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RÉUNION • MADAGASCAR • AFRIQUE DU SUD



Participation conditions

1. The Mauritius Commercial Bank Limited (hereinafter referred to as "MCB"), whose registered office is at 9-15, Sir William Newton Street, Port Louis, Republic of Mauritius, proposes this promotional offer, (hereinafter referred to as the "Offer") to which the following Terms and Conditions shall apply.
2. The Offer is valid from 25 June to 15 October 2025 [both dates inclusive], (hereinafter referred to as the "Promotional Period").
3. A lucky draw will be held on 5 November 2025 to designate one winner.
4. The winner will win a cruise of 15 days and 14 nights in the Indian Ocean, for two persons, inclusive of MUR 50,000 pocket money (hereinafter referred to as the "Prize").
5. The Offer is valid only for MCB customers residing in Rodrigues with a Rodrigues residential address recorded in MCB's database.
6. The Offer is open to:
 - i. MCB cardholders [Mastercard debit cards: Standard, Platinum and World, Mastercard credit cards: Primo, Classic and Gold, Visa credit cards: Classic, Gold, Platinum and Signature, American Express® credit cards: Green and Gold, and Visa prepaid cards], and
 - ii. Users of the MCB Juice app for the "Scan to pay" and "Pay merchant" functionalities.
7. One (1) entry will be counted in favour of the customer for each payment he/she makes, locally, and/or abroad, by the means mentioned in clause 6, during the Promotional Period only (hereinafter referred to as an "Eligible Payment"). He/She will participate in the lucky draw subject to the criteria set out in these Terms and Conditions.

The number of transactions made during the Promotional Period will be counted to determine the number of entries obtained by the said customer.

- i. Card transactions will be counted at the primary cardholder level. Thus, transactions carried out on secondary card(s), will be cumulated to the transactions made by the primary cardholder, to determine the total number of transactions made.
- ii. Payments made via MCB Juice "Scan to pay" and "Pay merchant" functionalities will be calculated at the registered user level.
8. The recording of transactions carried out in Rodrigues, Mauritius and/or abroad, will be done according to the authorisation date of each transaction, that is, the date on which the transaction took place.
9. MCB employees, persons under 18 years of age, politically exposed persons, holders of Visa Business debit cards, holders of Mastercard and Visa Business and Corporate credit cards, holders of Fleetman cards, cardholders with late payments or who are subject to recovery procedures with our litigation department as well as customers whose card account(s) is/are in the "collection" process, are not eligible for the Offer. This non-eligibility criterion applies to primary and secondary cards, cards linked to joint accounts, and cards linked to MCB employee accounts.
10. Transactions done at automated teller machines (ATMs), at bank counters (any bank), at financial institutions, in casinos, all forms of betting, as well as payments or transactions in cryptocurrency, will not be considered for this Offer.
11. The current or savings account linked to a card must be in good standing and managed appropriately and satisfactorily, at the discretion of MCB. In the event that the account is voluntarily or involuntarily closed, terminated or blocked, for any reason, before, during or after the Promotional Period, MCB reserves the right not to offer the Prize.
12. Each customer will be able to consult his/her entry number(s) obtained, by calling 202 6060 or by visiting the MCB Rodrigues branch, as from 5 November 2025.
13. The draw to determine the winner will take place at the Mauritius Turf Club under the supervision of the Gambling Regulatory Authority (hereinafter referred to as "GRA"). MCB will subsequently contact the winner by telephone and if unreachable, a letter will be sent to the customer's postal address available in MCB's database. In case MCB is unable to contact the winner, his/her lottery number will be published in the press.
14. The cruise is scheduled to take place in April 2026. MCB will finalise all travel arrangements for the winner and accompanying person by the end of November 2025.
15. The publication of the name and photo of a winner will only be done subject to the said winner giving his/her prior written consent for this purpose. In the event that MCB has not obtained the consent of the winner, his/her lottery number will therefore be published in the press.
16. The winner will receive his/her Prize at the end of December 2025. The Prize cannot be sold, refunded or exchanged.
17. The winner, as well as the person accompanying him/her, must each have a valid passport and any other relevant travel document.
18. MCB cannot be held responsible in the event that a winner cannot avail himself/herself of the Prize for a specific reason, or in the case of a dispute relating to the application of these Terms and Conditions.
19. MCB shall not be held responsible or liable to a winner should the suppliers of the Prize fail to provide the Prize, or for unsatisfactory quality of the Prize, or any related services or any acts or omissions or delays on behalf of third party partners who may be involved in supplying the Prize.
20. MCB is, under no circumstance, liable to a winner or third party, for any damage, loss, refund, inability from the winner to benefit from the Prize or failure/inability from the third party to provide the Prize.
21. MCB may, at its sole discretion, exclude any participant from this Offer, if there is any reason to believe that there has been a breach of these present Terms and Conditions, without having to provide any justifications.
22. MCB reserves the right to unilaterally withdraw or cancel the Offer, and to review or modify the present Terms and Conditions of the Offer, subject to the consent of the GRA, at any point in time for whatever reason without incurring any liability, and without giving prior notice to the participants.
23. In the event of any disagreement with the above Terms and Conditions, MCB's decision will be final and without appeal.