

## Spend and Win! Campaign 2024

### Frequently Asked Questions (FAQs)

#### 1. What is “Spend and Win!” Campaign offer?

‘Spend and Win’ is an exciting limited period campaign rolled out by VISA for eligible UCB-VISA cardholders in Bangladesh to spend using their card and stand a chance to win exciting prize(s).

#### 2. For how long is this promotional offer valid?

This promotional offer is valid till 30<sup>th</sup> June 2024.

#### 3. How can I participate in this promotional offer?

- You can participate in this offer by transacting on your eligible UCB-VISA Card (Debit or Credit or Prepaid Card) issued by United Commercial Bank PLC within the offer period
- For every eligible transaction you make, you will earn point(s) for that transaction. Based on the points earned during the offer period, you will be ranked amongst other participating eligible VISA cardholders
- The Top 5 ranked VISA cardholders will qualify for different prizes.

#### 4. Are all UCB-VISA cardholders eligible to participate for this promotional offer?

All UCB-VISA cardholders (Debit Card, Credit Card and Prepaid Card) are eligible to participate in this offer.

#### 5. Am I eligible to participate in this promotional offer?

If you are a consumer Debit or Credit or Prepaid cardholder of UCB you are eligible to participate in this promotional offer.

#### 6. I have more than one UCB-VISA Card. Can I participate in this promotional offer using all my cards?

Yes, you can participate in this offer if you own more than one UCB-VISA card. However, note that points earned on two or more UCB-VISA cards cannot be accumulated or clubbed together for identifying the Top-5 ranked cardholders.

#### 7. Who should I contact for any queries or issues related to this promotional offer?

You can reach out to UCB customer care for any questions, queries, issues related to this.

Note: Any query / issue in relation to the Offer Prize will be entertained only till 15th July 2024.

#### 8. What are points? How do I earn them?

You are awarded point(s) for every eligible transaction made during the campaign period. Based on the points that you have accumulated, VISA will identify the top 5 point-holders. These cardholders are eligible for different prizes during different stages of the campaign.

## 9. How many points do I earn per transaction?

- You earn 1 Point for every Domestic face-to-face or e-commerce transaction made of a minimum value of BDT 500.00.
- You earn 4 Points for every face-to-face or e-commerce International (Cross-border) transactions made of a minimum value of USD\$ 5.00 or equivalent in other currency

## 10. Can I earn points on all the domestic or international transactions made during the offer period?

You will earn points on most of the domestic or international transactions made during the offer period if they are equal to or more than the minimum value mentioned in Q.4.

However, transactions that are **not eligible for earning points** are:

- ATM Withdrawal transactions (Domestic or International)
- Digital wallet 'add money' transactions
- Pass-through transactions
- EMI Transactions
- Point(s) will not be earned on an eligible transaction that is cancelled or unsuccessful or disputed (for any reason whatsoever)

## 11. Are there any limitations on how many points I can earn and accumulate during this offer period?

There are no limits on the points that you can earn and accumulate during the offer period.

However, if you have made more than three (3) eligible transactions on the same merchant in one day, then, you will receive points only for the first three eligible transactions made on that merchant and not for the remaining eligible transactions done on that merchant on that day.

Likewise, if you have made more than ten (10) eligible transactions on the same merchant during the entire offer period (till 30<sup>th</sup> Jun'24), then, you will receive points only for the first ten eligible transactions made on that merchant and not for the remaining eligible transactions done on that merchant during the offer period.

## 12. What are the prizes that I can win in this promotional offer?

As an eligible VISA cardholder who participates in this offer, you stand to win the following prizes if you are ranked as one of the Top 5 cardholders based on the points that you have earned and accumulated.

- Fortnightly offer prize (also called as 'Other Prize')** – At the end of each calendar fortnight, the top five (5) ranked eligible Customers identified basis the number of Points achieved during that fortnight, shall receive **Other Prizes** i.e. a shopping voucher per eligible Customer. The value of the voucher will be based on the customer's rank as mentioned below:

**Table 1**

<b><u>Rank</u></b>	<b><u>Shopping voucher value</u></b>
<b>1</b>	BDT 50,000
<b>2</b>	BDT 40,000
<b>3</b>	BDT 30,000
<b>4</b>	BDT 20,000
<b>5</b>	BDT 10,000

The fortnight windows for identifying the “Other Prize” winners are defined below:

**Table 2:**

<b>Fortnight Window</b>	<b>From Date</b>	<b>To Date</b>
<b>Window 1</b>	20th Mar'24	31st Mar'24
<b>Window 2</b>	1st Apr'24	15th Apr'24
<b>Window 3</b>	16th Apr'24	30th Apr'24
<b>Window 4</b>	1st May'24	15th May'24
<b>Window 5</b>	16th May'24	31st May'24
<b>Window 6</b>	1st Jun'24	15th Jun'24
<b>Window 7</b>	16th Jun'24	30th Jun'24

The top 5 ranked customers for fortnight window 1 are identified based on the points earned through eligible transactions made during the first fortnight i.e. 20<sup>th</sup> Mar'24 to 31<sup>st</sup> Mar'24 (both days included). These customers are eligible to avail a shopping voucher as mentioned in Table 1.

