

## Terms and conditions of the Visa's Tap to Pay campaign

1. Introduction: This document outlines the terms and conditions ("**Terms**") of the Visa Worldwide Pte. Ltd.'s ("**Visa**") marketing campaign (the "**Campaign**") to increase the usage of Tap to Pay Transactions (*as defined below*) across multiple Cardholders (*as defined below*). The Campaign is offered by Visa to all holders of a valid and current Visa consumer card ("**Eligible Card**") issued by an licensed issuer in India ("**Cardholder**", "**you**", "**your**"). The Campaign is valid until stocks last. For avoidance of doubt, no Visa commercial, business or forex card shall fall within the definition of Eligible Cards or be eligible for any benefits under the Campaign.
2. Eligibility: To participate in the Campaign, you must/ your card must:
  - Be a Cardholder with an Eligible Card issued by any of the licensed issuers of Eligible Cards ("**Issuers**").
  - make a tap to pay transaction using your Eligible Card either directly or through your mobile application for payment of at least ₹300 in a single receipt ("**Tap to Pay Transaction**") at any of the merchants in India ("**Merchants**") during the Campaign Period. "Tap to Pay Transactions" shall be processed through VisaNet and shall also include such tap to pay transactions which are "on-us transactions" that have been staged on to VisaNet by the Issuer.
  - Be classified as either an "**Inactive Card**" (i.e., an Eligible Card on which the Cardholder has not conducted a tap to pay transaction processed on VisaNet at any Merchant between April 1, 2023 to March 31, 2024 onwards) or an "**Active Card**" (i.e., an Eligible Card which is not an Inactive Card).
  - Any product return, refund, or cancellation of the order made using a Tap to Pay Transaction for any reason will disqualify such Tap to Pay Transaction from the Campaign. If an order is partially cancelled or returned, the Cardholder will qualify for the Campaign only for the items that were not cancelled or returned, to the extent such transaction for the items not cancelled or returned continues to fulfil the conditions contemplated in these Terms.
3. Campaign Period: The Campaign will run from April 29, 2024 to October 28, 2024 (or till such date the stocks last (whichever is earlier)), with both start and end dates included in the Campaign Period.
4. Vouchers: The Vouchers for the Campaign are as follows:
  - For an Inactive Card: One ₹100 Amazon Shopping Voucher upon completion of the 1st Tap to Pay Transaction during the Campaign Period. One ₹200 Amazon Shopping Voucher upon completion of the 3rd Tap to Pay Transaction during the Campaign Period. For an Active Card: One ₹200 Amazon Shopping Voucher upon completion of the 10th Tap to Pay Transaction during the Campaign Period. Each date of last Tap to Pay Transaction that makes the Cardholder eligible for the Voucher, "**Eligible Transaction Date**". Each Amazon Shopping Voucher mentioned above, "**Voucher**".
  - The Cardholder notes that each Voucher can be earned only once during the Campaign Period on an Eligible Card.
  - Vouchers are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute to the Vouchers will be provided. The validity of the Voucher starts from the procurement of the code.
5. Redemption of Vouchers:
  - More details about the Campaign are available at <https://www.visa.co.in/pay-with-visa/taptopay-offer.html>
  - Eligible Cardholders can claim their Vouchers by clicking on the above link, where they will have the option to "Claim" the Voucher. Accordingly, the Cardholder would be redirected to a landing page ("**Website**"), for entering the card number and other details to claim such applicable Voucher.
  - The Voucher can only be claimed after 15 days from the Eligible Transaction Date, however, no later than 105 days from the aforesaid date. The Voucher details will be available to the Cardholder on the Website upon claiming of such Voucher. Additionally, Visa may deliver the Voucher details to the Cardholder via SMS.

- Once claimed, Vouchers must be redeemed on Amazon India website or mobile application (“**Platform**”) within 90 days, else the Voucher(s) will expire. Expired Vouchers cannot be replaced.
  - Visa, Issuers and Merchants will not be responsible for any delay, loss, or damage in the delivery of the Vouchers.
6. **General terms and conditions:** By participating in the Campaign, you agree to/that:
- abide by these Terms and the decision of Visa with respect to the Campaign.
  - 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 reserve the right to modify, suspend, cancel, or terminate the Campaign and these Terms or any part of it without prior notice or reason.
  - accept that Visa has the sole and final discretion to determine the winners and the Vouchers, and that their decisions are final and binding.
  - all taxes, fees, and surcharges on Vouchers are the sole responsibility of the Cardholder.
  - 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.
  - Visa is not responsible for any technical failures that may prevent an individual from participating in the Campaign.
  - once awarded, the Voucher shall not be resold or commercially traded in any manner, directly or indirectly.
  - comply with the terms and conditions applicable to the issue and use of the Vouchers as decided by the Amazon and as available to the Cardholder on their Platform or terms and conditions of such other applicable voucher provider.
  - Visa may, in its sole discretion, provide an alternate voucher or such other benefit of equal amount.
  - nothing herein amounts to a commitment by Visa, Issuers or Merchants to conduct further similar or other Campaigns.
  - this Campaign is void where prohibited by law.
7. **Limitations of Liability:**
- Visa, Issuers and Merchants are not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Campaign.
  - Visa, Issuers and Merchants assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries.
  - 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.
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 prize. For more information on how Visa collects and protects your personal information, please review our Global Privacy Notice (<https://www.visa.co.in/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.co.in/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 Visa, and you do not have any rights in such materials other than the right to use them in accordance with these Terms.

10. Governing Law:

- These Terms are governed by the laws of India and any dispute arising out of or in connection with them will be subject to the exclusive jurisdiction of the courts at New Delhi, India.

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.

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 [taptopay-offer@razorpay.com](mailto:taptopay-offer@razorpay.com). Please note that Visa, Issuers and Merchants are not responsible for customer service related to this Campaign. For avoidance of doubt, the sole responsibility of the customer services shall be of Razorpay.