be subject to the non-exclusive jurisdiction of the courts in Singapore.

11. Entire Agreement:

- These Terms constitute the entire agreement between each participant and Visa with respect to the Campaign and supersede all prior or other arrangements, understandings, negotiations, and discussions, whether oral or written.
- No waiver of any of the provisions of these Terms shall be deemed or shall constitute a waiver of any other provisions.
- These Terms and Conditions are prepared in both English and Khmer. In the event of any inconsistency or conflict between the two versions, the Khmer version shall prevail.

Please read these Terms carefully. If you do not agree to these Terms, please do not participate in the Campaign. Participation in the Campaign signifies your agreement to these Terms. You will be prompted to accept the Terms on the Website.

For any queries or concerns, please reach out to the customer service team at Razorpay at Visaoffersupport@razorpay.com. Please note that Visa and Issuers are not responsible for customer service related to this Campaign. For avoidance of doubt, Razorpay has sole responsibility for customer services relating to this Campaign.