

FREQUENTLY ASKED QUESTIONS (FAQ) – SPEND & WIN PROGRAM

1. What is the Spend & Win Program?

The Spend & Win Program is a campaign where **UCB Credit cardholders** can win exciting rewards such as international couple air tickets and domestic staycation packages based on their spending.

2. What is the campaign duration?

The campaign will run from **1st May 2026 to 31st May 2026**. Cardholders must complete the required spending within this period.

3. What is the minimum spend requirement to participate?

- **BDT 300,000** to be eligible for international air ticket rewards
- **BDT 100,000** to be eligible for domestic staycation rewards

4. Which transactions are eligible for this campaign?

Only **retail POS and eCommerce transactions** will be considered.

5. Which transactions are excluded?

The following transactions will **not** be considered:

- Hospital and drug store payments
- Fuel station transactions
- Fund loading/Add Money and withdrawals
- Fund Transfer & Card cheque transactions
- Loan against unused credit limit

6. How will winners be selected?

Winners will be selected based on **highest spending during the campaign period**. The **top 23 spenders** who meet the eligibility criteria will be declared as winners.

7. What rewards are included in the campaign?

Reward Structure

Grand Prize – Top 3 Highest Spenders

Couple Air Tickets (International Destinations)

Next 20 Highest Spenders

Domestic Staycation Vouchers (Couple)

Vouchers	Position
Dhaka – Malaysia- Dhaka (Couple Air Tickets)	1 st (One Winner)
Dhaka – Sri Lanka – Dhaka (Couple Air Tickets)	2 nd (One Winner)
Dhaka – Thailand – Dhaka (Couple Air Tickets)	3 rd (One Winner)
Sairu Hill Resort One Night Stay (Couple)	4 th (Five Winners)
The Palace One Night Stay Full Boarding (Couple)	5 th (Five Winners)
Sarah Resort One Night Stay Full Boarding (Couple)	6 th (Five Winners)
Delux Seaview Sea Pearl Room (Couple)	7 th (Five Winners)
Total Prize	23

8. Can a customer win more than one reward?

Each customer will be eligible for only one reward during the campaign period. If a customer holds multiple cards (e.g., Visa and Mastercard) and qualifies through more than one card, the customer will be considered as a single participant. In such cases, only the highest eligible reward will be awarded. Transactions made across multiple cards will not be combined for eligibility.

9. When will the winners be announced?

Winners will be announced after the campaign ends and verification is completed.

10. How will winners receive their rewards?

The bank will contact the winners directly through their registered contact details and arrange delivery of the respective vouchers.

11. Are supplementary card transactions eligible?

Yes, transactions made by supplementary cards will be considered under the primary cardholder's account. Rewards will be disbursed to the Primary Cardholders only.

12. Are there any additional terms and conditions?

Yes, standard bank and campaign terms and conditions will apply.

General Terms & Conditions

- Vouchers will not be issued directly by the Bank; they will be provided through a designated travel agency. Accordingly, all relevant terms and conditions of the respective travel agency will apply.
- All rewards (air tickets and staycation vouchers) are subject to availability at the time of booking.
- Air tickets will be provided in Economy Class only and are subject to airline seat availability, fare rules, and applicable blackout dates.
- Hotel/resort stays will be provided in Deluxe Rooms only, subject to room availability and blackout dates during peak seasons, public holidays, and long weekends.
- Full Boarding (Full Board) includes breakfast, lunch, and dinner only. Any additional food, beverages, room service, or other services outside the standard meal plan will be charged separately and must be borne by the customer.
- Winners are required to confirm their travel or stay dates within the stipulated timeframe communicated by the Bank or its partner.
- The validity of all vouchers is 1 (one) month from the date of issuance. Cardholders must redeem the voucher within this validity period, failing which the voucher will be forfeited.
- Any additional costs (including but not limited to visa fees, travel insurance, airport transfers, personal expenses, or extra nights) shall be borne by the customer.
- Rewards are non-transferable, non-refundable, and cannot be exchanged for cash or any other benefits.
- The Bank reserves the right to substitute rewards with similar alternatives of equivalent value (such as reward points) in case of unavailability.

- Winners must comply with all travel regulations, visa requirements, and hotel/resort policies.
- The Bank reserves the right to verify transactions and disqualify any customer in case of suspicious, fraudulent, or non-compliant activity.
- By participating in the campaign, customers agree to abide by all campaign terms and conditions, which may be amended **by the Bank from time to time.**