Likewise, the top 5 ranked customers for the subsequent fortnight windows are freshly identified and made eligible to avail a shopping voucher, based on the points earned through eligible transactions made during that period only.

Note that points accumulated from the previous fortnight will not be considered for identifying the top 5 ranked customers for the subsequent fortnight.

- b) **Grand Prize and Mega Prize** - If you are one of the Top 5 ranked cardholders based on the points earned and accumulated during the entire offer period (i.e. from 20<sup>th</sup> Mar'24 to 30<sup>th</sup> Jun'24), then, you can win a shopping voucher prize of the following values based on your rank.

<b>Rank</b>	<b>Prize Name</b>	<b>Shopping voucher value</b>
<b>1</b>	Grand Prize	BDT 1,000,000
<b>2</b>	Mega Prize	BDT 750,000
<b>3</b>	Mega Prize	BDT 500,000
<b>4</b>	Mega Prize	BDT 300,000
<b>5</b>	Mega Prize	BDT 100,000

### 13. Can I win more than one prize during this offer period?

An eligible cardholder can win one 'Other Prize' shopping voucher and one 'Grand Prize' or 'Mega Prize' shopping voucher during the entire offer period if.

An eligible cardholder cannot win more than one (1) 'Other prize' shopping voucher during the entire offer period. For ex. If you already qualified to avail an 'Other Prize' shopping voucher for the eligible transactions made during Fortnight window 1, then, you cannot be qualified to avail an 'Other Prize' shopping voucher for the eligible transactions made during the subsequent Fortnight windows (2 to 7).

### 14. How will I know if I am one of the Top 5 ranked cardholders eligible for a shopping voucher based on the points earned and accumulated during the campaign period?

If you are one of the Top 5 ranked cardholders eligible for a shopping voucher, then, United Commercial Bank PLC will communicate the same to you along with the rank earned, through email or other suitable channel of communication. You can receive the shopping voucher only if you respond back to UCB with your confirmation on the acceptance of the prize.

**For 'Other Prize' winners** – You will receive the communication within 15 days of qualifying for the previous fortnight window. Ex. If you are qualified for earning and accumulating points for eligible transactions made during 16<sup>th</sup> Apr'24 to 30<sup>th</sup> Apr'24, then you will receive the communication for the same, on or before 15<sup>th</sup> May '24.

**For 'Grand Prize' and 'Mega Prize' winners** – You will receive the communication within 30 days of qualifying for Grand or Mega Prize. I.e. If you are qualified for earning and accumulating points for eligible transactions made during 20<sup>th</sup> Mar'24 to 30<sup>th</sup> Jun'24, then you will receive the communication for the same, on or before 31<sup>st</sup> Jul'24.

### 15. I had received a communication from United Commercial Bank PLC that I am a Prize winner of this promotional offer, however, I have not responded back to UCB with my acceptance of the Prize. Will I still receive my voucher?

You can revert/respond back to UCB within 3 days of receiving the communication from bank. Post 3 days, unfortunately, you will no longer be eligible to accept the prize (shopping voucher).

### 16. Where can I use my shopping voucher?

- You can use your shopping voucher on select Merchant(s) for the purchase of goods and services. The details of the Merchant(s) will be provided to you during the time of receipt of the shopping voucher.
- You cannot exchange the voucher for cash
- You cannot resell or commercially trade your shopping voucher in any manner directly or indirectly
- 1. Discount Products: These shopping vouchers cannot be used to purchase discounted products.
- 2. Single Transaction: Vouchers are valid for a single transaction only. Any remaining balance will be forfeited and cannot be exchanged for cash or other gift cards.

- 3. Outstanding Balance: If your purchase exceeds the voucher value, the remaining balance must be paid solely with your winning UCB-VISA card.
- 4. Refunds and Exchanges: These shopping vouchers are non-refundable, non-exchangeable for cash, and cannot be exchanged for other gift cards.
- 5. Redemption: Vouchers can be redeemed at specified outlets for the respective brands.
- 6. Expiration: Vouchers cannot be renewed or extended once they expire.
- 7. Dispute Resolution: For any disputes arising from voucher use, you will be responsible for resolving them directly with the merchant. UCB-VISA has no obligation for claims under this program.

#### **17. What is the validity of the shopping voucher?**

The validity of the shopping voucher received by Grand prize winner, Mega prize winners and other prize winners is 90 days from the day of receiving the shopping voucher.

Post 90 days, you cannot utilize the full or partial amount of the shopping voucher. Note that extension on the validity is not supported on these vouchers.